



**GREEN
CLIMATE
FUND**

Meeting of the Board

26 – 29 October 2026

Songdo, Incheon, Republic of Korea

Provisional agenda item 10

GCF/B.46/02/Add.01

28 September 2026

Consideration of funding proposals – Addendum I

Funding proposal package for SAP073

Summary

This addendum contains the following six parts:

- a) A funding proposal titled "Building Climate Change Resilience of Vulnerable Households in Selected Localities of Ethiopia";
- b) No-objection letter issued by the national designated authority(ies) or focal point(s);
- c) Secretariat's assessment;
- d) Independent Technical Advisory Panel's assessment;
- e) Response from the accredited entity to the independent Technical Advisory Panel's assessment; and
- f) Gender documentation.

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Disclaimer:

The designations and the presentation of the materials used in this document, including their respective citations, maps and references, have been included by the relevant Accredited Entity and do not imply the expression of any opinion whatsoever on the part of the Green Climate Fund concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries. Also, the boundaries and names shown, and the designations used in this document have been included by the relevant Accredited Entity and do not imply official endorsement or acceptance by the Green Climate Fund.

The documents are presented as submitted by the Accredited Entity.

Simplified Approval Process Funding Proposal

Project/Programme title: *Building Climate Change Resilience of Vulnerable Households in Selected Localities of Ethiopia*

Country(ies): *Ethiopia*

National Designated Authority(ies): *Ministry of Planning and Development*

Accredited Entity: *Ministry of Finance*

Date of first submission: *[2023-08-03] [V.1]*

Date of current submission/
version number *[2026/07/29] [V.13]*



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Contents

Section A PROJECT / PROGRAMME SUMMARY

This section highlights some of the project's or program's information for ease of access and concise explanation of the funding proposal.

Section B PROJECT / PROGRAMME DETAILS

This section focuses on describing the context of the project/program, providing details of the project/program including components, outputs and activities, and implementation arrangements.

Section C FINANCING INFORMATION

This section explains the financial instrument(s) and amount of funding requested from the GCF as well as co-financing leveraged for the project/program. It also includes justification for requesting GCF funding and exit strategy.

Section D EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA

This section provides an overview of the expected alignment of the projects/program with the GCF investment criteria: impact potential, paradigm shift, sustainable development, needs of recipients, country ownership, and efficiency and effectiveness.

Section E ANNEXES

This section provides a list of mandatory documents that should be submitted with the funding proposal as well as optional documents and references as deemed necessary to supplement the information provided in the funding proposal.

Notes to accredited entities on the use of the SAP funding proposal template

- The Simplified Approval Process Pilot Scheme (SAP) supports projects and programs with a GCF contribution of up to USD 25 million with minimal to no environmental and social risks. Projects and programs are eligible for SAP if they are ready for scaling up and have the potential for transformation, promoting a paradigm shift to low-emission and climate-resilient development.
- This template is for the SAP funding proposals and is different from the funding proposal template under the standard project and program cycle. Distinctive features of the SAP funding proposal template are:
 - *Simpler documents*: key documents have been simplified, and presented in a single, up-front list;
 - *Fewer pages*: A shorter form with significantly fewer pages. The total length of funding proposals should **not exceed 20 pages**, annexes can be used to provide details as necessary;
 - *Easier form-filling*: fewer questions and clearer guidance allows more concise and succinct responses for each sub-section, avoiding duplication of information.
- Accredited entities can either directly incorporate information into this proposal, or provide summary information in the proposal with cross-reference to other funding proposal documents such as project appraisal document, pre-feasibility studies, term sheet, legal due diligence report, etc.
- Submitted SAP Pilot Scheme funding proposals will be disclosed simultaneously with submission to the Board, subject to the redaction of any information which may not be disclosed pursuant to the [GCF Information Disclosure Policy](#).
- For more information on how to develop Funding Proposals under the SAP please refer to the [Simplified Approval Process \(SAP\) Funding proposal guidelines](#).

Please submit the completed form through the GCF Digital Proposal Submission Platform (DPS)¹

LIST OF ACRONYMS	
AE	Accredited Entity
AF	Adaptation Fund
AMA	Accreditation Master Agreement
ARA	Adaptation results area
CIF	Climate Investment Funds
CN	Concept note
EDA	Enhanced Direct Access
EE	Executing Entity
ESIA	Environment and Social Impact Assessment
ESMF	Environment and Social Management Framework
ESMP	Environmental and Social Management Plan
ESMS	Environmental and Social Management System
ESS	Environmental Social Safeguard
FP	Funding Proposal
GEF	Global Environmental Facility
GHG	Greenhouse Gas
IDP	Information Disclosure Policy
IRMF	Integrated Results Management Framework
MIGA	Multilateral Investment Guarantee Agency
MOV	Means of verification
MRA	Mitigation results area
NAMAs	Nationally appropriate mitigation actions
NAPs	National adaptation plans
NDA	National Designated Authority
NDC	Nationally determined contributions
PPF	Project Preparation Facility
REDD+	Reducing emissions from deforestation and forest degradation
RFP	Request for Proposals
ToC	Theory of change
tCO₂eq	tons of carbon dioxide equivalent

¹ See the [DPS user guide](#) for further information on how to access and submit proposals.

A. PROJECT/PROGRAMME SUMMARY

A.1. Has this FP been submitted as a SAP CN before?

Yes ☒ No ☐

A.2. Is the Environmental and Social Safeguards Category C or I-3?

Yes ☒ No ☐

A.3. Project or program

Indicate whether this FP refers to a combination of several projects (program) or one project.

☒ Project
☐ Program

A.4. Public or private sector

☒ Public sector
☐ Private sector

A.5. RfP

Not applicable

A.6. Result area(s)

Check the applicable GCF result area(s) that the overall proposed project/program targets. For each checked result area(s), indicate the estimated percentage of GCF and Co-financers' budget devoted to it. The total of the percentages when summed should be 100% for GCF and Co-financers' contribution respectively.

	GCF Contribution	Co-financers' contribution ²
Mitigation total	15 %	5 %
☒ Energy generation and access	15 %	5 %
☐ Low emission transport	Enter number %	Enter number %
☐ Buildings, cities and industries and appliances	Enter number %	Enter number %
☐ Forestry and land use	Enter number %	Enter number %
Adaptation total	85 %	95 %
☒ Most vulnerable people and communities	48 %	73 %
☒ Health and well-being, and food and water security	Enter number 17%	12 %
☐ Infrastructure and built environment	Enter number %	Enter number %
☒ Ecosystem and ecosystem services	20 %	10 %

A.7.1. Expected mitigation outcome

(Core indicator 1: GHG emissions reduced, avoided or removed / sequestered)

6,459 tCO₂eq of avoided emissions during the project implementation period.
32,293 tCO₂eq of avoided emission during the lifetime of the project

A.7.2 Expected adaptation outcome

(Core indicator 2: direct and indirect beneficiaries reached)

Indicate total number of direct and indirect beneficiaries 556,000

96,000 direct beneficiaries

460,000 indirect beneficiaries

Indicate % of direct beneficiaries vis-à-vis total population 0.07%

Indicate % of direct beneficiaries vis-à-vis total population 0.34%

A.8.1. Total investment (GCF + co-finance³)

Amount: 29,997,050.01 USD

A.8.2 Total GCF funding requested (max USD 25M)

Amount: 24,997,050.01 USD

A.9. Type of financial instrument requested for the GCF funding	<i>Mark all that apply.</i> ☒ Grant ☐ Loan ⁴ ☐ Equity ☐ Guarantees ☐ Others:		
A.10. Implementation period (months)	4 years (48 Months)	A.11. Total project/ program lifespan (years)	4 years (48 Months)
A.12. Expected date of internal approval	<i>The date that the Accredited Entity obtained/will obtain its own approval to implement the project/ program, if available</i> 8/29/2025	A.13. Has Readiness or PPF support been used to prepare this FP?	Yes ☐ No ☒
A.14. Is this FP included in the entity work program?	Yes ☒ No ☐	A.15. Is this FP included in the country program?	Yes ☒ No ☐
A.16. Executing Entity information	Government of Ethiopia represented by the Ministry of Water and Energy, the Ministry of Agriculture, and the Ministry of Irrigation and Lowland.		
A.17. Scalability and potential for transformation (max. 100 words)			
1. The project scales a proven Adaptation Fund model that combined climate-resilient water access, watershed restoration, climate-smart agriculture, livelihood diversification and institutional capacity in the same seven woredas. It responds to unmet demand in adjacent vulnerable kebeles by optimizing tested approaches, filling gaps in Operations and Management (O&M), women-led livelihoods and local coordination, and replicating community-managed systems. GCF support will institutionalize climate-informed planning, solar-powered water and irrigation services, nature-based restoration and inclusive livelihoods, creating a scalable, low-risk, Category C-compatible resilience pathway. For full evidence, see supplementary information to SAP FP Sections A.17, B.2.1, and Annex 2a, annexed under "other annexes XX- other references" and Logframe and ToC under annexes XX-other references.			
A.18. Project/Program rationale, objectives and approach (max. 300 words)			
2. The project responds to Ethiopia's intensifying climate vulnerability, particularly recurrent drought, erratic rainfall, heat stress, water scarcity, land degradation and climate-sensitive rural livelihoods in the selected kebeles. Observed and projected climate trends show increasing temperature, continued rainfall variability, more intense wet-season events, and persistent drought risk driven by rising evapotranspiration, especially in arid and semi-arid lowland areas. These risks directly affect rain-fed agriculture, livestock, potable water access, irrigation reliability and food security. 3. The project will remain consistent with the GCF SAP Category C requirement by focusing on low-risk, locally led and nature-based measures, including climate-informed planning, solar-powered retrofitting of existing water and irrigation systems, water-use efficiency, integrated watershed management, climate-smart agriculture and livelihood diversification. It builds on the Adaptation Fund experience and will extend support to 15 additional vulnerable kebeles, directly benefiting 96,000 people and indirectly benefiting 460,000 people, with attention to women, youth and other vulnerable groups.			

² Co-financer's contribution means the financial resources required, whether Public Finance or Private Finance, in addition to the GCF contribution (i.e. GCF financial resources requested by the Accredited Entity) to implement the project or programme described in the funding proposal.

³ Refer to the Policy on Co-financing of the GCF.

⁴ Senior loans and subordinated loans.

4. The approach is anchored in Ethiopia's National Framework for Climate Services by establishing woreda-level Climate Services Units, strengthening user-interface platforms, and translating seasonal forecasts, drought and flood alerts, and agro-advisories into practical community decisions. Implementation will be led by the Ministry of Finance through the CRGE Facility, with federal executing entities, regional bureaus, woreda finance offices and sector institutions supporting delivery, safeguards, gender and coordination.
5. The project's integrated theory of change applies the Sustainable Livelihoods Approach and the Water-Energy-Food nexus to strengthen natural, physical, human, social and financial capital. By linking climate information, water access, solar-powered productive systems, ecosystem restoration and inclusive livelihoods, the project addresses structural drivers of vulnerability and supports a sustainable, low-emission and climate-resilient pathway. See the annexed supplementary information to SAP FP Sections A.18, B.1 and B.2.1, Annex 2a Pre-Feasibility Assessment, Annex 2a Logical Framework, Theory of Change, Annex 12 ESAP and Annex 04 GAAP.

B. PROJECT/PROGRAM DETAILS

B.1. Context and baseline (max. 500 words)

6. Ethiopia is highly exposed to recurrent drought, erratic rainfall, floods and rising temperatures, while its largely agrarian economy and rural livelihoods remain heavily dependent on climate-sensitive rain-fed agriculture, livestock and natural resources. In the target woredas, observed climate trends include shorter growing periods, more frequent dry spells, delayed and variable Kiremt rains, declining reliability of Belg rains, increasing heat stress, degraded watersheds, water shortages and declining crop productivity. Women and children are disproportionately affected because of their roles in water collection, agricultural labour and household food security.
7. Forward-looking climate evidence confirms that these risks will intensify. IPCC AR6 and Ethiopia's National Framework for Climate Services indicate rising temperatures across East Africa, increased evapotranspiration, more frequent compound heat-drought events, greater intra-seasonal rainfall variability, reduced growing-season rainfall reliability in semi-arid areas, more intense short-duration rainfall events, higher runoff and erosion, and declining dry-season water availability. For the project woredas, these changes imply higher water demand, reduced soil moisture, increased pressure on groundwater and surface water systems, lower rain-fed productivity, greater livestock stress, and heightened food and water insecurity. The project design therefore links climate projections directly to technical design choices, as summarized below.

Table 1. Linkage of Projections to Project Design Parameters

Climate Projection	Project Design Response
Temperature increase of 1.5°C-2.6°C by 2050; increased evapotranspiration	Solar pump capacities for existing wells sized with a 25% technical buffer to ensure energy sufficiency for increased pumping hours during high-heat periods.
Reduced dry-season stream flows; groundwater recharge decline of 10–20% in the Rift Valley margin	Nature-based water retention under Activity 2.2.3 and groundwater management planning under Activity 1.2.3 to keep pumping rates within sustainable limits.
10–20% reduction in growing season rainfall reliability; longer intra-season dry spells	Water-efficiency kits, including gated pipes and localized drip components, prioritized across established schemes to maximize water productivity.
Increased frequency and severity of multi-year drought cycles in the Horn of Africa	Drought-tolerant native species used for biological restoration and agroforestry under Activities 3.1.4 and 3.2.6.
Rain-fed crop yield decline of 15-25% under 2°C for smallholder maize and sorghum	Livelihood diversification into low-water intensity enterprises, including apiculture and poultry, and solar-powered supplemental irrigation for existing farm plots.
Intensified short-duration rainfall events increasing surface runoff and erosion	Biological gully stabilization and vegetative filter strips under Output 3.1 to slow runoff and reduce soil loss.
More frequent compound heat-drought events and 20–60 additional extreme heat days per year	Climate information services under Activity 1.1.4 to support heat-drought early warnings, irrigation scheduling and livestock heat-stress management.

8. Without GCF support, the target kebeles would remain locked into a climate-vulnerable development pathway characterized by weak local planning systems, limited use of climate information, unreliable potable water access, low irrigation coverage, degraded watersheds, rain-fed production risks, diesel-dependent pumping where available, weak operation and maintenance capacity, and limited livelihood options for women, youth and other vulnerable groups. Fragmented sectoral planning would continue to constrain effective responses to drought, land degradation, water insecurity and livelihood shocks.
9. With GCF support, the project will shift the target areas toward an integrated, locally supported climate-resilient pathway. It will strengthen woreda and kebele planning, institutional capacity, grievance and accountability systems, and climate-informed decision-making. It will improve access to solar-powered potable water and small-scale irrigation through retrofitting and upgrading of existing systems, supported by O&M, water-user

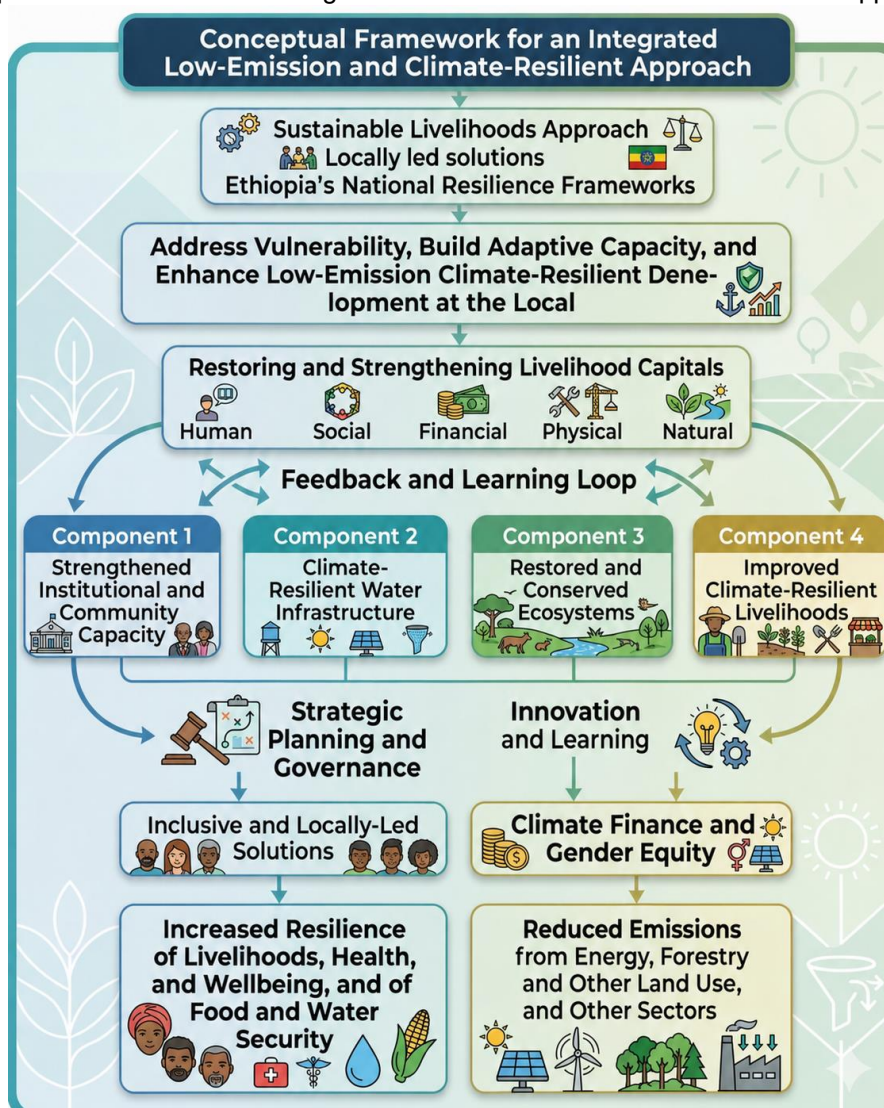
arrangements, water safety and spare-parts readiness. It will restore degraded watershed, rangeland, gully and communal areas through nature-based measures, while promoting climate-smart agriculture, land stewardship, soil and water retention, agroforestry, pasture management and native vegetation restoration. It will also support climate-resilient livelihood diversification, market information, enterprise support and productive inputs for women, youth, female-headed households and other vulnerable groups.

10. The project is designed to avoid maladaptation and maintain its Category C risk profile. It will not finance large-scale infrastructure, new major irrigation expansion, dams, major diversion works or significant hydrological alteration. Water and irrigation activities will remain within existing footprints and established systems, guided by screening, water-balance analysis, groundwater management, O&M monitoring and ESAP exclusion criteria. Further details are provided in the annexed supplementary information to SAP FP Sections B.1 and B.2.1, Annex 2a Pre-Feasibility Assessment, Annex 2a Logical Framework, Annex 12 ESAP, Annex 04 GAAP, Theory of Change and Annex 22.

B.2.1. Project/Program description (max. 1,000 words)

11. The project applies an integrated, climate-resilient and low-emission development approach grounded in the Sustainable Livelihoods Approach, Locally Led Solutions principles, Ethiopia's CRGE Strategy, the National Adaptation Plan, and the National Framework for Climate Services. It responds to climate-induced water scarcity, land degradation, low agricultural productivity and limited livelihood options in 15 vulnerable kebeles across seven woredas: Tenta, Wahil Cluster, Erer, Adama, Aleltu, Lok Abeya and Raya Azebo. The project builds on the Adaptation Fund-financed Climate Smart Integrated Rural Development Project implemented in adjacent kebeles within the same woredas, scaling proven approaches while addressing gaps in O&M, women's livelihoods, local planning, climate information and sustainability.
12. The project's conceptual framework is summarized in Figure 4. It shows how the Sustainable Livelihoods Approach, locally led solutions and Ethiopia's national resilience frameworks inform the project's integrated pathway for strengthening livelihood capitals, linking the four components, supporting strategic planning and learning, and delivering resilience and mitigation benefits.

Figure 4. Conceptual Framework for an Integrated Low-Emission and Climate-Resilient Approach



13. The project is structured around four mutually reinforcing components. Component 1 strengthens institutional and community capacity for climate resilience. It will build woreda and kebele capacity for climate-informed planning, safeguards, gender-responsive implementation, citizen engagement, grievance redress and stakeholder outreach. It will also support gender-sensitive tools, water-demand and groundwater assessments, kebele-level water-balance analysis, and integrated water-agriculture-land-ecosystem and livelihood

diversification plans. This component provides the governance and planning foundation for the technical and community-level investments under the other components.

14. Component 2 improves access to climate-resilient potable water and small-scale irrigation services through low-risk technical upgrading of existing systems. Potable water activities will focus on technical studies, solar-powered retrofitting of established water points, service optimization, water safety management, spare parts, and O&M training for women and men from water user structures. Irrigation activities will support technical design, solar-powered upgrading, water-use efficiency, nature-based soil-moisture measures, and maintenance/O&M support for established small-scale irrigation schemes. The project will replace existing diesel-dependent pumping with solar-powered systems, including 21 potable water systems and 150 surface pump systems for established irrigation schemes, while supporting approximately 630 ha of existing irrigated land. No new large-scale irrigation infrastructure, dams, major diversion works, new canals, new command-area expansion or significant hydrological alteration will be financed.
15. Component 3 enhances adaptive agriculture and land management through climate-smart agriculture and integrated watershed restoration. Farm-level activities will promote non-structural and nature-based practices such as vegetative strips, mulching, conservation tillage, biological stabilization, fodder development, agroforestry, windbreaks and biological gully treatment. Watershed activities will restore and protect degraded communal areas through pasture management, area closure, assisted natural regeneration, nursery management, afforestation/reforestation, live fencing, pasture and browse seed distribution, grazing management and native grass reseeding. These measures will improve soil moisture, reduce erosion, strengthen ecosystem services and support climate-resilient production landscapes.
16. Component 4 strengthens climate-resilient livelihoods and financial inclusion for women, youth, female-headed households and other vulnerable groups. It will support market and value chain analysis, access to market information, fruit and vegetable production, improved forage seed, poultry production, apiculture, resilient small ruminants, mobile veterinary support, awareness of livelihood options and updated local livelihood opportunity analysis. These interventions will help vulnerable households diversify income, reduce dependence on climate-sensitive coping strategies, improve market readiness and link restored ecosystems and improved water access to practical livelihood opportunities.
17. The project's Theory of Change is based on the assumption that strengthened local institutions, climate-informed planning, renewable-energy-based water services, ecosystem restoration, climate-smart agriculture and inclusive livelihoods will jointly reduce vulnerability and strengthen adaptive capacity. Component 1 provides the institutional and planning foundation; Component 2 delivers reliable water and productive water access through existing systems; Component 3 restores natural capital and climate-resilient production systems; and Component 4 builds household economic resilience. Together, these interventions create feedback loops between planning, implementation, monitoring, learning and adaptive management.
18. The expected outcomes are: improved capacity to manage recurrent drought and flood risks through adaptation planning and nature-based management of agro-ecological landscapes; reduced vulnerability to drought through solar-powered potable water and small-scale irrigation complemented by watershed management; increased resilience of farming systems through nature-based watershed restoration, land stewardship and climate-smart agriculture; and strengthened adaptive and economic resilience of women, youth and vulnerable groups through market-oriented livelihood diversification and enterprise support.
19. The project will remain within the GCF SAP Category C risk profile. Interventions are designed for settled rural communities and will be implemented on existing system footprints, farmers' own plots and degraded communal lands identified through screening and consultation. The project does not target pastoralist mobility systems, seasonal pastoralist corridors or new resource-use areas. All site-level activities will be screened against the ESAP eligibility criteria and exclusion list, and activities involving land acquisition, involuntary resettlement, economic displacement, significant civil works, major hydrological alteration, adverse biodiversity impacts or unresolved resource-use concerns will not be financed. Further details are provided in the annexed supplementary information to SAP FP Sections B.2.1 and B.2.2, Annex 2a Logical Framework, Annex 2a Pre-Feasibility Assessment, Annex 3 Budget, Annex 12 ESAP, Annex 04 GAAP, Annex 22 GHG Assessment, and the Theory of Change.

B.2.2. Outcome mapping to GCF results areas and co-benefits categorization

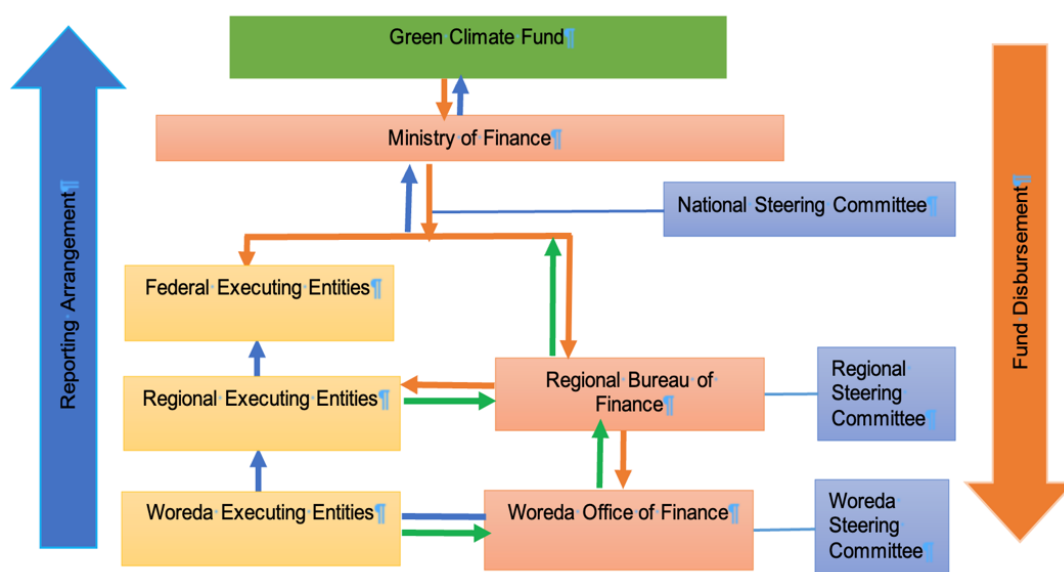
Outcome number	GCF Mitigation Results Area (MRA 1-4)				GCF Adaptation Results Area (ARA 1-4)			
	MRA 1 Energy generation and access	MRA 2 Low-emission transport	MRA 3 Building, cities, industries, appliances	MRA 4 Forestry and land use	ARA 1 Most vulnerable people and communities	ARA 2 Health, well-being, food and water security	ARA 3 Infrastructure and built environment	ARA 4 Ecosystems and ecosystem services
Outcome 1	☐	☐	☐	☐	☒	☐	☐	☒
Outcome 2	☒	☐	☐	☐	☒	☒	☐	☐
Outcome 3	☐	☐	☐	☐	☐	☐	☐	☒
Outcome ...	☐	☐	☐	☐	☒	☒	☐	☐

Co-benefit number	Co-benefit					
	Environmental	Social	Economic	Gender	Adaptation	Mitigation
Co-benefit 1	☒	☐	☐	☐	☐	☐
Co-benefit 2	☐	☒	☐	☒	☐	☐

B.3. Implementation / institutional arrangements (max. 750 words)

20. The project will be implemented through Ethiopia's established federal, regional, woreda and kebele public-sector structures. The Ministry of Finance, acting through the CRGE Facility, will serve as the Accredited Entity and will retain overall responsibility for project oversight, fiduciary management, fund flow, reporting to the GCF, audit coordination, procurement oversight, and compliance with the Funded Activity Agreement and Accreditation Master Agreement. The federal Executing Entities are the Ministry of Water and Energy, the Ministry of Agriculture, and the Ministry of Irrigation and Lowlands, each responsible for implementation of activities within its sector mandate.
21. The relationship between MoF and each federal Executing Entity will be formalized through Subsidiary Agreements in the form of Memoranda of Understanding. These MoUs will define assigned activities, implementation responsibilities, fund-flow and reporting obligations, fiduciary and procurement requirements, safeguards and gender responsibilities, coordination arrangements, and conditions for execution. This approach follows the established institutional model used in previous MoF-led GCF projects, including FP058 and FP243. Where activities require coordination among more than one Executing Entity, implementation will be managed through approved annual workplans, budgets, steering committee decisions, technical coordination, and the relevant MoUs, rather than through separate contracts between public institutions.
22. At regional level, implementation will be coordinated through the Bureaus of Finance and Economic Development. BOFEDs will receive project funds from MoF in line with approved annual workplans and budgets and will channel resources to regional sector bureaus and Woreda Offices of Finance, as applicable. Regional Bureaus of Agriculture, Water and Energy, and Irrigation and Lowlands will provide technical implementation, supervision, reporting and coordination within their mandates. At woreda level, Woreda Offices of Finance will support financial administration, local procurement where applicable, and reporting, while Woreda Offices of Agriculture, Water and Irrigation will lead day-to-day implementation with kebele structures, facilitators, user groups and community institutions.
23. The fund flow and reporting arrangement is summarized in Figure 6. It shows the channeling of GCF proceeds from MoF/CRGE Facility to federal Executing Entities for federally managed activities, and through BOFEDs and WOFEDs for regional, woreda and kebele-level implementation, with financial reporting flowing back through the same structure in reverse.

Figure 6 Fund disbursement and Reporting Arrangement



24. The project governance structure will include a National Project Steering Committee, Regional Project Steering Committees and Woreda Project Steering Committees. The National Project Steering Committee, chaired by MoF/CRGE Facility and including the federal Executing Entities, NDA and relevant stakeholders, will provide strategic guidance, approve annual workplans and budgets, review implementation performance, and resolve

high-level coordination issues. Regional Steering Committees, chaired by BOFEDs, will coordinate regional implementation, consolidate woreda plans and reports, monitor safeguards and gender compliance, and address regional bottlenecks. Woreda Steering Committees will oversee local planning, beneficiary targeting, implementation scheduling, grievance follow-up, monitoring and community-level coordination. Smart Village Committees, Irrigation Water Users Associations, women's cooperatives and youth groups will participate at woreda level to provide community feedback and strengthen accountability.

25. Following receipt of GCF proceeds, MoF/CRGE Facility will transfer funds directly to federal Executing Entities for activities they directly manage. For regional, woreda and kebele-level activities, funds will flow from MoF to BOFEDs, then to Woreda Offices of Finance and relevant local implementation structures, following Ethiopia's public financial management system. Financial reporting will follow the reverse flow: woreda reports will be consolidated by BOFEDs and submitted to CRGE Facility, while federal Executing Entities will report directly to CRGE Facility for activities they manage. CRGE Facility will consolidate financial and technical reporting and submit annual reports and audit reports to the GCF.
26. Procured goods, works and services will be contracted through the responsible public institution identified in the approved procurement plan and annual workplan, using applicable Ethiopian public procurement procedures and GCF requirements. Contracts will include delivery obligations, technical specifications, payment conditions, inspection and acceptance procedures, safeguards, integrity, anti-fraud and anti-corruption provisions, and relevant O&M obligations.
27. Support to final beneficiaries will be delivered through publicly implemented activities, project-financed goods, inputs, infrastructure, training, technical assistance and community-based arrangements. The project does not envisage unrestricted onward transfer of GCF proceeds to beneficiaries. Beneficiary selection will be based on climate vulnerability, water stress, poverty, degraded land, livelihood vulnerability, gender and social inclusion, and relevance to the supported activity. Potable water, irrigation, watershed, CSA and livelihood activities will apply participatory targeting, consultation, ESAP screening, GRM access and gender-responsive implementation. Government co-financing of USD 5 million will be channelled through MoF's established block grant and public finance systems to support implementation, supervision and sustainability functions in the target regions and woredas. Further details are provided in the annexed supplementary information to SAP FP Section B.3, Annex 3 Budget, Annex 8 Procurement Plan, Annex 12 ESAP, Annex 04 GAAP and the project implementation arrangements annex.

C. FINANCING INFORMATION

C.1. Total financing

(a) Requested GCF funding (i + ii + iii + iv + v + vi)		Total Amount: <u>Enter amount</u>		Currency: <u>Options</u>	
GCF Financial Instrument		Amount	Currency	Tenor & grace	Pricing
(i) Senior loans		<u>Enter amount</u>	<u>Options</u>	<u>Enter</u> years	<u>Enter</u> %
(ii) Subordinated loans		<u>Enter amount</u>	<u>Options</u>	<u>Enter</u> years	<u>Enter</u> %
(iii) Equity		<u>Enter amount</u>	<u>Options</u>		<u>Enter</u> % equity return
(iv) Guarantees		<u>Enter amount</u>	<u>Options</u>	<u>Enter</u> years	
(v) Reimbursable grants		<u>Enter amount</u>	<u>Options</u>		
(vi) Grants		24.99705001	<u>million USD (\$)</u>		
		Total amount		Currency	

(b) Co-financing information ⁵		Enter amount		Options		
Name of institution	Financial instrument	Amount	Currency	Tenor & Grace	Pricing	Seniority
Ministry of Finance	Grant	5.00	million USD (\$)	Enter years Enter	Enter %	Options
(c) Total investment (c) = (a)+(b)		Amount		Currency		
		29.997050.01		million USD (\$)		
(d) Co-financing ratio (d) = (b)/(a)		1:5 (20%)				
(e) Other financing arrangements for the project/program (max ½ page)		Please explain if any of the financing parties including the AE would benefit from any type of guarantee e.g. sovereign guarantee, MIGA guarantee, etc. Information on legal due diligence (taxes, insurance, etc.) shall be reported in Annex 9a. Please also include parallel financing associated with this project or programme (refer to the co-financing policy).				

C.2. Financing by component

Component	Output	Indicative cost in USD Options	GCF financing		Co-financing		
			Amount (in USD)	Financial Instrument	Amount Options	Financial Instrument	Name of Institutions
Component 1: Capacity building and Knowledge Management	Output 1.1: Knowledge management	1,481,831.68	1,481,831.68	Grants	Enter amount	Choose an item.	Click here to enter text.
	Output 1.2: Updated Climate-smart agriculture and land-water-forest integration plans	707,801	707,801	Grants	Enter amount	Choose an item.	Click here to enter text.
Component 2: Water - Food security	Output 2.1: Potable water supply services strengthened in target areas	6,135,357.36	5,197,850.00	Grants	937,507.36	Grants	Ministry of Finance
	Output 2.2: Improved water access for irrigation and livestock use	13,639,996.73	11,764,950.00	Grants	1,875,014.73	Grants	Ministry of Finance
Component 3: Climate smart agriculture: Land -	Output 3.1: Climate-smart agriculture implemented	2,516,865.05	1,579,357.70	Grants	937,507.36	Grants	Ministry of Finance

⁵ If the co-financing is provided in different currency other than the GCF requested, please provide detailed financing information and a converted figure in the GCF requested currency in the comment box. Please refer to the date when the currency conversion was performed and the reference source.

<u>Water - Forest integration</u>	<u>at the farm level</u>						
	<u>Output 3.2: Degraded Watersheds Restored and protected through Integrated watershed management approach</u>	<u>2.767.527.24</u>	<u>1.830.019.82</u>	<u>Grants</u>	<u>937.507.42</u>	<u>In kind</u>	<u>Ministry of Agriculture</u>
<u>Component 4: Climate resilient livelihood diversification for Women and other Vulnerable groups</u>	<u>Output 4.1: Increased capacity of Women and other Vulnerable groups to participate in market-oriented enterprises</u>	<u>1.245.335.00</u>	<u>1.245.335.00</u>	<u>Grants</u>		<u>Choose an item.</u>	<u>Click here to enter text.</u>
	<u>PMC</u>	<u>1.502.820.39</u>	<u>1.190.357.26</u>	<u>Choose an item.</u>	<u>312.463.13</u>	<u>Choose an item.</u>	<u>Click here to enter text.</u>
Indicative total cost (USD)		<u>29.997.502.46</u>	<u>24.997.502.46</u>		<u>5.000.000.00</u>		

C.3 Capacity Building and Technology development/transfer

C.3.1 Does GCF funding finance Capacity building activities? Amount: USD 909,706.00

C.3.2. Does GCF funding finance Technology development/transfer? Amount: USD 4,785,000.00

C.4. Justification for GCF funding request (max. 500 words)

28. Ethiopia is requesting a full grant of USD 25 million from the GCF to replicate and scale up integrated adaptation solutions that have been piloted successfully under the Adaptation Fund-financed "Climate Smart Integrated Rural Development Project." The proposed project is aligned with the strategic direction of GCF's Updated Strategic Plan 2024-2027 (USP2), particularly in advancing Priority Targets T1: Low-emission, climate-resilient development strategies (LTS), T3: Climate Information and Early Warning Systems (CIEWS), and T9: Adaptation and Locally Led Adaptation. The project supports the implementation of Ethiopia's Long-Term Strategy, NDC, and Climate Resilient Green Economy (CRGE) vision by expanding tested adaptation models and unlocking climate finance readiness at the local level.
29. Despite Ethiopia's demonstrated leadership in climate policy and ambition, there remains a significant financing gap of approximately USD 6 billion over the next 15 years to meet its climate resilience and adaptation goals. As a Least Developed Country (LDC) facing external debt distress, macroeconomic instability, and limited access to concessional finance, Ethiopia lacks the fiscal space to scale up transformational adaptation investments. These constraints are compounded by high inflation (20.8%), foreign currency shortages, and a reduction in Foreign Direct Investment (FDI) due to overlapping climate and geopolitical shocks. These macroeconomic challenges directly impact the country's ability to procure technologies (such as solar irrigation systems) and mobilize co-financing for climate-resilient infrastructure.
30. The project primarily delivers public goods with low or no direct revenue streams including community-based adaptation planning, early warning systems, potable water access, ecosystem restoration, and capacity development. These interventions, while essential to climate resilience, do not generate financial returns that would enable debt servicing or attract private investment. Imposing loan obligations on already resource-constrained local governments and vulnerable communities would be financially unsustainable and socially inequitable.
31. Moreover, Ethiopia is currently under high risk of external debt distress, as recognized by international financial institutions. Introducing additional debt, even concessional, would jeopardize macroeconomic stability and compete with basic service delivery. The grant modality ensures that climate investments proceed without

diverting fiscal space from education, health, and food security, while also avoiding repayment risks that could deter public institutions from engaging in long-term adaptation programming. The GCF is uniquely positioned to support this intervention for several reasons:

- **Mandate for Climate Adaptation in LDCs:** GCF's strategic priority to support adaptation in vulnerable countries, particularly under USP2 targets such as T1:LTS (low-emission and climate-resilient development), T3:CIEWS (climate information and early warning systems), and T9:Adaptation & Locally-led adaptation, aligns directly with this proposal. No other climate finance institution offers comparable scope and concessionality tailored to LDC adaptation needs.
- **Scale and Flexibility:** The proposed USD 25 million grant is not available through bilateral or multilateral channels at this level for a single adaptation project in Ethiopia. Many bilateral donors have shifted their focus to humanitarian assistance or broader development goals. Similarly, MDBs tend to prioritize infrastructure loans and require higher counterpart financing or cost recovery, which this project cannot ensure given its target beneficiaries.
- **De-risking and Enabling Role:** GCF's grant will de-risk future investment by strengthening enabling systems-planning, governance, institutions, and local capacities. These foundational investments are often overlooked by other donors but are essential for scaling climate finance. By absorbing early-stage risks, GCF support opens opportunities for downstream engagement by private actors and development banks, especially in replicating solar-powered irrigation and ecosystem-based enterprises.
- **Government Co-Financing Already Maximized:** The Government of Ethiopia has committed USD 5 million in co-financing (20% of total cost), primarily through in-kind contributions and integration with regional plans. Given fiscal constraints, domestic budget allocations to new adaptation programs remain limited. GCF support complements rather than substitutes government funding, while reinforcing national ownership and alignment with the Climate Resilient Green Economy (CRGE) strategy and Ten-Year Development Plan.
- **Private Sector Involvement is Limited:** The project targets underserved, high-risk areas where private sector engagement is minimal due to low purchasing power, weak market infrastructure, and uncertain returns. While the project promotes financial inclusion and green enterprise development, these models require early-stage de-risking and ecosystem support before private capital can be realistically mobilized. GCF's patient, catalytic finance is ideal for laying this groundwork.

32. Due to the above stated reasons, the requested GCF grant represents the most appropriate, effective, and equitable financial instrument to deliver the project's objectives. It addresses a clear financing gap that no other donor, financial instrument, or domestic source can feasibly fill at the required scale and concessionality. The grant will enable Ethiopia to advance its NDC targets, implement a locally-led and gender-responsive resilience program, and unlock pathways for future climate finance, including from the private sector and MDBs, once enabling systems are in place.

C.5. Exit strategy (max. 300 words)

33. The project's exit strategy is designed to ensure institutional, financial, and technical sustainability beyond the four-year implementation period by fully embedding interventions within existing government systems and community governance structures. From inception, the project is implemented through federal, regional, and woreda institutions, ensuring ownership and continuity under the CRGE Strategy, National Adaptation Plan, and Ten-Year Development Plan. Upon completion, line ministries and regional bureaus will absorb operational responsibilities, including staff costs and technical oversight, within their regular mandates and budgets.
34. Long-term sustainability of infrastructure investments will be secured through legally recognized Irrigation Water Users Associations (IWUAs) and local water management committees. In line with Proclamation No. 841/2014, irrigation schemes will be formally handed over to IWUAs, which will operate and maintain systems through structured and transparent tariff collection. Water tariffs will be collected both from irrigation users and potable water beneficiaries under an equitable fee framework reflecting operation and maintenance (O&M) costs and users' payment capacity. These revenues will finance routine maintenance, minor repairs, and system management, ensuring continued functionality of solar-powered pumps, irrigation networks, and rural water supply systems.
35. To sustain livelihood outcomes, a revolving grant approach will be introduced for selected income-generating activities. Initial start-up capital provided to beneficiary groups, particularly women and youth, will be partially repaid into community-managed revolving funds, enabling subsequent beneficiaries to access financing. This mechanism strengthens financial discipline, promotes ownership, and ensures continued expansion of climate-resilient enterprises beyond the project period.

36. Capacity sustainability will be reinforced through structured collaboration with TVETs and relevant academic institutions, which will integrate climate-resilient water management, renewable energy maintenance, and green enterprise development into their curricula. These institutions will provide ongoing technical backstopping, certification, and skills upgrading.

Through institutional mainstreaming, community-managed financing mechanisms, tariff-based O&M systems, revolving livelihood funds, and embedded technical capacity, the project ensures that benefits, systems, and transformative impacts are sustained well beyond GCF financing.

C.6. Financial management/procurement (max. 300 words)

37. The financial management and procurement for this project will adhere to the public finance management and procurement regulations of the Ethiopian government. GCF project finance will flow through the MOF's CRGE Facility, following the Channel One fund flow arrangement. A dedicated account for the ongoing GCF project has been established within the CRGE Facility at MOF, where GCF funds will be deposited. Following this, the Facility will transfer the required amounts to Federal Executing Entities for project implementation. For regional executing entities (sector bureaus), funds will be regularly transferred to the respective BOFEDs.
38. Project finance will comply with financial regulations and management standards, including auditing by an independent auditor as per the Auditor General requirements of the Government of Ethiopia. The Office of the Federal Auditor General (OFAG) will adopt international standards on auditing and financial reporting, ensuring transparency.
39. Disbursements to executing entities will align with approved quarterly Work Plans, with subsequent disbursements contingent on satisfactory settlement (not less than 75%) of previous advances. The CRGE Facility Finance Officer will verify this before initiating disbursement processing and submitting a letter of transfer request to the National Bank of Ethiopia, where funds disbursed will undergo periodic monitoring through an internal control framework.
40. In terms of procurement management, Executing Entities will prepare detailed annual Project Procurement Plans. For Engineering, Procurement, and Construction (EPC) contracts, international tendering procedures will be followed, ensuring compliance with technical standards and cost-effectiveness. The procurement directive outlines a standardized international and national bidding procedure, emphasizing uniform and competitive processes based on price, quality, delivery time, and procurement feasibility. The directive allows flexibility, including the potential inclusion of short-term operations and maintenance in EPC contracts. The ministry retains the right to terminate EPC tenders if proposals do not meet minimum technical requirements or fail to provide intended value-for-money.

D. EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA

D.1. Impact potential (max. 300 words)

41. The proposed project aligns with GCF's strategic objectives and result areas, delivering significant contributions across mitigation and adaptation priorities:
42. **Enhanced Resilience of Livelihoods:** By integrating climate-smart agriculture, diversifying income opportunities, and prioritizing equitable participation, especially for women, the project strengthens rural households' capacity to adapt to climate shocks. These interventions support GCF's aim to build resilience among vulnerable populations and align with SDG 2 by improving agricultural productivity and ensuring food security for over 2,500 households.
43. **Strengthened Ecosystem Resilience:** The project's focus on restoring 4,500 hectares of degraded landscapes and implementing sustainable watershed management enhances ecosystem services, biodiversity, and natural climate resilience. These actions contribute to SDG 15 (life on land) and reduce greenhouse gas emissions, addressing GCF's priorities for ecosystem-based adaptation.
44. **Improved Access to Sustainable Water Systems:** Investments in solar-powered water infrastructure directly address water scarcity and energy sustainability, providing clean drinking water (SDG 6) and leveraging renewable energy technologies (SDG 7). These efforts contribute to low-carbon development and align with GCF's goals for integrated water and energy solutions.
45. **Mitigation through Climate-Resilient Practices:** The introduction of integrated water management systems powered by renewable energy benefits 18,000 households and supports SDG 13 (climate action). These practices ensure a transition to low-emission development while delivering both economic and environmental benefits.
46. **Adaptation through Livelihood Diversification and Job Creation:** By generating over 20,000 jobs and establishing alternative income streams, the project strengthens economic resilience and empowers

vulnerable populations, including 2,000 women-headed households. This approach enhances food security, reduces poverty, and builds community resilience, directly addressing SDG 2 and GCF's adaptation priorities.

D.2. Paradigm shift potential (max. 300 words)

47. The proposed initiative goes beyond singular project investments, aiming to instigate broader climate-smart integrated rural development at the local, national, and regional levels. The theory of change underpinning this initiative envisions a shift in the development pathway towards greater climate resilience and lower emissions. The result-chain encompasses various activities, outputs, and outcomes, ultimately contributing to the overarching goal of creating an environment conducive to sustained climate action and plans.
48. The project seeks to integrate climate-smart approaches into local, national, and regional planning for water, agriculture, forestry, and other land uses. This integration serves as a catalyst for further climate actions beyond the scope of GCF-funded activities. Moreover, the project emphasizes the promotion of alternative income sources, particularly involving women, girls, and youth in land management practices aligned with local development and tenure norms. This approach is anticipated to initiate a social change initiative within the targeted areas, encouraging climate-responsive planning and decision-making in the integrated water, agriculture, and forest sectors.
49. A key aspect of the project's paradigm shift potential lies in its capacity to demonstrate successful climate investments across multiple kebeles. This success is expected to drive social change and influence woreda-level governments and sector agencies, fostering climate-responsive planning in the long term. The project aims to empower regions and woreda-level governments with knowledge to develop comprehensive investment strategies that seamlessly integrate adaptation and mitigation considerations.
50. While replicability hinges on finance mobilization for implementing investments, the project recognizes existing fiscal constraints, including fragility and high indebtedness, limiting the fiscal space available for further investment. Nevertheless, the initiative's focus on knowledge transfer, learning, and capacity building contributes to the creation of an enabling environment for sustainable climate-resilient development pathways, aligning with national climate change adaptation strategies and plans.

D.3. Sustainable development (max. 300 words)

51. The proposed project delivers significant social, environmental, and economic benefits, aligning with GCF's sustainable development objectives and multiple Sustainable Development Goals (SDGs). It addresses pressing needs in climate resilience, health, and risk management while incorporating gender-sensitive and inclusive approaches to ensure long-term sustainability.
52. Aligned with **SDG 6** (water availability and sustainable management), the project will improve access to safe water for approximately 96,000 individuals, with a particular focus on women, girls, and youth. By enhancing water security, it reduces the burden of water collection on women and girls, freeing them to pursue education and workforce participation. This intervention fosters economic empowerment and strengthens the social fabric of communities by improving health and reducing time poverty, thereby enhancing overall community resilience.
53. In support of **SDG 15** (life on land) and **SDG 13** (climate action), the project emphasizes the restoration of degraded rangeland and pastureland, contributing to carbon storage, biodiversity conservation, and climate stabilization. These nature-based solutions address climate-induced hazards such as floods, droughts, erosion, and landslides, mitigating the impacts of extreme climate events. By integrating ecosystem restoration into local practices, the project enhances environmental resilience and delivers long-term benefits to both ecosystems and local livelihoods.
54. A pivotal component of the project is the creation of over **20,000 direct and indirect green jobs**, aligned with the GCF's focus on economic co-benefits. These employment opportunities, tied to land restoration and sustainable practices, bolster adaptive capacities and provide communities with new income streams. This dual approach not only addresses economic vulnerabilities but also contributes to adaptive strategies in the face of climate uncertainty.
55. The project incorporates a **gender-sensitive framework** that ensures equitable access to and management of natural resources such as forests, trees, and water catchments. By empowering women and marginalized groups to diversify their income sources, the project fosters gender equity and fair benefit distribution, aligning with the GCF's Gender Policy and SDGs 5 (gender equality) and 10 (reduced inequalities). This inclusive approach promotes long-term sustainability by embedding social equity into environmental and economic initiatives.
56. With regards to Environmental and Social Safeguard requirements the project has developed the following exclusion list of ineligible (excluded) activities under the proposed project:
 - a) Activities requiring construction/civil works,
 - b) Activities that involve land acquisition,

- c) Activities that have economic or social implication on the land of communities, particularly if due process has not been conducted and if Free and Prior Informed Consent (FPIC) is not obtained,
- d) Activities that are on land that is traditionally owned or used by rural communities
- e) Activities that have impact on watercourses, and surface water and/or groundwater resources,
- f) Activities that convert or degrade “habitat”,
- g) Activities that have impact on biodiversity,
- h) Activities that ‘pollute’ and generate solid waste,
- i) Activities that alter or damage cultural heritage

Overall, activities are only eligible if they have minimal or no adverse environmental and social impacts.

- 57. The Ministry of Finance Safeguards officer will be responsible to screen that all activities undertaken in the context of this project do not include ineligible activities. Moreover, subcontractors and other partnering entities will sign binding documents that explicitly confirm that they will not undertake activities in the exclusion list of ineligible activities.

D.4. Needs of recipient (max. 300 words)

- 58. Ethiopia grapples with a complex set of challenges, making it one of the most climate-vulnerable countries globally. These challenges - climate fragility, extreme weather events, high indebtedness, and constrained financial resources-significantly hinder the nation’s ability to implement critical climate adaptation, infrastructure development, and poverty alleviation measures. The proposed project seeks to address these pressing needs and catalyse transformative change, directly aligning with the GCF’s focus on supporting vulnerable countries in their climate resilience journey.
- 59. Ethiopia’s heightened exposure to climate risks, including frequent and severe droughts and floods, exacerbates its socioeconomic vulnerabilities. These climate extremes disrupt agricultural productivity, degrade water resources, and weaken community resilience, highlighting the urgent need for adaptation measures. Compounding these challenges is Ethiopia’s financial constraint, underpinned by a low tax-to-GDP ratio (averaging just 10% from 2017 to 2020) and limited capacity to mobilize domestic resources for climate adaptation. The country’s substantial public debt, equating to approximately 52% of GDP as of December 2022-with over half being external debt-further restricts fiscal space for critical investments in sustainable development.
- 60. In this context, GCF support is not just a financial necessity but a strategic imperative. By addressing Ethiopia’s financial constraints and institutional capacity gaps, the proposed project will enable the country to implement climate-resilient initiatives that mitigate the impacts of climate risks on vulnerable communities. These interventions are vital to breaking the cycle of climate vulnerability and economic fragility, providing Ethiopia with the tools and resources needed to safeguard livelihoods and ecosystems.
- 61. The project also aligns with GCF’s mandate to foster low-emission, climate-resilient development pathways. By providing targeted financing, the GCF can help Ethiopia overcome its fiscal limitations and invest in transformative climate actions, such as sustainable water management, ecosystem restoration, and renewable energy solutions. These interventions are designed to strengthen Ethiopia’s adaptive capacity while addressing systemic barriers to resilience.
- 62. Moreover, the project promotes long-term institutional strengthening, empowering Ethiopia to integrate climate adaptation and mitigation into its development plans. This comprehensive approach ensures that the benefits of GCF support extend beyond immediate project outcomes, creating an enabling environment for sustainable development and climate resilience.

D.5. Country ownership (max. 500 words)

- 63. The proposed project is intricately woven into Ethiopia’s overarching climate and development policy framework, strategically aligning with key national priorities. Rooted in the Ethiopian National Adaptation Plan (2019), the project seeks to amplify ongoing climate change mitigation and adaptation efforts within the country. It operates synergistically with Ethiopia’s Long Term Low Emissions Development strategy (2023), the Climate Resilient Green Economy (CRGE) strategy (2011), and the Ten-Year Development Plan (2020). By incorporating sectoral climate resilience strategies and regional/municipal adaptation plans, the project ensures a comprehensive and integrated response to climate challenges.
- 64. Central to its design is the alignment with Ethiopia’s Nationally Determined Contributions (NDC), reflecting the country’s commitment to global climate action. The project’s resonance with national climate strategies and sectoral policies underscores its significance in addressing Ethiopia’s specific climate-related vulnerabilities and aspirations for sustainable development.
- 65. A key hallmark of the project is its unwavering commitment to country ownership, a principle championed by the Green Climate Fund (GCF). The project actively engages with Ethiopia’s National Designated Authority

(NDA), involving them in the funding proposal design and obtaining their no-objection letter(s). This collaboration ensures that the project is firmly rooted in Ethiopia's climate and development priorities, gaining the explicit endorsement of the national authority responsible for climate finance.

66. The Accredited Entity (AE) and Executing Entity (EE) at the helm of project implementation boast a robust track record implementing GCF, Adaptation Fund and similar climate financing entities initiatives. Their extensive experience in similar activities positions them as capable stewards of the project. This experience encompasses successful management of projects with comparable funding costs, demonstrating their expertise in navigating the complexities of climate-related initiatives.
67. Crucially, the project selection process was meticulously executed, incorporating broad-based stakeholder consultations. These consultations, which included a diversity of perspectives and considered gender and Environmental and Social Safeguards (ESS), played a pivotal role in shaping the project. The NDA's approval process, culminating in the issuance of a no-objection letter, signifies a rigorous evaluation and endorsement of the project by the national authority.
68. Furthermore, the project demonstrates a forward-looking commitment to ongoing multi-stakeholder engagement. The envisaged consultations and engagement plan reflect a dedication to inclusivity, ensuring that diverse stakeholder views continue to inform and enrich project development. This sustained dialogue aligns seamlessly with the principles of country ownership outlined by the GCF, fostering a sense of shared responsibility and collaboration in the pursuit of climate resilience and sustainable development in Ethiopia.

D.6. Efficiency and effectiveness

69. The proposed project demonstrates a high level of efficiency and effectiveness by integrating low-emission and climate-resilient interventions within a holistic, locally led solution framework. It delivers a strong value-for-money proposition by targeting highly vulnerable communities with tailored investments in institutional capacity, climate-resilient infrastructure, sustainable livelihoods, and ecosystem restoration. The financial structure, comprising USD 25 million GCF grant and USD 5 million in government co-financing-ensures the delivery of public goods and de-risking of transformative adaptation investments that cannot be financed through commercial means. Mitigation benefits are achieved through renewable energy-powered systems and land-based emission reductions. The project also applies best-available technologies and inclusive implementation models to maximize adaptation impact per dollar spent, positioning Ethiopia for scalable and replicable climate finance. The combination of economic viability, catalytic potential, and institutional sustainability ensures that GCF funding achieves maximum leverage and long-term resilience outcomes.

D.6.1. Estimated cost per t CO₂ eq, defined as total investment cost / expected lifetime emission reductions (Mitigation and Cross-cutting)

70. While the project's primary objective is climate adaptation, it is designed to generate meaningful mitigation benefits through activities such as solar-powered irrigation and water systems, agroforestry, reforestation, and other ecosystem-based adaptation practices. According to the estimates presented in Annex 22 and Section A.7.1 of the proposal, the project is expected to result in cumulative greenhouse gas (GHG) emission reductions of approximately 32,293 tCO₂eq over its 20-year lifetime.
71. Given the project's primary focus on adaptation, 15% of the total project financing and 15% of the requested GCF amount have been attributed to the project's mitigation benefits for the purpose of estimating the cost per tonne of CO₂ equivalent reduced. On this basis, the mitigation-attributable share of the total project financing is approximately USD 4.50 million, resulting in an estimated total project cost of USD 139.34 per tCO₂eq. The mitigation-attributable share of the requested GCF amount is approximately USD 3.75 million, resulting in an estimated GCF cost of USD 116.11 per tCO₂eq.
72. These estimates reflect the adaptation-focused nature of the project, under which mitigation outcomes are important additional benefits rather than the primary project deliverables. The mitigation benefits remain significant in the context of Ethiopia's Nationally Determined Contributions (NDCs), particularly because of the project's focus on renewable energy, ecosystem restoration, agroforestry, reforestation, and sustainable land-use management practices. These measures contribute to reduced emissions, enhanced carbon sequestration, ecosystem regeneration, and long-term environmental sustainability.

Item	Amount
(a) Total project financing	USD 29,997,052.01
(b) Requested GCF amount	USD 24,997,052.01
(c) Expected lifetime emission reductions	32,293 tCO ₂ eq

Mitigation-attributable share of total project financing (15% of a)	USD 4,499,557.80
Mitigation-attributable share of requested GCF amount (15% of b)	USD 3,749,557.80
(d) Estimated cost per tCO ₂ eq ($d = 15\% \times a / c$)	USD 139.34/tCO ₂ eq
(e) Estimated GCF cost per tCO ₂ eq ($e = 15\% \times b / c$)	USD 116.11/tCO ₂ eq

D.6.2. Expected volume of finance to be leveraged by the proposed project/program and as a result of the Fund's financing, disaggregated by public and private sources (Mitigation and Cross-cutting)

73. The proposed project seeks a total of USD 25 million in GCF grant financing to deliver transformative adaptation and mitigation benefits in highly vulnerable rural regions of Ethiopia. The project is complemented by an estimated USD 5 million in co-financing from the Government of Ethiopia, as outlined in Section C.2 and Annex 3. This co-financing will be delivered through a combination of direct public investments, in-kind contributions, and operational support provided by federal, regional, and woreda-level institutions. The government's co-financing is expected to cover costs related to:

- Personnel and administrative support from sector bureaus and woreda offices.
- Contributions to infrastructure development (e.g., land, logistics, supervision).
- Institutional support for training centers, extension services, and technical coordination.
- Maintenance and operational support for climate-resilient assets established under the project.

74. This public co-financing reflects a strong national commitment to locally-led solutions, institutional strengthening, and long-term sustainability of climate-resilient infrastructure and ecosystem services. It also reinforces national ownership and alignment with Ethiopia's NDC2.0, the Climate-Resilient Green Economy (CRGE) Strategy and the National Adaptation Plan (NAP). While the project does not include direct private sector financing during the implementation period, given its focus on foundational adaptation systems and public goods, it is structured to catalyze downstream private and community-level investments. This is achieved by:

- Enhancing access to climate-resilient water and energy systems that reduce investment risks.
- Building capacity among cooperatives, women's groups, and youth enterprises to engage in climate-smart value chains.
- Strengthening woreda-level institutions to prepare and manage adaptation finance pipelines in the future.

75. In this way, the GCF investment serves as a first-mover catalyst enabling policy, institutional, and infrastructure conditions that will unlock further public and private resources over time, especially in the areas of green livelihoods, decentralized energy, and ecosystem-based enterprises. The project will leverage USD 5 million in confirmed government co-financing, with potential for future mobilization of private finance through improved investment readiness and institutional capacity built during implementation.

(f) Total finance leveraged	USD 5,000,000
(g) Public source finance leveraged	USD 5,000,000
(h) Private source finance leveraged	USD 0
(i) Total Leverage ratio ($i = f / b$)	0.20
(j) Public source leverage ratio ($j = g / b$)	0.20
(k) Private source leverage ratio ($k = h / b$)	0

D.6.3. Describe how the financial structure is adequate and reasonable in order to achieve the proposal's objective(s), including addressing existing bottlenecks and/or barriers; providing the minimum concessionally; and without crowding out private and other public investment. (max. 500 words)

76. The proposed financial structure, comprising a USD 25 million grant from the Green Climate Fund and USD 5 million in co-financing from the Government of Ethiopia, is both adequate and appropriate to achieve the project's objectives of building climate resilience among highly vulnerable rural communities in Ethiopia. The blended structure ensures the delivery of essential public goods such as decentralized climate-resilient water infrastructure, ecosystem-based adaptation, and inclusive livelihood systems, which are not viable under market-based or debt-financing models due to their low revenue-generating potential and high up-front capital costs.

77. The USD 5 million government co-financing, reflected in Section C and Annex 3, demonstrates strong country ownership and political commitment. It covers staff costs, logistical support, office facilities, and other public

sector operational contributions. This co-financing ensures that the GCF grant is used efficiently and directed toward catalytic interventions such as infrastructure construction, technology deployment, and livelihood support, particularly for women and marginalized groups. It also lays the foundation for long-term institutional sustainability and mainstreaming of climate resilience into public planning systems.

78. The full grant-based support from GCF is justified by the incremental costs and high climate risk profile associated with the proposed interventions. Rural communities in the project target areas face multiple financial and non-financial barriers, including inadequate access to credit, weak infrastructure, low technical capacity, and exclusion from commercial financial services. These conditions preclude the use of loans or equity instruments and warrant grant financing to de-risk investments in public goods and to crowd-in future adaptation finance readiness.
79. The financial structure reflects the principle of minimum concessionality. GCF resources are targeted to finance activities that would not otherwise occur under normal market conditions, particularly under Components 1-3 (governance capacity, climate-resilient infrastructure, and ecosystem restoration). The project does not crowd out commercial or public financing; instead, it addresses a clear financing gap, enabling climate-vulnerable households and institutions to initiate adaptation actions that can later be scaled or replicated with other sources of finance.
80. The primary beneficiaries of concessionality are smallholder farmers, women-headed households, and community-based institutions groups that are structurally excluded from mainstream finance. The project bridges this exclusion by delivering capacity, infrastructure, and climate-smart services, while building institutional systems that can absorb and manage additional finance in the future. The financial structure strikes the right balance between GCF grant support and domestic co-financing, ensures effective and efficient use of resources, supports national climate strategies, and enables transformational change in Ethiopia's climate resilience landscape.

D.6.3. Describe how the financial structure is adequate and reasonable in order to achieve the proposal's objective(s), including addressing existing bottlenecks and/or barriers; providing the minimum concessionality; and without crowding out private and other public investment. (max. 500 words)

81. The proposed financial structure, comprising a USD 25 million grant from the Green Climate Fund and USD 5 million in co-financing from the Government of Ethiopia, is both adequate and appropriate to achieve the project's objectives of building climate resilience among highly vulnerable rural communities in Ethiopia. The blended structure ensures the delivery of essential public goods such as decentralized climate-resilient water infrastructure, ecosystem-based adaptation, and inclusive livelihood systems, which are not viable under market-based or debt-financing models due to their low revenue-generating potential and high up-front capital costs. The USD 5 million government co-financing, reflected in Section C and Annex 3, demonstrates strong country ownership and political commitment. It covers staff costs, logistical support, office facilities, and other public sector operational contributions. This co-financing ensures that the GCF grant is used efficiently and directed toward catalytic interventions such as infrastructure construction, technology deployment, and livelihood support, particularly for women and marginalized groups. It also lays the foundation for long-term institutional sustainability and mainstreaming of climate resilience into public planning systems.
82. The full grant-based support from GCF is justified by the incremental costs and high climate risk profile associated with the proposed interventions. Rural communities in the project target areas face multiple financial and non-financial barriers including inadequate access to credit, weak infrastructure, low technical capacity, and exclusion from commercial financial services. These conditions preclude the use of loans or equity instruments and warrant grant financing to de-risk investments in public goods and to crowd-in future adaptation finance readiness. The financial structure reflects the principle of minimum concessionality. GCF resources are targeted to finance activities that would not otherwise occur under normal market conditions, particularly under Components 1-3 (governance capacity, climate-resilient infrastructure, and ecosystem restoration). The project does not crowd out commercial or public financing; instead, it addresses a clear financing gap, enabling climate-vulnerable households and institutions to initiate adaptation actions that can later be scaled or replicated with other sources of finance.
83. The primary beneficiaries of concessionality are smallholder farmers, women-headed households, and community-based institutions groups that are structurally excluded from mainstream finance. The project bridges this exclusion by delivering capacity, infrastructure, and climate-smart services, while building institutional systems that can absorb and manage additional finance in the future. In sum, the financial structure strikes the right balance between GCF grant support and domestic co-financing, ensures effective and efficient use of resources, supports national climate strategies, and enables transformational change in Ethiopia's climate resilience landscape.

E. ANNEXES

E.1. Mandatory annexes

- ☒ Annex 1 NDA No-objection Letter(s) ([Template](#))
- ☒ Annex 2 Pre-feasibility (or feasibility) study ([Guidance](#))
- ☒ Annex 2a Logical Framework ([Template](#))
- ☒ Annex 2b Timetable ([Template](#))
- ☒ Annex 3 Budget plan that provides breakdown by type of expense including AE fees ([Template](#))
- ☒ Annex 4 Gender assessment and action plan ([Template](#))
- ☒ Annex 5 Co-financing commitment letter if applicable ([Template](#))
- ☒ Annex 6 Term sheet including a detailed disbursement schedule and, if applicable, repayment schedule
- ☒ Annex 7 Risk assessment and management ([Template](#))
- ☒ Annex 8 Procurement plan model ([Template](#))
- ☒ Annex 9a Legal Due Diligence (regulation, taxation and insurance) ([Template](#))
- ☒ Annex 9b Legal Opinion/Certificate of Internal Approvals ([Template](#))

E.2. Other annexes to be submitted when applicable/requested

- ☐ Annex 10 Economic and/or financial analysis ([Guidance](#))
(mandatory for private-sector proposals)
- ☐ Annex 11 Appraisal, due diligence or evaluation report for proposals based on up-scaling or replicating a pilot project
- ☒ Annex 12 Environmental and Social Action Plan (ESAP) ([Template](#))
- ☐ Annex 13 Operations manual for EDA projects ([guidance](#))
- ☒ Annex 14 Assessment of GHG emission reductions and their monitoring and reporting (for mitigation and cross cutting-projects)⁶
- ☐ Annex xx Other references
Theory of Change Diagram
Supplementary Information to the SAP FP

***** Please note that a funding proposal will be considered complete only upon receipt of all the applicable supporting documents. *****

⁶Guidance on GHG emission reduction calculations for GCF projects/programmes is available on the GCF Programming Guidance (<https://www.greenclimate.fund/sites/default/files/document/gcf-programming-manual.pdf>), Box 12 "How to estimate greenhouse gas emission reductions for GCF". This annex is mandatory for Mitigation and Cross-cutting projects



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FEDERAL DEMOCRATIC REPUBLIC OF ETHIOPIA
MINISTRY OF PLANNING AND DEVELOPMENT

ቁጥር/NO : mopd/25/a-12/12
ቀን/DATE : 23 JUL 2026

To: The Green Climate Fund ("GCF")

Re: Proposal under the GCF Simplified Approval Process (SAP) by Ministry of Finance regarding Building climate change resilience of vulnerable households in selected localities in Ethiopia

Dear Madam/Sir,

We refer to the Simplified Approval Process (SAP) proposal Building climate change resilience of vulnerable households in selected localities in Ethiopia, as included in the SAP proposal submitted by the Ministry of Finance to us on August 2, 2023 ("SAP Proposal").

The undersigned is a duly authorized representative of the **Ministry of Planning and Development, the National Designated Authority of Ethiopia.**

Pursuant to GCF decisions B.08/10 and B.13/21, the content of which we acknowledge to have reviewed, we hereby communicate our no-objection to the Simplified Approval Process proposal as included in the SAP Proposal.

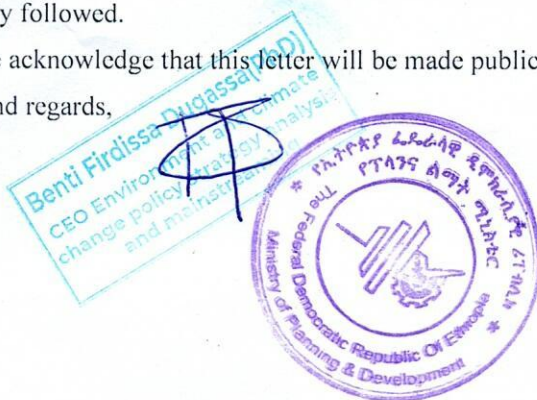
By communicating our no-objection, it is implied that:

- (a) The government of Ethiopia has no-objection to the Simplified Approval Process proposal as included in the SAP Proposal;
- (b) The SAP Proposal is in conformity with Ethiopia's national priorities, strategies and plans; and
- (c) In accordance with the GCF's environmental and social safeguards, the activities included in the SAP Proposal are in conformity with relevant national laws and regulations.

We also confirm that our national process for ascertaining no-objection to the SAP Proposal has been duly followed.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,



Secretariat's assessment of SAP073

Proposal name:	Building Climate Change Resilience of Vulnerable Households in Selected Localities of Ethiopia
Accredited entity:	The Federal Democratic Republic of Ethiopia acting through the Ministry of Finance (MOF Ethiopia)
Country/(ies):	Ethiopia
Project/programme size:	Small

1. The Secretariat has assessed this funding proposal against the GCF investment criteria and for consistency with the GCF safeguards and policies. This proposal is recommended to the Board for approval. The Board may wish to consider approving this funding proposal in accordance with the term sheet agreed between the Secretariat and the accredited entity (AE), and, if considered appropriate, subject to the conditions set out in annex II to document GCF/B.46/02.

I. Secretariat's assessment of the funding proposal against the investment criteria

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
Impact potential	Yes	The proposed simplified approval process (SAP) project demonstrates strong impact potential against the GCF investment criteria, with a clear emphasis on adaptation outcomes in highly climate-vulnerable rural areas of Ethiopia. The project is well aligned with GCF adaptation results areas related to vulnerable communities, food and water security, and ecosystem services, and is expected to directly benefit approximately 96,000 people, with wider indirect benefits at the landscape and institutional levels. The integrated package of climate-resilient water access, ecosystem restoration, climate-smart agriculture and livelihood diversification is supported by a robust climate rationale and builds on a

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		successfully completed Adaptation Fund project, meaning that the design and implementation risks are reduced. The mitigation benefits are appropriately framed as co-benefits, primarily through renewable-energy-powered water systems and land-based interventions, and are consistent with the project's adaptation-led objective. The proposal exhibits several notable strengths. Country ownership is strong, with the Ministry of Finance of the Federal Democratic Republic of Ethiopia (MOF) serving as AE and implementation embedded within national, regional and woreda government systems. The proposal is also aligned with the Ethiopian nationally determined contribution (NDC), national adaptation plan (NAP), Climate-Resilient Green Economy (CRGE) strategy and National Framework for Climate Services (NFCS). The design reflects a locally led adaptation approach, institutionalizing climate-informed planning and governance at sub-national level. Gender and social inclusion considerations are integrated across components, with explicit targeting of women and vulnerable groups, supported by grievance redress mechanisms and capacity-building measures. The grant-based financing structure is appropriate given the public-good nature of the interventions and Ethiopian fiscal constraints, and the proposal is consistent with SAP objectives in terms of scale, risk profile and simplicity. Key points of caution relate primarily to operational sustainability and institutional capacity. While the proposal includes arrangements for the operation and maintenance of water and irrigation infrastructure through user associations and tariff mechanisms, long-term functionality will depend on sustained local capacity, effective fee collection, and continuity of trained personnel at the woreda and kebele levels. The multi-component and multi-

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		institutional design, while comprehensive, increases coordination demands and will require strong implementation oversight. In addition, while the proposal demonstrates solid adaptation impact, opportunities for financial leverage beyond public co-financing remain limited, and scaling beyond the project scope may depend on future availability of concessional public finance. Overall, these risks are acknowledged in the proposal and are considered manageable within the SAP context, provided that implementation arrangements and monitoring are effectively maintained.
Paradigm shift potential	Yes	The proposed project demonstrates moderate to strong paradigm shift potential, primarily through the scaling and institutionalization of a proven, integrated adaptation model rather than through technological innovation. The intervention builds directly on a successfully implemented and evaluated Adaptation Fund project and expands its application to adjacent climate-vulnerable kebeles with similar agroecological and socioeconomic conditions. By consolidating climate-resilient water access, ecosystem restoration, climate-smart agriculture and livelihood diversification within a single, locally led framework, the project will support a shift away from fragmented, project-based adaptation towards systemic and coordinated resilience planning at the sub-national level. A key paradigm-shifting element lies in the institutional embedding of climate-informed decision-making. The project will integrate climate services, planning tools and governance mechanisms into woreda and kebele structures, including smart village committees, climate services units and sector coordination platforms. This approach will strengthen local ownership, improve the durability of adaptation outcomes and create an enabling environment for replication beyond the project boundary. Alignment with national frameworks (such as the

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		NDC, NAP, CRGE strategy and NFCS) further reinforces the project's potential to influence broader development pathways and public investment practices. However, the paradigm shift potential is constrained by limited fiscal space and modest prospects for near-term private sector engagement. While the project has a strong institutional and technical foundation for future scaling, replication beyond the supported woredas is likely to depend on continued access to concessional public finance rather than market-based investment. Nonetheless, within the SAP context, the proposal credibly advances a transformational shift towards locally led, climate-resilient development, with lessons and systems that can inform future GCF and Government-financed adaptation programming.
Sustainable development potential	Yes	The proposed project demonstrates strong sustainable development potential, aiming to deliver significant environmental, social, economic and gender-responsive co-benefits alongside its core adaptation objectives. The intervention is expected to improve access to safe and reliable water services, strengthen food security and enhance ecosystem services in drought-prone rural areas, thereby contributing directly to improved health, reduced time poverty and increased livelihood stability for vulnerable populations. The restoration of degraded watersheds and promotion of climate-smart agriculture and agroforestry are expected to generate long-term environmental benefits, including improved soil fertility, water retention and biodiversity, while reinforcing ecosystem-based adaptation outcomes. These measures are well aligned with relevant Sustainable Development Goals (SDGs), notably SDGs 2, 6, 13 and 15. The proposal also presents meaningful economic co-benefits through livelihood diversification, green job creation, and productivity gains associated with

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		reliable water access and climate-resilient agricultural practices. Support for income-generating activities, value chains and skills development is expected to strengthen household incomes and reduce vulnerability to climate shocks, particularly among women, youth and marginalized groups. The proposal integrates these interventions within local planning and institutional frameworks, enhancing the likelihood that economic benefits will be sustained beyond the project period. By linking ecosystem restoration and renewable-energy-powered infrastructure with livelihood opportunities, the project aims to promote development pathways that are both climate-resilient and environmentally sustainable. Gender equality and social inclusion are embedded as cross-cutting elements of the project's sustainable development approach. The design includes gender-responsive targeting, capacity-building, and institutional measures to ensure equitable access to project benefits, decision-making processes and grievance redress mechanisms. Women are explicitly prioritized as beneficiaries of water access improvements, livelihood support, and institutional strengthening, which should contribute to enhanced agency and economic participation. Overall, the project's integrated approach is expected to generate durable, sustainable development benefits that reinforce its adaptation impact and support inclusive, low-emission development at the local level.
Needs of the recipient	Yes	The proposal responds to acute and well-documented climate vulnerability and development needs in Ethiopia, particularly among drought-prone rural communities with high dependence on climate-sensitive livelihoods. It clearly articulates the country's exposure to recurrent droughts, water scarcity, land degradation and food insecurity, compounded by poverty, limited adaptive

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		capacity and weak access to basic services. These challenges disproportionately affect women and vulnerable groups and are expected to intensify under projected climate change scenarios. The proposal's focus on climate-resilient water access, ecosystem restoration, climate-smart agriculture and livelihood diversification directly addresses these structural vulnerabilities and aligns with the Ethiopian NDC, NAP and CRGE strategy priorities. The proposal also demonstrates a strong justification based on constrained fiscal space and a lack of alternative financing options. Ethiopia faces significant macroeconomic pressures, including high public debt, limited domestic revenue mobilization and reduced access to concessional finance, which restrict the Government's ability to scale adaptation investments using national resources alone. The interventions supported under the proposed project largely constitute public goods with low or no revenue-generating potential, making them unsuitable for loan-based or private sector financing. In this context, the request for grant financing from GCF is well substantiated, and the proposed level of concessionality is consistent with the country's economic circumstances and the vulnerability profile of the targeted beneficiaries. In addition, the project aims to address institutional and capacity-related needs by strengthening climate governance, planning and service delivery at the sub-national level. The emphasis on locally led adaptation, institutionalization of climate services, and capacity-building of woreda and kebele institutions responds to long-standing gaps in implementation capacity and coordination. By embedding climate-informed planning and decision-making within existing Government systems, the project seeks not only to deliver immediate resilience benefits but also to enhance the longer-term ability of Ethiopia to absorb and manage future climate finance. Overall, the proposal demonstrates a strong and

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		credible response to the recipient's needs, consistent with the GCF mandate to support the most vulnerable countries.
Country ownership	Yes	The proposed project demonstrates strong country ownership, reflected in its leadership by MOF as the AE and its full alignment with national climate and development priorities. The project is explicitly embedded within the Ethiopian NDC, NAP, CRGE strategy and NFCS, and is included in both the entity work programme and the country programme. The proposal indicates that the national designated authority was engaged throughout project preparation and has issued the required no-objection letter, confirming national endorsement and strategic relevance. Country ownership is further reinforced through implementation arrangements that rely on existing public institutions and systems at the federal, regional and woreda levels. The project will be executed through line ministries and decentralized Government structures rather than parallel delivery mechanisms, supporting institutional continuity and integration with public planning, budgeting and service delivery processes. This approach will strengthen accountability, facilitate coordination across sectors, and enhance the likelihood that project activities and systems will be sustained beyond the GCF funding period. The design also reflects lessons learned from previous nationally implemented climate finance projects, including Adaptation Fund interventions, demonstrating an evolution of nationally driven programming. Stakeholder engagement and inclusiveness further support country ownership. The proposal documents consultations with regional and local institutions and integrates locally led adaptation principles through mechanisms such as smart

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		village committees, user associations and grievance redress systems. These structures will enable community participation while remaining anchored within Government mandates and oversight. Overall, the proposal exhibits a high degree of national and sub-national ownership, consistent with GCF expectations, and positions Ethiopia to strengthen its long-term capacity to plan, implement and scale climate-resilient development interventions using both domestic and international climate finance.
Efficiency and effectiveness	Yes	The proposed project demonstrates sound efficiency and effectiveness, with a financing structure and intervention design that are appropriate to its adaptation-led objectives and the operating context in Ethiopia. The use of a full grant instrument is well justified, given that the project will primarily deliver public goods with limited revenue-generation potential, including climate-resilient water access, ecosystem restoration, institutional capacity-building and locally led adaptation planning. The confirmed Government co-financing will contribute to implementation through existing public systems, supporting value for money by leveraging national institutions and avoiding parallel delivery structures. Overall, the proposal applies an appropriate level of concessionality without crowding out other public or private finance. A significant share of the budget is allocated to direct field implementation under components 2 and 3, rather than overhead costs. The confirmed Government co-financing of USD 5 million will help to leverage national systems and support the delivery of value for money. From an impact-per-dollar perspective, the project prioritizes adaptation effectiveness rather than carbon efficiency, which is consistent with SAP

Investment criteria	Does the proposal meet the requirements of the GCF investment criteria?	Strengths/main points of caution
		adaptation projects in highly vulnerable, low-emission contexts. The mitigation benefits, estimated at approximately 32,000 tonnes of carbon dioxide equivalent (tCO₂ eq) over the project lifetime, are credibly framed as secondary co-benefits arising from renewable energy-powered water systems and land-based interventions. While the cost per tCO₂ eq is relatively high, this reflects the project's focus on resilience-building, equity and ecosystem restoration rather than mitigation maximization, and is considered reasonable considering the low baseline emissions and high vulnerability of the target areas. The project's effectiveness is further strengthened by its evidence-based design and institutional integration. By seeking to scale a successfully implemented Adaptation Fund project and embed activities within federal, regional and woreda government systems, the proposal reduces the implementation risk and enhances the sustainability of the intended results. The multi-component structure will enable synergies across water, agriculture, ecosystems and livelihoods, although it will also require strong coordination and oversight to maintain delivery efficiency. On balance, the Secretariat considers that the project represents a credible and efficient use of GCF resources, with an appropriate balance between ambition, cost and expected resilience outcomes under the SAP modality.

II. Secretariat's assessment of the funding proposal's consistency with GCF safeguards and policies

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
Environmental and social safeguards, including the Indigenous Peoples Policy	Consistent	The project is proposed as environmental and social (E&S) risk category C, in accordance with the GCF revised Environmental and Social Policy, the AE accreditation level and the SAP requirements. Key E&S risks are anticipated from the installation of various equipment (such as solar and irrigation systems) and the introduction of nature-based solutions, assisted natural regeneration and support for diversified livelihoods. The environmental and social action plan (ESAP) outlines identified key risks and impacts that have been assessed to be small in scale, site specific, short term and readily mitigated. Some of the key risks that have been identified include noise and air pollution during installations, occupational health and safety of project workers, water resources efficiency, community safety and alien species introduction. As mitigation measures for these risks, the project will employ dust- and noise-minimization measures; provide personal protective equipment; use efficient irrigation systems and undertake water balance analyses to ensure the sustainability of water resources; provide signage and barricades around installation sites; and use authorized indigenous species for revegetation purposes. In addition, the ESAP incorporates a schedule for implementation and responsible parties. The ESAP contains a stakeholder engagement plan that will be carried out during the project's implementation. The plan specifies the targeted stakeholders (from Government entities to community members), the engagement methods that will be used, the expected timelines and the responsible parties. It also includes the contact details of the AE institutional-level grievance redress mechanism and the GCF Independent Redress Mechanism, both of which will be made available to complainants. Furthermore, a project-level grievance mechanism will be

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
		established at the inception stage. One of the project's activities will strengthen the capacity of woreda- and regional-level experts by providing training on environmental and social safeguards (ESS) for effective implementation of the ESAP. The AE will maintain oversight of the project's implementation. GCF Indigenous Peoples Policy and ESS 7 (Indigenous Peoples): <i>[Draft]</i> Consistent with its categorization, the funding proposal's activities are low risk from an Indigenous Peoples Policy perspective. No pastoralist corridors or seasonal pastoralist mobility routes have been identified within the proposed project footprint, and the funding proposal includes measures to ensure equitable access and benefit-sharing for pastoralist communities that may seek access to project areas beyond their usual seasonal movement routes. Sexual exploitation, abuse and harassment (SEAH): The AE has provided information on SEAH safeguarding in the funding proposal documentation. SEAH issues may arise during community consultations, training and awareness-raising activities, beneficiary selection processes, interactions between contractors or project workers and community members, and workplace interactions between project workers and contractors. Contextual risk factors prevalent in Ethiopia (such as unequal power relations, low income levels, and barriers to safe and confidential reporting for women and girls) increase vulnerabilities and elevate the chance of SEAH issues materializing. To mitigate such risks, the AE has outlined the following measures in the ESAP: awareness-raising for communities; training for project workers, including contractors and relevant staff from executing entities (EEs); and a code of conduct integrated into contractual arrangements for workers. The AE will ensure that the project-level grievance mechanism is accessible, gender-responsive, and survivor-centred in how it will receive and respond to SEAH-related complaints. Furthermore, the

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
		project will map service providers' ability to deliver medical, psychosocial, legal, social welfare and reintegration support so that SEAH survivors can more effectively be referred to the appropriate provider. The implementation and effectiveness of these measures to mitigate SEAH will be monitored as part of regular ESS follow-ups.
Gender policy	Consistent	The AE has provided a gender assessment and gender action plan (GAP) with the funding proposal and complies with the requirements of the GCF updated Gender Policy. The assessment discusses project-relevant gender barriers linked to the vulnerability of smallholder farmers, who face high risks to their livelihoods from climate shocks. For example, women and girls are facing increased workloads and risk of harassment when collecting water because this task (which is assigned to them under gender norms) is requiring more time and must be performed over greater distances. They also have less access to productive resources, such as land, finance and agricultural inputs. Moreover, the intersectionality of gender issues means that female-headed households are facing disproportionately increased vulnerability to climate change due to their lower levels of income and access to the resources required to absorb climate shocks. Additional factors include women's limited participation in decision-making processes and structures owing to male dominance, and extension services that favour men because women's lack of access to education and information limits their ability to acquire new techniques and management practices. The GAP translates the findings of the gender assessment into targeted actions across the project's components. Specifically, the project aims to improve access to potable water to reduce women's workload and the time burden of water

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
		collection. It also contains targets for female-headed households across various activities. It promotes women's participation in leadership roles in water user associations and watershed management groups to improve their involvement in decision-making about resources that they use. The project also promotes access to extension services for climate-resilient agriculture, project benefits such as training and start-up inputs for income-generating activities, and market linkages to enhance their resilience to climate change. The GAP also includes sex-disaggregated targets, responsibilities and timelines for implementing activities. The AE gender expert will guide the implementation of the GAP and support coordination with EEs. Financial resources that will be used for the implementation of the GAP are integrated into the project's budget for various activities. A baseline survey will be carried out in the first year of implementation. The AE is recommended to use the data collected from the survey to rationalize the targets in the GAP.
Risks	Consistent	The AE has assessed the inherent risk of money-laundering/terrorist financing (ML/TF) and other prohibited practices (PP) as moderate due to factors including decentralized implementation. Additionally, certain proposed activities, such as those relating to infrastructure and construction, are generally associated with higher ML/TF/PP risk. The AE will mitigate these risks through institutional-level public procurement and public financial management frameworks, as well as project-specific controls including supplier eligibility checks, segregation of functions and physical verification of outputs prior to payment. Moreover, counterparty due diligence (including sanctions screening and ongoing risk monitoring) will be conducted. Furthermore, due diligence by the AE relating to the three EEs has identified no

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
		indicators of elevated integrity risks. As such, the AE has assessed the residual ML/TF/PP risk as low to moderate. However, as each EE will be responsible for integrity risk management within the activities it oversees, with varying levels of institutional capacity, the residual compliance risk is determined to be medium to high.
Fiduciary	Consistent	As the GCF AE, MOF will lead the overall implementation of the project at the national level. The CRGE Facility, a national climate fund established under MOF, will coordinate project implementation and ensure the delivery of MOF mandates as stated in the accreditation master agreement and the funded activity agreement for this project. The Ministry of Agriculture, the Ministry of Water and Energy, and the Ministry of Irrigation and Lowlands Development will execute the project. The EEs at federal, regional and woreda levels are responsible for submitting periodic activity based financial reports. The federal EEs will submit quarterly financial reports to the CRGE Facility for activities, which they directly manage and implement. Similarly, the regional EEs (the Bureau of Agriculture, Bureau of Water and Energy, and Bureau of Irrigation and Lowlands Development) will submit quarterly financial report to BOFED on the activities that they directly manage and implement.
Results monitoring and reporting	Consistent	This is a cross-cutting proposal that aims to strengthen the climate resilience of vulnerable households in Ethiopia through climate-resilient water access, ecosystem restoration, climate-smart agriculture and diversification of livelihoods. The proposal targets adaptation results area (ARA) 1 (most vulnerable people and communities), ARA 2 (health, well-being, food and water

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
		security) and ARA 4 (ecosystems and ecosystem services), while also contributing to mitigation results area 1 (energy generation and access) through renewable-energy-powered water and irrigation systems. The proposal is expected to benefit 96,000 people directly and 460,000 people indirectly, for a total of 556,000 beneficiaries, while avoiding an estimated 32,293 tCO₂ eq over the project lifetime. The GCF Secretariat has engaged extensively with the AE and MOF through multiple rounds of technical review aimed at strengthening the climate rationale, theory of change and results framework. The proposal presents a coherent theory of change that links enhanced institutional capacity, climate-informed planning, improved access to solar-powered potable water and irrigation services, ecosystem restoration, and climate-resilient livelihood diversification to increased adaptive capacity and reduced climate vulnerability. The logical framework is generally well aligned with the proposal's theory of change, is presented using the prescribed GCF template, and includes the relevant core indicators, supplementary indicators and co-benefits in accordance with the Integrated Results Management Framework.
Legal assessment	Consistent	The legal arrangements for the project will be based on the revised approach to legal arrangements adopted by the Board pursuant to decision B.42/13. Consequently, they will consist of a project-specific funded activity agreement which incorporates the Standard Conditions (Projects) dated 31 January 2026. The Accredited Entity has provided a certificate confirming that it has obtained all internal approvals and it has the capacity and authority to implement the project.

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
		The proposed project will be implemented in the Federal Democratic Republic of Ethiopia (the “Host Country”), country in which GCF is not provided with privileges and immunities. This means that, amongst other things, GCF is not protected against litigation or expropriation in this Host Country, which risks need to be further assessed. Moreover, the ability of GCF to undertake redress activities and/or investigations in the Host Country may be hindered due to the absence of privileges and immunities for relevant GCF personnel. Therefore, it is recommended that the Board considers whether disbursements of GCF proceeds should only be made after GCF has obtained satisfactory protection against litigation and expropriation in the Host Country, or has been provided with appropriate privileges and immunities for GCF and its personnel. GCF does not hold industrial property protection for its combined logo (sphere with the words “Green Climate Fund”) in the Host Country. This means that, while industrial property protection is pending, (i) GCF’s combined logo could be used by other entities or individuals (including those seeking to impersonate GCF) and (ii) there could be legal claims by entities or individuals asserting their protected trademark, opposing GCF using its combined logo in the country. In both cases, this may lead to reputational risk. To address the matters raised in this section it is recommended that any approval by the Board is made subject to the following conditions: (a) Signature of the funded activity agreement in a form and substance satisfactory to the GCF Secretariat within 180 days from the date of Board approval; and

Consistency with GCF safeguards and policies	Secretariat's assessment of the proposal	Remarks (strengths/points of caution)
		(b) Completion of the legal due diligence to the satisfaction of the GCF Secretariat prior to the signature of the funded activity agreement.

Independent Technical Advisory Panel's assessment of SAP073

Proposal name:	Building Climate Change Resilience of Vulnerable Households in Selected Localities of Ethiopia
Accredited entity:	The Federal Democratic Republic of Ethiopia acting through the Ministry of Finance (MOF Ethiopia)
Country/(ies):	Ethiopia
Project/programme size:	Small

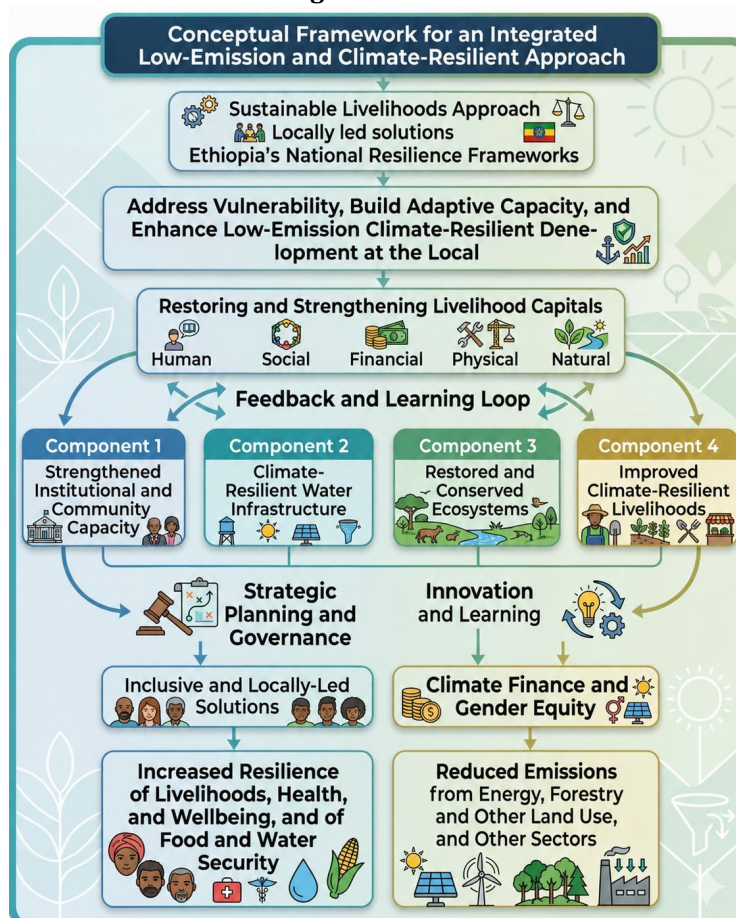
I. Assessment of the independent Technical Advisory Panel

1.1 Overview

1. The proposed project, titled Building Climate Change Resilience of Vulnerable Households in Selected Localities of Ethiopia, consists of a four-year cross-cutting, grant-only initiative with a strong focus on adaptation. It aims to respond to climate-induced water scarcity, land degradation, low agricultural productivity and limited livelihood options in 15 vulnerable kebeles (lowest formal administrative unit in Ethiopia) across seven woredas (districts) located in five regional states and one city administration. These are Tenta (Amhara), Wahil Cluster (Dire Dawa City Administration), Erer/Sofi (Harari), Adama and Aleltu (Oromia), Lok Abeya (Sidama) and Raya Azebo (Tigray).
2. The proposed project builds on the now completed Adaptation Fund (AF)-financed Climate Smart Integrated Rural Development Project, implemented in adjacent kebeles within the same woredas. It intends to extend the AF project's model of integrated flood and drought resilience to surrounding areas, also incorporating lessons learned from AF project evaluations.
3. The Ministry of Finance of the Federal Democratic Republic of Ethiopia (MOFEC), which is acting via the Climate Resilient and Green Economy (CRGE) Facility, is the accredited entity (AE). Three federal ministries – Water and Energy (MoWE), Agriculture (MoA), and Irrigation and Lowlands (MoIL) – will act as executing entities. The national designated authority, the Ministry of Planning and Development, has been involved in the project design.
4. Several narrative sections of the funding proposal describe this as an adaptation project with a bonus mitigation co-benefit; however, it is in fact a cross-cutting project. In short version of the funding proposal, the proposed project is booked against mitigation results area 1 (Energy generation and access), with its own core indicator of 6,459 tonnes of carbon dioxide equivalent (t CO₂ eq) avoided during implementation (or 32,293 t CO₂ eq over the project lifetime) and its own share of funds (15 per cent GCF resources, 5 per cent co-financing). The remainder of the funds (85 and 95 per cent respectively GCF contribution and co-financiers' contribution) will go towards adaptation, split between three adaptation results areas (1, 2 and 4).
5. The mitigation channel of this project incorporates solar retrofits to displace diesel pumps in water and irrigation outputs. Mitigation co-benefits are also planned through agroforestry activities, but these will not be monitored.

6. Ethiopia is classified as a low-income and least developed country (LDC). It ranks high on climate change vulnerability and low on adaptive capacity. Climate change exacerbates recurring droughts driven by the El Niño Southern Oscillation (ENSO). The extended drought cycle, since late 2020, has afflicted more than 24 million people and led to 4.5 million livestock deaths. The seven target woredas are all rated significantly worse than the national averages on multidimensional poverty.
7. The design logic builds on four components, and the project's conceptual framework is illustrated in figure 1 below.
- (a) **Component 1** (Institutional & Knowledge Capacity, approximately USD 2.19 million GCF funding) will strengthen woreda/kebele planning and climate-information systems;
 - (b) **Component 2** (Water-Food Security, approximately USD 19 million (by far the largest) of which USD 16.96 million from GCF, will involve no new construction and will retrofit 21 established sites (7 potable water and 14 irrigation schemes) to use a renewable source of energy;
 - (c) **Component 3** (Climate-Smart Agriculture: Land-Water-Forest, approximately USD 3.41 million GCF funding) will restore degraded watersheds only using nature-based measures, with no check dams and no terracing; and
 - (d) **Component 4** (Livelihood Diversification for Women and Vulnerable Groups, approximately USD 1.25 million GCF funding) will target at least 50 per cent participation by women and create market-oriented enterprises relating to apiculture, poultry and small ruminants.

Figure 1: Conceptual Framework for an Integrated Low-Emission and Climate-Resilient Approach



Source: (Short) funding proposal, figure 4 (para. 12, page 8).

8. The theory of change is sequential and reasonably tight: strengthen governance first, then deliver (in parallel) technical and renewable upgrades, ecosystem restoration, and measures to support livelihood. The explicit exclusion of new infrastructure and civil works is at the core of the design's risk management strategy; it will allow the project to control costs, remain in environmental and social (E&S) risk category C, and enhance efficiency. Better maintenance of investments already made constitutes a major lesson learned from the previous AF-financed project. However, the potential for more rapid scale-up is sacrificed.
9. The project is anchored in the Ethiopian CRGE Strategy and national adaptation plan (NAP). Nevertheless, it will address only a fraction of the NAP estimated financing gap of USD 6 billion over the next 15 years.
10. The co-financing ratio of the proposed project is roughly 1:0.2 (see table 1 below), entirely Government-sourced; no private sector or multilateral co-financing will be mobilized in conjunction with the project.

Table 1: Financing arrangements

Source	Amount (USD)	Instruments
GCF	24,997,050	Grant
Government of Ethiopia	5,000,000	Grant and in-kind
Total	29,997,050	

1. The classification of the project as E&S category C is affirmed independently across the funding proposal, the pre-feasibility annex, and annex 12 of the environmental and social action plan (ESAP). The risk assessment goes beyond the standard institutional, operational and technical assessments, rating climate variability and drought as the top risks followed by gender exclusion. It also specifically flags security and political instability as risks for Tigray, with a contingency woreda designated as a backup if needed.
2. For the target kebeles, the climate impacts are concrete. Communities are already living through drought emergencies that have, at the national level, caused millions of livestock deaths and pushed millions of people into acute food insecurity and deeper poverty. For these localities, the project's core value is not experimental: it seeks to repeat and extend interventions, notably solar-powered water access, watershed restoration and diversified livelihoods, that have already produced measurable results in adjacent kebeles via the completed AF-financed project.

1.2 Impact potential

Scale: N/A

3. The project is expected to directly benefit 96,000 people (50 per cent women) across 15 kebeles in seven climate-vulnerable woredas of the Amhara, Oromia, Harari, Sidama and Tigray regions and the Dire Dawa City Administration. Indirectly, 460,000 people will benefit from improved water security, restored watersheds and strengthened local climate governance. The total reach is 556,000, derived using an indirect-beneficiary multiplier of 4.8 drawn from the terminal-evaluation findings of the predecessor AF project in the same geography. The direct beneficiaries were identified through deduplicated, output-specific calculations across potable water, irrigation, livelihood and watershed-management activities; these calculations were then cross-checked at the household level to avoid double counting. Gender and vulnerability targeting is embedded structurally rather than aspirationally: at least 50 per cent of livelihood group members must be women, 30 per cent of cooperative members must be youth, and female-headed households are a named priority group across every output type.
4. The proposed project will extend rather than pilot a proven intervention model. It seeks to scale the 2017–2022 AF project Climate Smart Integrated Rural Development into adjacent kebeles within the same seven woredas; these kebeles previously received no direct AF support

despite having near-identical vulnerability profiles. The constraint driving the gap was financing, not feasibility, technical risk or social acceptance. The design combines structural investment (21 solar-powered potable water systems and 150 solar irrigation pumps replacing diesel) with nature-based watershed rehabilitation, targeting 1,800 hectares of a broader 5,954 hectares of degraded-land identified across the target kebeles.

5. Adaptive capacity will be strengthened through a genuinely coherent resilience package. Structurally, water and irrigation infrastructure will directly reduce exposure to the region's most acute deficit (clean water access sits below 55 per cent in every reporting kebele, with women walking up to 6 km daily to fetch it). Institutionally, seven woreda climate services units and kebele adaptation committees will be established, backed by training for 700 regional and woreda technical staff and seven community-level grievance redress mechanisms. Socially, livelihood diversification (notably in apiculture, poultry and drought-resilient small-ruminant production) will be paired with financial inclusion; the community-managed revolving fund mechanism is concretely specified, but the proposed linkages with microfinance institutions remain a stated design intention rather than a confirmed institutional arrangement, with no named partner institution or agreement referenced anywhere in the documentation.

6. The mitigation impact potential of the proposed project totals 32,293 t CO₂ eq avoided over the 20-year asset life through diesel-to-solar pump displacement, calculated using a single litres-based approach against the Intergovernmental Panel on Climate Change (IPCC) 2006 Tier 1 emission factor, with monitored leakage via a diesel-pump retirement register. The quantified figure is modest in absolute terms, but mitigation carries only 15 per cent of the GCF allocation in what is fundamentally a cross-cutting investment led by adaptation, so the scale of the figure matters less here than it would for a mitigation-anchored proposal.

7. Notably, this figure excludes the sequestration potential of component 3's afforestation, reforestation and area-closure activities. Annex 22 to the funding proposal confines itself entirely to the diesel-displacement pathway. That is a conservative methodological choice, but it also means the total mitigation impact is likely understated rather than overstated.

8. The calculation of 460,000 indirect beneficiaries rests on a single 4.8 multiplier applied uniformly across structurally different output types: water infrastructure, livelihood cooperatives and watershed restoration. These diffuse benefits vary differently, and the proposal does not disaggregate the assumption.

9. The independent Technical Advisory Panel (iTAP) assesses the impact potential of the proposed project as medium to high.

1.3 Paradigm shift potential

Scale: N/A

10. The project intends to catalyse a shift from isolated, donor-project-bound resilience investment towards a government-embedded, institutionally mainstreamed model of climate-adaptive rural development in the most drought-exposed lowlands in Ethiopia. It will do this not by piloting something new but by scaling out a completed AF intervention into 15 adjacent, equally vulnerable kebeles. This is a credible attribution logic, since the constraint being addressed is financing, not feasibility. Solar-powered water and irrigation retrofits, nature-based watershed restoration, and diversified livelihood cooperatives combine into a package tested once already and now being extended, with terminal-evaluation gaps – weak operation and maintenance (O&M), thin women's enterprise support, and undocumented lessons – built directly into the redesign.

11. The institutionalization elements in the project design have more substance than the funding proposal conveys (see section D.2). Irrigation water user associations gain formal legal status under Proclamation No. 841/2014, not informal community arrangements. Woreda

personnel will have climate responsibilities written into their job descriptions. Technical and vocational training centres and academic institutions will be contracted to fold climate-resilient water management and green enterprise content into standing curricula; this is a genuine attempt at permanence rather than one-off training. Each target woreda is expected to exit the project with a dedicated climate budget line inside its regular annual development plan, mainstreaming rather than parallel-tracking climate action.

12. Where the case weakens considerably is the catalytic financing mechanism itself. The proposal states plainly that private sector involvement is limited in these underserved areas, and the numbers for this project confirm this: zero private finance leveraged, a leverage ratio of 0.20 and entirely public co-financing. The GCF funding is framed as a “first-mover” and “de-risking” investment meant to unlock downstream private and community capital, but no pilot instrument or blended-finance product exists yet to test that claim. Section D.2 of the funding proposal concedes the central vulnerability: replicability hinges on finance mobilization the Government may not have, given fiscal constraints already outlined in the funding proposal.

13. Knowledge management sits under component 1, with a modest but real budget (under 5 per cent of the total project cost) supporting semi-annual learning reviews, technical manuals and case studies disseminated through woreda climate services units. Yet the learning agenda reads as generic rather than targeted: no named learning questions, no external dissemination partner beyond Government reporting channels, and no South–South exchange mechanism despite the drought-adaptation experience of Ethiopia carrying relevance well past the country’s borders. (National) feedback and learning loops are emphasized in the project’s conceptual framework (see figure 1 above) but are not elaborated in the funding proposal package.

14. Policy alignment with national frameworks is addressed in section 1.6 below; the relevant question here is influence rather than fit. The proposed project will operate inside existing policy architecture rather than reshaping it: there is no description of a policy-reform deliverable or advisory product feeding into a future NAP or NDC revision. The theory of change itself is well sequenced at the project-output level, moving cleanly from governance strengthening through technical modernization to ecological restoration to livelihood diversification.

15. The iTAP considers the paradigm shift potential of the proposed project to be medium to high.

1.4 Sustainable development potential

Scale: N/A

16. The environmental co-benefits of the project are solid although modest in scale. The restoration of roughly 4,500 to 5,000 hectares of degraded rangeland, gullies and hillsides through area closures, assisted natural regeneration and agroforestry will rebuild soil structure and water retention without a single check dam or earthwork; the project intends to stay within E&S risk category C by design. These interventions will reduce erosion, improve infiltration and stabilize watersheds that feed directly into the water security outcomes under component 2. The greenhouse gas avoidance associated with solar pump displacement of diesel fuel is already captured as the project’s core mitigation impact under mitigation results area 1 (see section 1.2) and is not re-counted here as an environmental co-benefit.

17. The funding proposal package (annex 2, page 40) identifies the “Risk of groundwater over-abstraction from existing schemes”. As diesel pumps (with relatively high operating costs) are replaced by solar ones (with negligible operating costs), this risk will be heightened. This risk will be mitigated by monitoring groundwater use and engaging in integrated watershed management and source-balancing by way of coordinated “conjunctive” use of surface and

groundwater. Reforestation activities also stand to improve recharge rates. However, to avoid maladaptation, the iTAP recommends that the project (under activity 1.2.3) goes further into developing social mechanisms to control usage as and when abstraction rates increase.

18. Water access anchors the social co-benefits. Roughly 96,000 people will gain safe access to water services, contributing to the achievement of Sustainable Development Goal (SDG) 6 (Clean Water and Sanitation). This will help to reduce cholera and diarrhoeal disease transmission, contributing to SDG 3 (Good Health and Well-being). Time freed from water-fetching will likely translate into educational gains for girls and labour-market entry for women, contributing to SDG 5 (Gender Equality). Food security will improve through better health (via enhanced nutrition) and through irrigation and climate-smart agriculture, which will help the target households to produce crops to gain an income or produce food for direct consumption. This will contribute directly to SDG 2 (Zero Hunger).

19. On economic co-benefits, over 20,000 direct and indirect green jobs are projected across restoration, irrigation and enterprise value chains, with roughly 2,000 explicitly tied to women-headed households. Apiculture, poultry and small-ruminant enterprises were deliberately selected due to their lowland, low-water nature, which makes them sound choices for asset-poor beneficiaries.

20. Gender-sensitive development is where the design is strongest. A full gender action plan sets hard quotas, including 50 per cent women in irrigation water user associations, 40 per cent in leadership, and more than 50 per cent in consultations. It embeds sexual exploitation, abuse and harassment (SEAH) prevention, survivor-centred grievance channels, and codes of conduct across contractors and staff. Gender budgeting sits inside sectoral lines rather than as a bolt-on. The drawback is that no baseline exists yet. It is promised for year one, which leaves the current targets somewhat provisional.

21. As mentioned in section 1.1, E&S category C is affirmed independently across the funding proposal, the pre-feasibility annex and annex 12 of the ESAP. This is based on the fact that the project will finance no new construction, no land acquisition, and no physical or economic displacement, and the fact that it will work exclusively with settled agrarian communities rather than pastoralist groups.

22. The iTAP considers the sustainable development potential of the proposed project to be medium to high.

1.5 Needs of the recipient

Scale: N/A

23. Ethiopia ranks among the world's most climate-vulnerable countries, classified as an LDC and ranked 175th of 191 on the Notre Dame Global Adaptation Initiative (ND-GAIN) vulnerability index. Its vulnerability is not abstract: an ENSO-driven drought emergency running since late 2020 has affected over 24 million people and killed 4.5 million heads of livestock, while data from the country's National Meteorological Agency (NMA) show warming of 0.37–0.49°C per decade across target agroecologies. Projections in the Sixth Assessment Report (AR6) of IPCC point to worsening rainfall variability and yield stress through mid-century. Despite contributing just 0.04 per cent of global emissions (annex 4 to the funding proposal), Ethiopia bears disproportionate exposure, and the seven target woredas were selected precisely because they sit above national deprivation averages by factors of 2.5 to 5.6.

24. Water access in the targeted kebeles ranges from 0 per cent to 54 per cent, against an 80 per cent national service standard; women travel up to 6 km daily to fetch water. Female-headed households, ranging between 4 and 28 per cent of the population across the target sites, face a documented land-titling gap (19.5 per cent versus 80.5 per cent for male-headed households) and lower access to extension services. The design of the project responds with

binding targets: at least 50 per cent women in livelihood and irrigation groups and 40 per cent in leadership positions. The project also targets 30 per cent youth in cooperatives and explicit prioritization of persons with disabilities.

25. Nationally, 68.7 per cent of Ethiopians live in multidimensional poverty and 23.5 per cent below the poverty line, with gross domestic product per capita of just USD 1,719 when adjusted for purchasing power parity. The agriculture sector absorbs 73 per cent of employment yet remains overwhelmingly rain-fed and fragmented, with 60 per cent of holdings under 0.9 hectares (annex 4 to the funding proposal). The target woredas compound this national picture with worse water access, worse poverty headcounts and weaker service delivery than the country average. This is a poverty–climate nexus that is documented rather than assumed.

26. The Ethiopia NAP estimates a 15-year adaptation financing gap of USD 6 billion for a country currently under debt distress, with inflation at over 20 per cent and declining foreign direct investment and remittance inflows. Loan financing is credibly ruled out: the proposed project will deliver non-revenue-generating public goods, water infrastructure, watershed restoration and early warning systems that cannot service debt without displacing health and education spending.

27. Implementation will run through MOFEC (via the CRGE Facility) as AE and three federal executing entities (MoWE, MoA and MoIL), cascading through regional bureaux of finance and economic development to woreda-level bureaux, mirroring architecture already used on prior MOFEC-led GCF projects and covering the scope of the proposed project. The risk assessment rates the institutional and executing entity capacity gaps as medium; these will be mitigated through quarterly coordination, training-of-trainers and joint supervision. Component 1 dedicates roughly USD 1.5 million to capacity-building activities, development of integrated water–land–agriculture ecosystems and livelihood diversification plans, and structured knowledge management, though long-term O&M ownership of decentralized water and early warning assets remains a residual risk not yet fully resolved.

28. The targeting mechanisms are well specified: gender quotas, youth inclusion and seven kebele-level grievance redress mechanisms designed for accessibility. Sustained delivery on these commitments will depend on consistent woreda-level capacity and monitoring discipline that, per the risk matrix, is not yet uniformly in place across all seven woredas.

29. In sum, the case is climate-related and not business as usual; the causal chain of ENSO variability to frequency of drought to erosion of livelihoods in each of the lowland corridor areas is provided and referenced to IPCC AR6 Working Group II, the NMA first National Framework for Climate Services (NFCS) and the Famine Early Warning Systems Network (FEWS NET). Hence, the iTAP rates the needs of the recipient as high.

1.6 Country ownership

Scale: N/A

30. The proposed project is the direct successor to an AF-financed operation implemented through the same MOFEC/CRGE Facility architecture, and it slots into the country's NAP (2019), Long-Term Low Emission and Climate Resilient Development Strategy (2023), CRGE Strategy (2011) and NDC 3.0 (2025–2035), each of which names drought resilience and water security as national priorities, not donor add-ons.

31. The AE, MOFEC through the CRGE Facility, has run GCF operations before (FP058 and FP243) and seeks to use the same subsidiary memorandum of understanding mechanism to channel implementation to MoWE, MoA and MoIL as executing entities. These are not newly stood-up bodies; they are line ministries with mandates that already cover the sectors involved. Nevertheless, the project's own risk matrix is honest: institutional capacity at woreda and

regional level is rated medium risk, not low, and mitigation will lean on training-of-trainers and quarterly coordination rather than structural fixes.

32. The iTAP notes that most engagement channels run through Government structures and community representatives rather than stand-alone civil society organizations (CSOs). The iTAP suggests that the AE looks further into establishing partnerships with CSOs relating to a range of activities, including monitoring.

33. Over 50 participants convened in Adama in October 2023 to digest lessons from the predecessor project; subsequently, more than 270 turned out across four woredas in May 2025, feeding directly into component design, from solar-powered water systems to livelihood packages for women-headed households.¹ A SEAH-sensitive grievance mechanism will be embedded in the ESAP from the outset.

34. Government co-financing of USD 5 million, roughly a sixth of the total cost, is committed and itemized against staff, logistics and facilities: a tangible stake.

35. NDC linkage is asserted for climate-smart agriculture, reforestation and renewable rural energy, though the proposal does not cite any specific NDC target number or percentage.

36. A no-objection letter has been obtained from the national designated authority. This letter confirms that the proposal is in conformity with the national priorities, strategies and plans of Ethiopia, as well as relevant national laws and regulations. The funding proposal (short version, para. 65) further claims that the project is “firmly rooted in Ethiopia’s climate and development priorities”.

37. The iTAP assesses the country ownership of the proposed project as high.

1.7 Efficiency and effectiveness

Scale: N/A

38. The proposed project requests USD 24,997,050 in GCF grant financing, complemented by USD 5,000,000 in Government of Ethiopia co-financing (in-kind and grant), for a total investment of USD 29,997,050.

39. Given the country’s status as an LDC facing debt distress and constrained fiscal space, and given the public-good, non-revenue-generating nature of the water, ecosystem-restoration and livelihood interventions, the full-grant structure is appropriate and consistent with the minimum concessional funding principle. The project’s own barrier analysis substantiates this, showing commercial credit terms of 18 to 22 per cent interest, collateral requirements of up to 150 per cent, and payback periods of 8 to 12 years that make market-based financing unviable for the target households.

40. The project’s cost-effectiveness benchmarking is a particular strength. At USD 260 to 312 per direct beneficiary and USD 1,389 per household on a GCF basis, the project sits within, and often below, the GCF LDC adaptation portfolio range. These figures are independently corroborated by the Participatory Small Scale Irrigation Development Programme (PASIDP-II), financed by the International Fund for Agricultural Development and others; PASIDP-II reports USD 1,408 per household, a difference of under 2 per cent. A quantified co-benefit strengthens the economic case further: maintaining solar-powered pumping is projected to avoid

¹ Notwithstanding, no participant list was found for the May 2025 consultations. Annex I (to annex 12) documents the October 2023 Adama workshop, including the names, genders and institutions of 50 individuals. The 2025 round, which produced the headline figure of over 270 participants across four woredas, comes with a number and nothing else: no names, no disaggregation and no institutional breakdown. Furthermore, the narrative of annex 12 references engagement with “women’s and youth associations”, language that gestures towards CSO involvement without confirming it. Whether genuine CSOs participated, or whether “associations” means informal community groups convened for the occasion, cannot be determined from the text as written.

USD 12,961,562 in diesel fuel costs over the 20-year project life, equivalent to 52 per cent of the GCF grant value. However, the proposal's two cost-per-t CO₂ eq calculations are internally inconsistent: the funding proposal specifies USD 116.11 per t CO₂ eq on a GCF amount basis and USD 139.34 per t CO₂ eq on a total investment basis, while the pre-feasibility annex yields USD 929 per t CO₂ eq on a total investment basis.

41. The grant justification is built specifically around what households and communities face when they try to invest in irrigation technology and water infrastructure themselves. As per annex 22 to the funding proposal, solar pump systems run at five to eight times the upfront cost of the diesel pumps they would replace: USD 2,500 to 6,500 per unit against USD 400 to 900. Commercial credit in Ethiopia carries interest rates of 18 to 22 per cent, with collateral demands reaching 150 per cent of loan value; this is out of reach for most target households. Payback periods stretch to 8 to 12 years at commercial rates, exceeding the typical horizon and risk tolerance of smallholder farmers in the target regions.

42. The co-financing ratio, at approximately 1:0.2 (20 per cent), is based entirely on domestic public sources, which will be provided as in-kind and parallel operational support rather than capital mobilized by GCF engagement. However, the project's leverage of private capital and future catalytic investment remains aspirational: it is unsupported by binding instruments or public-private partnership agreements, and the durability of in-kind Government commitments beyond the four-year implementation period is not contractually secured.

43. The project's financial management and procurement arrangements are mature. Funds will be channelled through the existing CRGE Facility Channel One structure, which was used successfully under the 2017–2022 AF predecessor, with independent Auditor General oversight, milestone-based disbursement, and competitive international and national tendering. The design incorporates a systematic, traceable evidence chain mapping each AF terminal-evaluation finding to a corresponding SAP design response, including strengthened O&M mechanisms such as irrigation water user associations, spare-parts supply chains and training institution partnerships; these mechanisms will address the predecessor project's documented O&M weaknesses. Procurement fraud and collusion is nonetheless flagged as a high-residual-risk item in the project's own risk matrix and warrants close supervisory attention.

44. The iTAP considers the efficiency and effectiveness of the proposed project to be medium to high.

II. Overall remarks from the independent Technical Advisory Panel

45. The proposed project seeks to scale a proven model for combined climate-resilient water access, watershed restoration, climate-smart agriculture, livelihood diversification and institutional capacity into 15 kebeles across seven of the most climate-exposed woredas of Ethiopia. Solar water and irrigation systems, watershed restoration, and diversified livelihoods form a tested package, and the redesign builds in specific fixes for O&M, women's enterprise support and documentation gaps flagged in the terminal evaluation of the previous AF-financed initiative in adjacent areas. As a cross-cutting SAP investment, the project targets 556,000 people, 96,000 directly.

46. Institutional grounding and country ownership constitute a clear strength. MOFEC, through the CRGE Facility, is a repeat GCF AE, not a newcomer, and implementation will run through line ministries whose mandates already fit the sectors involved. Policy alignment with the NAP, CRGE Strategy and NDC 3.0 is substantive. The gender action plan sets hard quotas (at least 50 per cent women in livelihood groups and at least 30 per cent youth in cooperatives) rather than aspirational ones. USD 5 million in itemized Government co-financing backs the ownership claim with real commitment.

47. The causal chain of ENSO variability to frequency of drought to erosion of livelihoods in each of the lowland corridor areas is provided and referenced to IPCC AR6 Working Group II, NFCS and FEWS NET. Hence, the climate case is well argued. This project is affirmatively climate-related and not business as usual.
48. The iTAP recommends that the AE ensures apt attention to the following areas, to ensure a solid and sustainable impact:
- (a) Private sector engagement could be strengthened by an actual mechanism behind the project's framing of the GCF investment as a "first mover": the iTAP recommends developing links with microfinance institutions and arrangements for private capital, and these could possibly be activated once the model has been proven at the current scale;
 - (b) To maximize the impact of the CSO engagement, the iTAP recommends that additional attention is paid to the learnings and documentation from previous and future stakeholder consultations, and that additional partnerships are explored; and
 - (c) Knowledge management efforts could be further strengthened. Given the relevance of the country's drought-adaptation experience, a clearer strategy for how the knowledge generated with the proposed project will be captured and shared would be welcomed.
49. Based on the above assessment, the iTAP recommends that the Board approve this funding proposal.

Response from the accredited entity to the independent Technical Advisory Panel's assessment (SAP073)

Proposal name:	Building Climate Change Resilience of Vulnerable Households in Selected Localities of Ethiopia
Accredited entity:	The Federal Democratic Republic of Ethiopia acting through the Ministry of Finance (MOF Ethiopia)
Country/(ies):	Ethiopia
Project/programme size:	Small

Impact potential

MOF agrees with the assessment of the project's strong impact potential. The project directly targets highly climate-vulnerable rural communities through an integrated package of climate-resilient water access, ecosystem restoration, climate-smart agriculture and livelihood diversification. It is expected to reach 96,000 people directly and 460,000 indirectly, while generating mitigation co-benefits through renewable-energy-powered water systems and land-based interventions. The design is grounded in a robust climate rationale and builds on a successfully completed Adaptation Fund project, reducing implementation risk and strengthening expected adaptation outcomes.

Paradigm shift potential

MOF agrees with the assessment. The project's paradigm-shift potential lies in scaling and institutionalizing a proven integrated adaptation model, rather than relying on technological novelty. It embeds climate services, locally led planning, Smart Village Committees and sector coordination within woreda and kebele systems, helping move from fragmented interventions to systemic resilience planning. The project also applies lessons from the Adaptation Fund intervention to adjacent vulnerable kebeles and creates institutional arrangements, knowledge and local capacity that can support replication through future Government and climate-finance programming.

Sustainable development potential

MOF concurs that the project offers strong sustainable development potential. It combines improved access to safe water, food security, ecosystem restoration and climate-smart agriculture with livelihood diversification, green jobs and gender-responsive measures. Women, youth and vulnerable groups are explicitly targeted through access to services, productive opportunities, leadership roles and grievance mechanisms. Restoration of degraded landscapes, renewable-energy-powered infrastructure and resilient agricultural practices are expected to strengthen soil and water systems, biodiversity, household incomes and adaptive capacity, while contributing to relevant SDGs and inclusive low-emission development.

Needs of the recipient

MOF agrees that the proposal responds directly to Ethiopia's acute climate vulnerability and financing constraints. Target communities face recurrent drought, water scarcity, land degradation, food insecurity and limited adaptive capacity, with disproportionate impacts on women and vulnerable groups. The proposed interventions are predominantly public goods with limited revenue-generating potential, making grant finance appropriate. GCF support will therefore address both immediate resilience needs and institutional gaps by strengthening climate-informed planning, local service delivery and capacity to manage future climate finance within existing Government systems.

Country ownership

MOF fully agrees with the assessment of strong country ownership. The project is led by MOF as the Accredited Entity, is aligned with Ethiopia's NDC, NAP, CRGE Strategy and NFCS, and is included in the entity and country programmes. The NDA has provided the required no-objection. Implementation relies on federal, regional, woreda and kebele institutions rather than parallel structures, with line ministries, local committees, user associations and grievance mechanisms supporting delivery, accountability and community participation. This approach strengthens institutional continuity and sustainability beyond the GCF financing period.

Efficiency and effectiveness

MOF agrees that the project represents an efficient and effective use of GCF resources. The grant instrument is appropriate for public-good adaptation investments with limited revenue potential, while USD 5 million in Government co-financing leverages existing national systems and avoids parallel delivery structures. A substantial share of resources is directed to field implementation, and the project builds on tested Adaptation Fund experience. MOF also recognizes the need for strong coordination, implementation oversight, operation and maintenance systems and monitoring to preserve delivery efficiency and sustain results across the multi-component, multi-institutional design.

Overall remarks from the independent Technical Advisory Panel:

MOF welcomes and accepts the iTAP assessment and appreciates its balanced recognition of the proposal's strengths and implementation considerations. We have no substantive disagreement with the assessment. The project is intentionally adaptation-led and builds on a proven Adaptation Fund model, combining climate-resilient water access, ecosystem restoration, climate-smart agriculture, localized climate services and livelihood diversification within existing Government systems.

MOF also acknowledges the cautions related to long-term operation and maintenance, local institutional capacity, multi-institutional coordination, financial leverage and replication beyond the immediate project area. These are valid implementation considerations and are addressed in the proposal through water and irrigation user associations, fee and O&M arrangements, spare-parts and maintenance support, capacity-building at woreda and kebele levels, groundwater and water-balance assessments, strengthened coordination and oversight, and continuous results and safeguards monitoring. The baseline survey will also be used to refine relevant targets, including under the Gender Action Plan.

Overall, MOF considers the assessment consistent with the project design, national priorities and the evidence presented in the funding proposal, and we remain committed to addressing the identified implementation considerations during project inception and delivery.

Gender Assessment and Action Plan

**Building Climate Change Resilience of Vulnerable Households in
Selected Localities of Ethiopia**

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Part I: Gender Assessment

I. Background

Ethiopia is located in the horn of Africa and is home to 107.3 million people; From this, females are 53.5 million and men are 53.8 million (ESS, 2023). In 2015, the median age was 18.6 with an average family size of 5.3 and 5.0 for urban and rural areas, respectively (FAO, 2019). From the total households in the country female headed households (FHHs) are 25 percent and male headed households (MHHs) are 75 percent (FAO, 2019). Over 83% of the population are smallholder farmers, of whom 26% are female-headed households (MoF, 2019).

The World Bank classifies Ethiopia as a 'low-income food deficit' country with a Gross Domestic Product (GDP) of US\$ 181.6 billion and GDP per capita at Purchasing Power Parity (PPP) of US\$ 1,719 (UNDP, 2018). The Human Development Index (HDI), which measures average achievements in long and healthy lives, knowledge and a decent standard of living, places Ethiopia in the low human development category: at rank 175 (out of 191 countries), with a value of 0.498 (UNDP, 2022). The 2023 global multidimensional poverty index shows that 68.7% of the population in multidimensional poverty, with 23.5% living below the national poverty line (UNDP and OPHI, 2020).

Agriculture is the backbone of the economy and the main sector of employment, as it accounts for about 37 percent of the GDP and 73 percent of total employment (UNDP, 2018). The number of farmers cultivating in less than 0.9 ha and in very fragmented landscapes account for about 60% of farmers (Zerssa, G., et al, 2021). Smallholder agriculture contributes over 85% of total employment, over 90% of foreign exchange earnings, and approximately 50% of gross domestic product (GDP) (Welteji, D, 2018). Smallholder farmers account for 95% of the total area under agriculture and these farmers provide more than 90% of total agricultural output (Welteji, D, 2018).

However, these farming systems are facing critical challenges including land degradation, low soil quality and limited resources which is negatively affecting sustainable crop production and food security (Zerssa, G., et al, 2021). Natural resources are key in the country's economic growth and development, as well as the livelihoods of the rural population. As a result, growth in the agriculture sector can play a critical role in reducing the poverty rate – a 1% increase in agricultural output leads to a decrease in poverty of nearly 1% (World Bank, 2016a).

Eighty percent of the Ethiopian population currently live in rural areas. Recent rapid economic growth, however, signals the advent of a demographic transition, as urban services and industry are expanding rapidly (World Bank, 2019a). In the past decade, Ethiopia's average annual economic growth rate was slightly over 10%, exceeding the regional average of 5%. In this period, services grew by 12%, industry by 21% and agriculture by 7% (World Bank, 2019a).

Public investment, which increased from 5% of GDP in the early 1990s (Rodrik D, 2016) to 15.3% in 2022 (Terry M et al., 2022), plays a significant part in Ethiopia's growth. More recently, foreign direct investment (FDI) has influenced Ethiopia's growth, and the country has attracted about US\$ 8.5 billion in FDI (CIA, 2021). The sustained economic growth Ethiopia maintained over the past decade reduced the poverty rate from 30% to 24% between 2011 and 2016 (World Bank, 2019a).

However, in 2022 inflation rose to 34% and the real GDP growth fell to 5.3% while it still remained above East Africa's average, which was 4.4% (ADB, 2023). The growth as well as inflation were negatively affected by drought, internal conflict as well as increased commodity prices as a result of the global economic uncertainties. Remittances also declined by 10% in 2020, and Foreign Direct Investment inflows were 20% lower (FDRE, 2021).

Ethiopia is highly vulnerable to impacts of climate change despite its very low global greenhouse gas emissions contribution (0.04% of global emissions) (Crippa, M. et al., 2019). Evidence of climate change impacts has become clear in Ethiopia in the last 50 years. An average of around 1°C in temperature increase has been recorded since the 1960s. Occurrences of extreme weather events such as drought and floods have increased in the last ten years while annually, 25-50% mean rainfall variations are observed. These circumstances are expected to further increase the risk of conflict over scarce resources and food insecurity, affect human health, put infrastructure at risk and exacerbate environmental degradation. Therefore, to manage vulnerability to climate risks and hazards, sustainable adaptation and resilience measures are crucial (FDRE, 2021).

Women constitute half of the Ethiopian population (49.87%) (ESS, 2023) and 22.1% of the total heads of households (World Bank, 2019b). The livelihoods of the majority of rural women are directly dependent on agriculture and environmental resources; hence they are engaged in productive activities (including crop farming and livestock herding) as well as the management of natural resources and household assets (AU, 2012). A study shows the uptake of climate smart agriculture by women smallholders is limited due to access to credit, extension services, restricted cooperative and water user associations membership, lack of access to skill, training, information as well as restricted mobility (Tsige, M. et al, 2020).

Despite the efforts Ethiopia made to ensure gender equality by reviewing policy and legal frameworks, it is one of the lowest performing countries against gender equality indicators among Sub-Saharan African countries (FAO, 2019). Some of the examples of such low performance include agricultural productivity where FHHs have significantly less value production (mean = 9,898 Birr/ha) than MHHs (mean = 11,273 Birr/ha). Further a lower proportion of FHHs (19.5 percent) has land titles as compared to 80.5 percent of MHHs. The percentage of female who received extension advisory services was about 51 percent as compared to 62 percent for male. Further, 11.3 percent and 9.4 percent of FHHs participated in vegetable and fruits irrigation production, respectively as compared to 88.7 percent and 90.6 percent of MHHs who participated in the same (FAO, 2019).

Ethiopia has a value of 0.921 in the Gender Development Index, which is the ratio of female to male HDI values; it is in Group Four, which includes countries with medium to low equality in HDI achievements between women and men. The Gender Inequality Index, which reflects inequality in achievement between women and men in reproductive health, empowerment, and the labor market, ranks Ethiopia at 129 out of 191 countries, with a value of 0.520 (UNDP, 2022).

This gender assessment is carried out to inform the proposed Green Climate Fund project on the gender roles and power relations observed in the Ethiopian context. It is expected to support the design of the project by taking into consideration the different priorities, needs and knowledge of women and men.

II. Methodology

This gender assessment was conducted using a combination of desk review and stakeholder consultations, ensuring that both secondary data and primary stakeholder inputs informed the analysis and the design of gender-responsive interventions.

The desk review included analysis of relevant national policies, strategies, and frameworks, including Ethiopia's gender equality and climate change policies, the Climate Resilient Green Economy (CRGE) Strategy, and sectoral policies related to agriculture, water, and rural development. It also drew on key documents on gender equality, social inclusion, and climate change in Ethiopia, as well as lessons learned from the Adaptation Fund-financed *Climate Smart Integrated Rural Development Project*, to identify gender-related challenges, opportunities, and good practices applicable to similar project contexts.

To complement the desk review, stakeholder consultations were conducted at multiple levels, including federal, regional, woreda, and community levels. A national stakeholder consultation workshop was organized by the CRGE Facility, bringing together representatives from relevant line ministries, regional

bureaus, finance and sector institutions, community representatives, and regional institutions responsible for women and youth affairs. This initial workshop brought together expert groups and community representative to discuss on the lessons of the previous Adaptation Fund supported project and what needs to be incorporated into this GCF project (Annex I). Additional consultations at sub-national levels involved woreda-level technical experts, local authorities, and community representatives (see consultation section under Annex 12: ESAP, of the project proposal).

The participation of community representatives from the target regions enabled the assessment to capture local perspectives on barriers faced by women and other vulnerable groups in accessing water services, agricultural support, and livelihood opportunities. The consultations generated critical insights into gender roles and division of labour, access to and control over resources, participation in decision-making processes, and the constraints women face in accessing water, agricultural inputs, extension services, and livelihood opportunities. This multi-level and inclusive engagement strengthened the quality of the gender assessment and helped ensure that the resulting Gender Action Plan reflects both institutional priorities and community-level realities.

The consultation process also incorporated the perspectives of other vulnerable groups, including youth, to better understand differentiated vulnerabilities and barriers to participation. Findings from these consultations were systematically analyzed and used to inform both the gender assessment and the development of the Gender Action Plan.

Relevant government institutions with mandates for gender equality and women's empowerment were engaged throughout the consultation process, particularly at the regional level. In particular, representatives from Women and Social Affairs participated in the project preparation workshop alongside sector institutions, finance bureaus, and community representatives. Their engagement ensured that institutional perspectives on gender mainstreaming, women's empowerment, and social inclusion were fully integrated into the assessment.

Building on this foundation, the project will continue structured stakeholder engagement throughout implementation to promote inclusive participation, responsiveness to community needs, and adaptive management of gender-related interventions.

III. National Context

Ethiopia Gender Profile

Population

Ethiopia has a population of 107.3 million and a population growth rate of 2.85%. It is the second-largest country in Africa (ESS, 2023 and World Bank, 2019a). 50% of the total population are women, while 44% are under the age of 15 and 4% are above the age of 65 (EPHI, 2021). Average household size is 5.2 persons in rural areas and 3.6 in urban areas (CSA, 2020).

Education

Literacy is key in preparing a skilled workforce. Participation in a broader range of work opportunities, including more profitable and high-value-added sectors, are determined by the technical and vocational skills of an individual (Hallward-Driemeier, M., 2013). Education is also strongly linked with socioeconomic variables such as lifestyle, income, and fertility.

The Government of Ethiopia has, in the past two decades, increased access to free primary education and been promoting school attendance. As a result, net enrollment rate in primary and middle schools has increased from 54 percent in 2002/3 to 94 percent in 2014/15 while enrollment rate for secondary education has increased from 16 percent to 26 percent in the same years. However, even if advances have been

made in the availability and access, the quality remains a hurdle (USAID, 2019). The 2023 sustainable development report also shows that the quality of education in Ethiopia remains a major challenge and the progress has stagnated.

According to USAID, 2019 report girls have lower access to education than boys across all educational levels and regions, except in Addis Ababa. Further, 1.6 million primary and secondary school-aged girls are not in school, and out of the secondary school-aged girls, 75 percent do not attend secondary schools (UNICEF, 2019). Married girls are more likely to drop out of school than unmarried girls while among girls aged 15-17 who are currently married, 90% are out of school and 10% are behind the expected grade level (USAID, 2019).

The gender development index of the 2021/22 Human Development Report indicates that the mean year of schooling in Ethiopia is 2.2 years for females and 4.2 for males, while the gender inequality index shows that only 9.1% of females and 20.1% of males above the age of 25 have at least some secondary educations (UNDP, 2022).

Based on a survey conducted in 2016 men are better educated than women in Ethiopia. Of the population aged 15-49, about half of women (48%) and 28% of men aged 15-49 had no formal education. Urban women complete a median of 7.7 years of education, while the median among rural women is 0. The corresponding figures among men are 9.3 and 2.9 years, respectively. Additionally, 48% of women are literate, as compared to 69% of men (CSA, 2017a; EPHI, 2021).

In 2019, 35% of females attended some primary schooling, 6% completed primary education, 11% had some secondary schooling and 7% completed secondary school or had more than a secondary education. Improvement is seen in the percentage of women being educated as the percentage of women with no education fell from 75% in 2000 to 48% in 2016 and 40% in 2019 (EPHI, 2021).

The median age for a mother's first birth in Ethiopia is 18.7 years (EPHI, 2021). Women who give birth in their teenage years are more likely to drop out of school, it is also shown that they will continue to struggle with decisions related to fertility, motherhood, and the labor market throughout their adult life (CSA, 2017a).

The gender gap in adult education is also wide with 70% of illiterate men enrolled in adult education programs, while only around 40% of illiterate women are enrolled in such programs. This is due to the fact that women are likely to experience more time and social constraints with age relative to men. In order to facilitate women's involvement in continuing education programs, it may be effective to offer financial incentives to offset time costs associated with attendance and travel (UN Women, 2014).

Health

According to the second health sector transformation plan (2021), in Ethiopia, communicable and non-communicable diseases, mental health and injuries are affecting all age groups with a disproportionately higher burden on children and women in their reproductive age. Even though life expectancy at birth has increased from 58 years in 2007 to 65.5 years in 2017, premature death and suboptimal quality of life are still critical health and development challenges. In 2019, 58% of disability adjusted life years were due to maternal and neonatal conditions, communicable diseases and malnutrition while non-communicable diseases had a share of 35%.

Provision of equitable health services is critical in improving maternal and child health. Even though Ethiopia has a good record in achieving the Millennium Development Goals related to child mortality and maternal mortality reduction, a wide disparity in different population groups was seen in the use of high-impact interventions for maternal health including births assisted by skilled health professional (Anteneh HA., 2023). The proportion of birth attended by skilled health personnel increased from 5% in 2000 to 49.8% in 2019. However, the 2019 EDHS shows that urban women were 1.76 times more likely to give birth with the assistance of skilled professionals, the rate difference between women with higher education and those with no education was 57.9%, and the rich were 6.2 times more likely to use professional services compared to the poor. A study by Geta TG et al (2022) also showed that maternal anemia risk reduces when women

are educated, live in urban areas, have smaller family size, have long birth interval and have access to antenatal care.

According to UNICEF (2019), contraceptive use has consistently increased since 2005 from 14 percent to 41 percent among married women. However, the rate of use is much lower for Somali and Aar regions when compared to the rest of the country. Rate of use is higher in urban areas, for educated women as well as in rich households.

The median age at first birth among women aged 25-49 is 18.7 years (EPHI, 2021). The 2022 gender inequality index shows that, there are 69.2 births per 1,000 women aged 15-19. The age at which childbearing commences is an important determinant of the health and well-being of a mother and child. Family planning is essential for women to minimize unplanned or unwanted pregnancies as well as unsafe abortions. Additionally, it enables women to space the births of their children, which benefits the health of the mother and child. The 2019 mini demographic and health survey showed that 96% of married women aged 15-49 know at least one method of contraception. The contraceptive prevalence rate in 2019 was 41% and has steadily increased from 14% in 2005 (EPHI, 2021).

Health care services during pregnancy and after delivery are yet another important factor for the survival and well-being of both the infant and the mother. Skilled care during pregnancy, childbirth and the postpartum period is essential in reducing maternal and neonatal morbidity and mortality. A 2019 survey shows that the percentage of women aged 15-49 who received antenatal care from a skilled provider were 74, which has increased from 62% in 2016. Further, 48% of births occurred in a health facility, which has increased from 26% in 2016 and just 5% in 2005. The gender inequality index of 2021/22 shows that the mortality ratio for Ethiopia is 401 maternal deaths/100,000 live births, which needs considerable improvement to meet the SDG target of 70/100,000 by 2030. Although institutional delivery has been promoted in Ethiopia, home delivery is still common, primarily due to distance, scarce transport, and lack of appropriate facilities (EPHI, 2021).

With regard to female genital mutilation (FGM), 65% of women aged 15-49 (a decrease from 74% in 2005 and 80% in 2000) are circumcised. Among women who have heard of female circumcision, 24% believe that the practice is required by their religion and 18% believe that the practice should be continued (CSA, 2017a). Though a lot of progress has been observed since a national strategy and action plan were developed in 2013 to address harmful traditional practices, it is evident that more work is needed in raising awareness and taking actions to eliminate the practice of FGM (MoWCYA, 2013; CSA, 2017a).

Participation in the formal and informal economy

To improve economic outcomes of a society it is essential to narrow the gender gap in labor market skills. It has been shown that when female participation in labor force and education level increases, faster economic growth, lower child mortality and better maternal and child health are observed. The Ethiopia Socioeconomic Survey (ESS) of 2015-16 shows that women are 17% less likely than men to participate in the labor force. This difference widens to 29% when considering other factors such as education, age, and household wealth. A gender gap of 4.4 hours exists among individuals active in the workforce; on average, while men work 31 hours per week, women work only 27 (World Bank, 2019a).

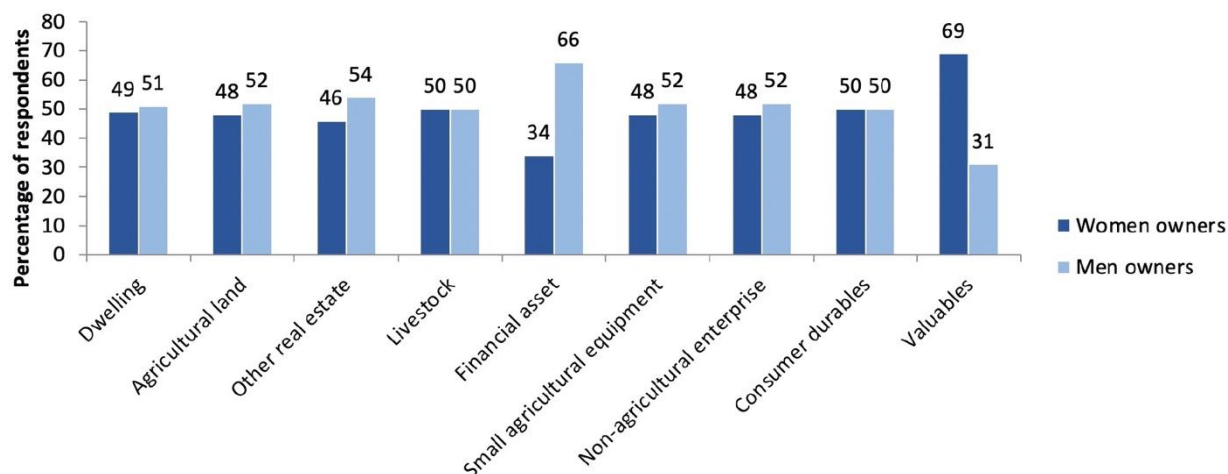
Access to Resources

Asset Ownership

The 2022 Ethiopian gender asset gap survey shows that 84 percent of women and 86 percent of men own dwellings; 69 percent of women and 73 percent of men own agricultural land and 75 percent of women and 76 percent of men own livestock. Even though the gender gap in asset ownership is narrow, women still have lower incidence and share of asset ownership. Further, relative to men and male-headed households, women and female-headed households fare worse in land and asset ownership. Compared to female-headed households, male-headed households have larger plot sizes, a larger proportion of cultivable land and a larger fraction of registered land. Women in male-headed households are very rarely primary land managers, though the reverse is not the case for men in female-headed households (World Bank, 2019a).

Further there is a rural-urban gap where ownership of dwellings, agricultural land and livestock is greater in rural areas than in urban areas. On the other hand, while these assets are owned by majority of the populations in the regional states, financial asset ownership is highest in Addis Ababa (ESS, 2022).

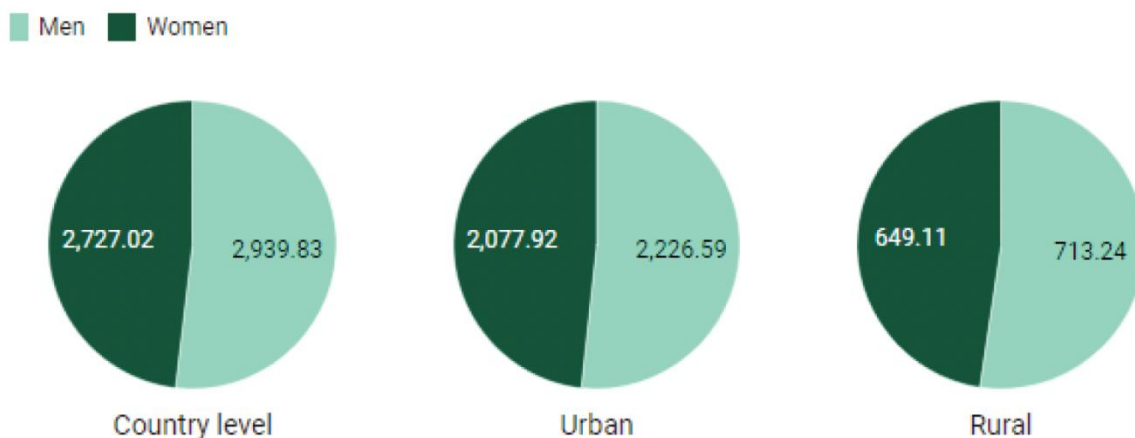
Fig. 1: Distribution of asset ownership at country level



Source: Ethiopian gender asset gap survey, 2022

Wealth is the value of all the assets owned by a person and measures the value of accumulated economic resources – both physical and intangible assets. Compared to gender asset gap indicators, the gender dynamics of wealth provides a comprehensive insight into the long-term wellbeing. The figure below shows that total net wealth of women and men by sex and region (ESS, 2022).

Fig 2: Distribution of wealth by sex and place of residence (in billion Birr)



Source: Ethiopian gender asset gap survey, 2022

Land as productive resource

Based on FAO's 2019 national gender profile of agriculture and rural livelihoods report, only 19.2 percent of women as compared to 80.8 percent of men has agricultural resources, including land. Further, the ESS survey of 2015-16 shows that seventy four percent of female farmers are widowed, divorced, or separated and that, on average, they have smaller household size, are five years older and are more likely to be illiterate – 88% for females vs. 59% for males (World Bank, 2019a).

Rural households, on average, own 1 hectare of land; while, on average, male-headed households own 1.12 ha, female-headed households own 0.6 ha (CSA, 2020). Further, even though women make up more than 40% of the agricultural labor force and head approximately 25% of all farming households, they have less access not only to land but also to other factors of production than men (World Bank, 2019a). In terms of gross value of output, female farmers produce 23% less per hectare than male farmers. In addition, women see lower returns to their time spent on agricultural activities, extension services received, and use of fertilizer and oxen compared to their male counterparts (O'Sullivan M. et al., 2014). The fact that female farmers grow a narrower range of crops further widens the gender gap in productivity (World Bank, 2019a).

These lower returns point to broader social norms, market failures and institutional constraints that prevent women's resources from translating into the same levels of agricultural productivity as they would for men (World Bank, 2019a). Addressing these challenges is a necessary step to fulfill ambitious targets, such as those set in the national Ten-Year Development Plan – including securing the rights of the 60% of women who are not given land rights (Planning and Development Commission, 2021).

Services and Inputs

Extension services

Women farmers are affected by both the supply and demand side constraints. Top-down extension models often prioritize working with male while at the demand side the lack of access to education and information limits women's ability to demand for technologies and services. Agriculture extension services are how smallholder farmers access information about new technologies and other farm-related information. Female farmers are less likely than male farmers to attend extension programs. Twenty three percent of female farmers attended extension programs compared to 38% of male farmers, in 2015-16. This means women are less aware of, and exposed to, new techniques, farming knowledge and management practices. Though policies have recognized the need to close the gender gap, identifying and addressing constraints still remains a challenge (World Bank, 2019a).

Formal credit

Financial services and credit can provide small-scale farmers with the opportunity to improve farm productivity and transition from subsistence farming to large-scale and commercial farming (Mukasa A. N., 2017). Credit can, in the short term, help farmers increase their purchasing power to acquire necessary production inputs and finance their operating expenses, while in the long run it can help farmers to make profitable investments (World Bank, 2019a). Female farmers are 9 percentage points less likely to live in a household with access to credit than male farmers (Mukasa A. N., 2017). Reasons include the fact that women are less likely to own and control physical assets that serve as collateral and they have lower levels of human and social capital which, in turn, can reduce their eligibility for formal credit. When credit is constrained, farmers are likely to use sub-optimal levels of productive inputs, thereby limiting their productive capacity (Mukasa A. N., 2017).

Production inputs

To mitigate crop losses, modern agricultural inputs, such as fertilizers, pesticides, herbicides, and fungicides are used. Female farmers use 2 percentage point lower levels of these agricultural inputs than their male counterparts, which limits productivity and may imply greater vulnerabilities to shock-induced variations in production. Reasons vary from these products being typically sold in large quantities, requiring a sizable upfront cost that cash-constrained women may struggle to afford, to mobility where limited transport options are available that affect access to both inputs and markets (World Bank, 2009a). A report by FAO also shows that female heads are less likely to use improved technologies and use less input when

compared to their male counterparts. While lands owned by males are more likely to use chemical fertilizers, improved seeds and herbicides, women owned lands use manure and limited improved seeds (FAO, 2019)

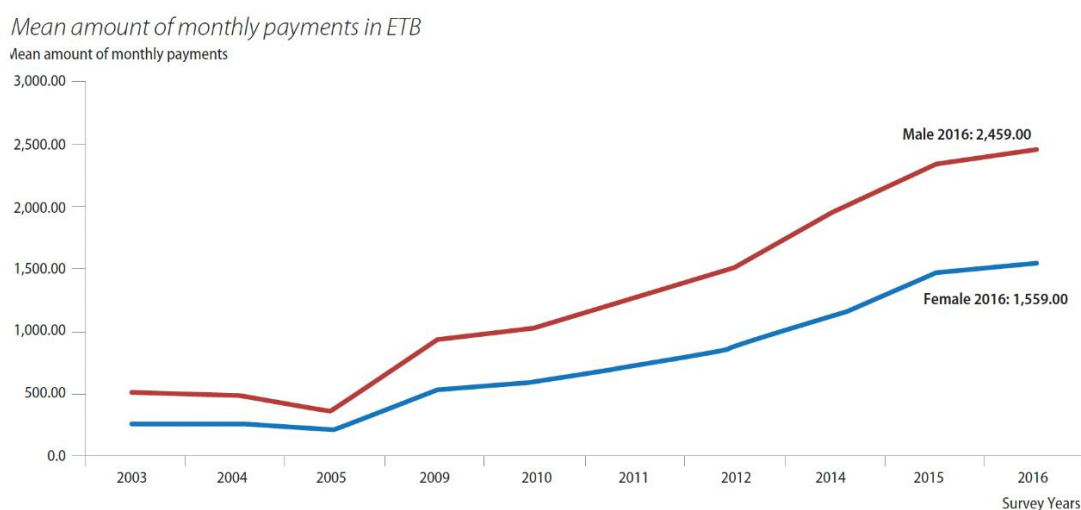
Access to Irrigation

Greater production, income, job opportunities and climate resilience can be gained through gender equality in irrigation programs. In Ethiopia efforts are observed to mainstream gender into the planning and implementation of irrigation programs (Nigussie, L. et al, 2023). A 2023 study by Nigussie, L. et al showed that two types of gender mainstreaming strategies are used – rule-based and role-based. The rule-based strategies are taken up by small, scheme-based irrigation projects and focus on policies and rules for equal rights and participation in decision making and capacity development. On the other hand, the role-based strategies are implemented by small-scale and micro irrigation technologies and emphasize on challenging social norms through capacity building of stakeholders to counter the imbalance of power and workloads. The study identified that negative stereotypes about women from various groups including families, communities as well as the private sector; institutional biases and limited capacities make gender mainstreaming challenging. Further, Likimyelesh, N. et al. (2017) stated that although studies show most projects target both women and men farmers, women still benefit much less from irrigation programs due to lower access to information, including training. Men mostly control the use of irrigation technologies and have more control over income from these technologies.

Level of income and wages

Formal and informal sector analysis showed that female employees earn 44% less per hour than their male counterparts. This disparity drops to 36% when individual-, household-, and job-level characteristics are taken into consideration (World Bank, 2019a). A 2017 analysis of monthly earnings in urban areas for men and women showed income inequality where women's mean monthly earning was 63 percent of that of the men (NPC, 2017).

Fig. 3: Paid employees aged 10 and above by sex and survey year: 2003-2016



Source: Gender Statistics Report, 2017 (National Planning Commission, Central Statistical Agency of Ethiopia, 2017)

The gender wage gap is partly explained by gender differences in education, experience, and training (Arbache J. S. et al., 2010). Secondary and post-secondary education help individuals to develop more advanced skills to garner higher wages. Data show that employees who hold a bachelor's or postgraduate degree, have, on average, a 50% higher hourly wage relative to individuals who only completed secondary education, and a 20% higher wage than those who only completed their primary education (World Bank, 2019a).

Furthermore, women's limited labor market skills pigeonhole them into jobs concentrated in low-profitability sectors, with more women working in informal wage employment than men (Arbache J. S. et al., 2010).

37% of women report seasonal employment and 13% report occasional employment (CSA, 2017a). These trends of irregular employment contribute to women's limited on-the-job training, fewer professional development opportunities, and a perpetuation of disparities in skill sets, job opportunities and wages (World Bank, 2019a).

Norms and Practices

Gender norms arise from, and give basis to, the belief that men and women are, and should be, different in behavior, aspirations, status, and economic activity (Cech E.A., 2013). Norms influence everything from educational investments early on in life, to factors later in life such as the timing and dynamics of marriage, childbearing, household dynamics, asset ownership, internalized beliefs, and work and self-employment (Paluck E.L. and Ball L., 2010; World bank 2019a).

Marriage and Childbearing

Marriage and childbearing in Ethiopia often occur early in life, and childbearing constrains young women's employment (World Bank, 2019a). The median age at first marriage for women is the lowest in Eastern Africa at 17.4 years (Clark S. et al., 2017). Both social norms and economic pressures may result in early marriages. When norms emphasize women's role as mothers rather than providers, girls may be motivated to move into adulthood through marriage and motherhood rather than through education and employment. In cases where norms emphasize virginity, marriage in adolescence is encouraged. Economic pressures also motivate marriages, leading parents to arrange their daughters' marriages in order to escape poverty at home. Women who marry early are more likely to drop out of school earlier and less likely to spend time acquiring valuable skills for economic success. Therefore, delaying marriage may result in better educational and economic outcomes for women in Ethiopia (World Bank, 2019a).

Career and Family

As indicated above when women get married and have household responsibilities, they may be forced to avoid job opportunities that will minimize the time they can give to caring for family members and the household. Such choices will impact lifetime earnings and contribute to the gender gaps in wages and profits (World Bank, 2019a).

Further, women experience an increasing trade-off between career and family as they enter roles with higher pay and responsibility, in part discouraging women from aspiring to particular occupations or positions. In Ethiopia, a study of large companies, including Ethiopian Airlines, Ethio-Telecom and NIB International Bank, found that female business leaders experience intense "work overload" attributed to their "inability to say no, the nature of their company and their work, and the imbalance of their responsibility and their required working hours" (World Bank, 2019a).

Intra-household Dynamics

The 2022 Ethiopian gender asset gap survey shows that dwellings to the most part is jointly owned by couples. When it comes to agricultural land, 67 percent to couples nationally own their land jointly while for 6 percent and 2 percent of the couples only the husband and wife exclusively own the land, respectively. In the case of financial assets, intra-household disparity is observed. In 48 and 11 percent of rural and urban couples, respectively only the husband owns financial assets while the equivalent proportion for women is 2%. When it comes to decision making, women are 11 percent less likely to decide on how to spend their own money, 37% less likely to make solitary decisions or participate in major household purchase decisions, 27 percent less likely to decide on their own health care and 20 percent less likely to make visits to relatives or friends on their own (ESS, 2022).

Further, the majority of domestic work is delegated to women, including child rearing, cleaning, food preparation, wood and water collection, and food production. Ethiopian women aged 18-19 spend 4.1 hours per day on domestic tasks, compared to 1.5 hours for boys of the same age (A. Pankhurst et al., 2016). Women are much more likely than men to spend time collecting water and fuel wood; about 49% of female household members engage in these activities daily, compared with only 25% of male members (CSA, 2020). In addition, many studies document the large amounts of time women devote to agricultural and livestock production. In Oromia, Amhara and SNNP Regions, for instance, women divide their time between agricultural and domestic tasks and spend about 14 hours a day on both productive and domestic activities,

compared to an average of 10 hours spent by men (Agajie, G. and Derese, T., 2011). According to UN Women, women contribute as much as 70% of on-farm labor in post-harvest activities for cereals and take on 60% of marketing activities .

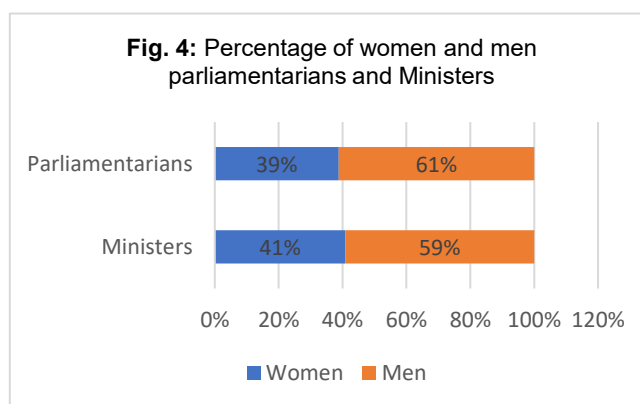
Internalized Beliefs

Gender gaps in economic outcomes may arise due to women's internalized beliefs about appropriate work for women or women's abilities, as well as discrimination. Ethiopian gender gaps in self-assessed ability are clearly seen for tasks typically performed by only one gender or tasks for which either men or women have a perceived natural advantage. On the other hand, when gender is said to be irrelevant to the task, men and women show no difference in self-perceived competence (World Bank, 2019a).

Violence against women affects a woman's physical and mental health, as well as her ability to engage in daily activities. Fear of violence can also reduce women's willingness to pursue economic activities, especially activities uncommon for women. In Ethiopia, one in ten women report having experienced sexual violence while one-third of ever-married women have experienced spousal violence (CSA, 2017a). 63% of women and 28% of men agree that a husband is justified in beating his wife for activities such as burning food, going out without permission, neglecting children, or refusing to have sex (CSA, 2017a).

Women in Politics

According to 2023 women in politics data, Ethiopia ranks 29 (out of 190) for women in ministerial positions with a score of 40.9% (9 out of 22), while the country ranks 25th for women in parliament. Of the 616 seats in the federal Parliamentary Assembly (House of Peoples' Representatives and House of Federation), 38.8% are held by women. This is higher than the sub-Saharan African average and the world average of 26.5% for women in parliament. Ethiopia is also among the 17 countries (11.3%) globally that have a woman head of state (UN Women, 2023).



Source: UN Women, 2023

IV. Gender and Climate Change

Even though Africa is among the lowest contributors to greenhouse gas emissions, key development sectors have already experienced effects of climate change including water shortages, loss of lives, biodiversity loss, reduced economic growth and reduced food production. In Africa, employment is mainly in climate-exposed sectors with 55-62% of sub-Saharanans employed in agriculture and 95% of cropland being rainfed. Poor and female-headed households face the highest livelihood risks from climate shocks in rural Africa while in urban areas increasing trends of informal settlements which lack basic services increase the vulnerability of large populations, mainly women, children and the elderly (IPCC, 2022)

According to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change (IPCCC), East Africa's climate has warmed more than the global average in the past few decades by $0.7^{\circ}\text{C} - 1^{\circ}\text{C}$ from 1973 to 2013. In 2022, drought intensified in the Greater Horn of Africa, primarily in southern Ethiopia, Kenya and Somalia (WMO, 2023). Ethiopia is one of the sub-Saharan African countries that is highly vulnerable to the impacts of climate change and variability (Birara, H. et al., 2018), despite its very low global greenhouse gas emission (0.04%) contribution (Crippa, M. et al., 2019).

Evidence of climate change impacts has become apparent in Ethiopia in the past 50 years. Changes in the amount and spatial distribution of seasonal and annual rainfall and recurrent droughts are among the major climate-related developments evident in Ethiopia (Zeleeke et al., 2017; Weldearegay, S.K. and Tedla, D.G., 2018). Ethiopia is also among the East Africa countries which has experienced strong rainfall variability and intense wet spells resulting in widespread flooding events (CDKN and ACDI, 2022).

Ethiopia's agriculture systems are predominantly rainfall dependent. As a result, any variation in rainfall amount, distribution and trends will have a direct impact on agricultural production. This in turn significantly affect the lives of smallholder farmers who depend largely on agriculture as their main source of income (Desalew, M.M. and Bhat, H.G, 2021).

A study on agricultural productivity change caused by climate change up to the year 2050, finds that, at national level, crop production will be adversely affected during the coming four decades, with increased severity over the time period. Therefore, food prices are expected to increase which in return will lower the Ethiopian GDP growth, reduce real household incomes, and adversely impact consumption. Overall, the study indicates that climate change will cause a loss of 31% of agricultural GDP by 2050. It further shows that poor, rural households will be more affected than urban and rural non-farming households. Since agriculture has linkages with other sectors, an impact on the agriculture sector will also adversely impact the agro-processing, industrial and service sectors. The value of exports and imports are expected to fall by 36% and 32% in 2050, respectively. Therefore, the need to mainstream adaptation measures to sustain the overall performance of the economy is critical. The key recommendations of the study are increasing the use of irrigation and infrastructure development, building human capital, especially the skills of farmers, and integrated policy options, including changes in modern technology and enhanced awareness to adapt to adverse climate change impacts (Solomon, R. et al., 2021).

Another study done in the northwestern highlands of Ethiopia, in the Rib Watershed, shows that both seasonal and annual rainfall patterns across the watershed vary extremely and exhibit high temporal and spatial variability (Desalew, M.M. and Bhat, H.G, 2021). Most parts of the watershed have experienced high variability or less reliability of rainfall over the last few decades, notably with higher variability of Belg – short rainy period (March-May) rainfall in the watershed than Kiremt – the main rainy season (June- September). The study projected that the Kiremt rainfall will probably increase by 20-25% by 2050 relative to the baseline period (1986–2017) while the Belg rainfall is projected to decline by 4.8-8%.

In the Rib Watershed, a greater warming trend for both current and future scenarios was observed. In the study area, the mean annual temperature increased by 1.07°C over the last four and a half decades, with an average rate of 0.24°C per decade (Desalew, M.M. and Bhat, H.G, 2021). Comparable results were found in Lake Tana sub-basin (Abera, K. et al., 2018) and Tekeze basin (Fikru, F. et al., 2018).

Increases in temperatures may adversely affect crop production, farm income and food security in many ways, especially when combined with high inter-annual and intra-seasonal variability of rainfall. The projected warming will reduce the grain yield of cereal crops, which are already experiencing significant reduction due to human-induced soil erosion (Desalew, M.M. and Bhat, H.G, 2021). An increase in temperature significantly affects mean yield, as well as yield variability, of maize, millet, and sorghum

(Maharjan and Joshi, 2013). Heat stress increases evaporation and reduces water availability (Hatfield and Prueger, 2015) leading to low yield, particularly in low rainfall-receiving downstream areas. Ethiopia is among the countries that are working on improving irrigation efficiency to mitigate growing water stress (IPCC, 2022).

Livestock production is another important income source of rural communities. It contributes about 39% of the agricultural gross domestic product (GDP) and 17% of Ethiopia's GDP (Shapiro, B. et al., 2017). However, livestock management is often inefficient, with low and unreliable returns that leave many livestock-producing households in poverty (Rettberg, S. et al., 2017).

About 60% of Ethiopia's lowlands are arid or semi-arid and Shapiro, B. et al. (2017) estimate that 60 million ha of rangelands are grazed in Ethiopia and that livestock consume 120% of the annual forage production in average weather years. The forage deficits are higher in drought years and have been aggravated by increasing livestock populations. As a result, livestock productivity per animal has declined.

Improved production practices, such as rotation grazing, restoration of degraded rangeland, and fodder cultivation, may reduce or mitigate the negative impacts of grazing livestock on rangelands (Ng'ang'a, S. et al., 2020) and can reduce the GHG emissions per unit of animal products by increasing yields per animal (Kashangaki, J. and Ericksen, P., 2018). Improved practices may also accelerate the production cycle and reduce livestock morbidity and mortality rates (Vétérinaires sans Frontières, 2018). Still, if ruminant populations increase, total GHG emissions may increase even if the emissions per animal fall.

Men and women are affected differently by the impacts of climate change mentioned above. There is a general understanding that since climate change has gender-differentiated impact, policies, programs, and interventions need to address these impacts in both mitigation and adaptation responses in order to make interventions sufficient, just, sustainable and avoid further increases in the existing gender gap (MoF, 2019).

A study shows that although all rural Ethiopian households are vulnerable to climate change, the magnitude of the effect differs, and female-headed households are more vulnerable. In the study, on average, household income in male-headed households declined by 5.7% while income in female-headed households declined by 12.4% due to climate variability. Since the study exposed both types of households to the same level of climate shock, the effect was attributed to differences in endowments and adaptive capacity. It is expected, therefore, that as a result of climate variability, female-headed households will become absolutely and relatively poorer (Tsefamichael, W., 2016).

Women and female-headed households are the least prepared, most vulnerable, and likely to be worst affected by climate change. Their limited control over and access to, resources and information, and their limited input in decision-making processes, increases the vulnerability of many women to climate change (Aklilu, A. et al., 2013; Alebachew, A., 2011; Tsefamichael, W., 2016).

Securing water, energy and for the household, along with maintaining overall household well-being, is the role of women in rural Ethiopia. Therefore, extreme climate events such as floods, droughts, and rising temperatures place greater pressures on women. In addition, during emergencies men are mostly forced to migrate while women are left behind with children, assuming additional responsibilities without necessarily having the right skills and knowledge (MoANR, 2017). A study by Alebachew, A. (2011) shows that some men who leave their villages and families behind sometimes do not continue to help their family as they establish new lives at their destinations. Migration can, therefore, increase the level of malnutrition due to increased scarcity of food, leading to deteriorating health status of the communities left behind.

Adaptation preferences are usually different in male and female headed households. In male-headed household preferences are given to on-farm adaptation measures, such as cropping time adjustment, crop diversification, planting cash crops and soil conservation, while female-headed households tend to focus on off-farm and non-farm diversification adaptation measures (Azeb, A. and Van Laerhoven, F., 2016). Male-headed household heads have fewer domestic responsibilities and can, therefore, rely on income from temporary labor migration during bad harvest times – which is usually not an option for female-headed household heads, as they are responsible for caring for the children, the elderly and the sick, as well as the cattle (Azeb, A. and Van Laerhoven, F., 2016, Aklilu, A. et al., 2013).

A study shows that reducing the gender gap in climate change adaptation between male- and female-headed households enhances climate change adaptation by female-headed households by almost 19%. However, the study reports that to bring about transformational changes, intrinsic behavioral issues such as social and cultural challenges and traditional gender norms and division of labor need to be targeted by policies (Aryal, J., 2022).

Increasing frequency and intensity of floods, increased water stress and deteriorating water quality are additional critical impacts of climate change. Women and men often have different needs and priorities in terms of water use. Women usually use water for domestic purposes while men usually use it for agriculture-related functions. (Alebachew, A., 2011).

In drought-prone areas the time required for water collection increases and women and children (mostly girls) have to travel greater distances to find water (Azeb, A. and Van Laerhoven, F., 2016). They are, therefore, forced to spend more hours fetching water, which significantly increases their workload and potentially exposes them to harassment, especially in areas and times of conflict. A study by Alebachew, A. (2011) indicates, on average, women work 14-17 hours each day and, during chronic drought and famine years, the daily work schedule may extend to 16-18 hours and beyond.

According to a survey by CSA (2014), rural households in Ethiopia obtain water mostly from wells or from public/private taps outside their homes. Thirty percent of households obtain water from unprotected wells outside of the household; 22% from a protected well outside of the household; and 25% from natural sources (rivers, springs, etc.). About 22% obtain water from a shared / community tap, and less than 1% of households report having access to piped water on their own premises. Women and girls spend a significant amount of time collecting water. About 56% of rural households have to travel less than 1 hour to get water, while 37% have to travel between 1 and 2.5 hours, and the remaining have to travel even further to fetch water. Poor access to safe drinking water, coupled with illiteracy (73%) and water-borne disease prevalence, greatly influence the participation of girls and female in education, agricultural production, and other development activities (Getachew, D., 2016).

Therefore, easy access to water mostly benefits women and girls, as it reduces the burden of water collection that disproportionately falls on them and makes time available for education and economically productive activities. It also reduces the physical challenges they face (i.e., exposure to physical hardship, sexual and physical violence), when they travel long distances to fetch water (UN Women, 2014). Yet, achieving equity within and among rural communities remains challenging and can compromise the sustainability of groundwater use (Likimyelesh, N. et al., 2018).

Based on an assessment done by a project implemented in Oromia and SNNPR that provided women and men farmers with water lifting technologies, installing technologies near households enabled multiple uses in addition to irrigation (Likimyelesh, N. et al., 2017). The assessment showed that even though men and women use the technologies for different purposes, both found the technologies ease their work. While men use water from these technologies mainly for irrigation, women and children use the water for multiple purposes, including livestock watering and domestic use. For these reasons, a water-based project should give specific attention to gender-based needs and concerns to prevent reinforcing inequities in opportunities for water access and governance or social norms against women (World Bank, 2016b).

Access to information, affects the likelihood of technologies improving the livelihoods of farmers. Likimyelesh, N., et al. (2017) found that, in their study area, women are excluded from decision-making in groundwater development and management due to male dominance, cultural influence and women simply not being invited to meetings, as well as inability to participate due to their high domestic workload. Men, therefore, have greater access to information. Due to the same reasons, women are reluctant to participate in groundwater monitoring.

It has been made clear that while on one hand climate change pose barrier to gender equality, gender inequality can also aggravate the effects of climate change. Not only women and men are affected differently by climate change but their contribution to climate change action is also different. Because of gender differences in rights, responsibilities, and opportunities, the levels of exposure, vulnerability and resilience to climate change impacts experienced by men and women are different (Global center on adaptation, 2021).

This indicates the need to invest more effort in reaching and informing women, including understanding the times and locations convenient for women. Projects need to extend invitations to women directly for information-sharing events and meetings and not rely on spouses or men in the community to inform women (Likimyelesh, N. et al., 2017). Even though it is now standard practice for development programs to be built upon 'gender mainstreaming' approaches, the result is often nothing more than a satisfied quota (e.g., a certain number of women in groups or on water management committees), rather than actual participation

or influence in decision-making (Lefore, N. et al., 2017). Therefore, it is imperative that steps are taken to address the root causes of women's lack of participation, such as high demands on their time due to domestic responsibilities, and social norms that discriminate against them (Likimyelesh, N. et al., 2018).

The development of the Climate Resilient Green Economy (CRGE) Strategy in 2011 has provided a strong basis for climate-resilient development planning across sectors and levels of government in Ethiopia (FDRE, 2011; MoF, 2021a). In 2012, the Ethiopian government established the CRGE Facility as a financial mechanism to support the implementation of priorities identified by the CRGE Strategy (MoF, 2021a). Although studies indicate that the CRGE Strategy, as well as the Climate Resilient Strategies for Agriculture and Forest, and Transport, fail to explicitly address the gender dimension of climate change (Azeb, A and Van Laerhoven, F., 2019; MoF, 2019), recent efforts by the CRGE Facility have tried to ensure gender is taken into account in the implementation of programs and projects managed through the Facility (MoF, 2021b). Further, the recently launched LT-LEDS, recognizes the need for gender equality and social inclusion in climate action (FDRE, 2023).

V. Gender and climate: institutional, legal and policy frameworks

Legal and policy frameworks

Strong policy commitments to bring about gender equality has been demonstrated by the Ethiopian Government. It has signed and domesticated several international and regional policies, development frameworks and conventions, including the Convention on the Elimination of all forms of Discrimination against Women (CEDAW), the Beijing Platform for Action, Agenda 2063, the 2030 Sustainable Development Goals (SDGs), the Maputo Protocol, the Maputo Plan of Action, and the Malabo Declaration.

The Ethiopian Constitution guarantees equality before the law: equal rights to land, property, employment, maternity leave and pay, and equal rights between the male and female counterparts in marriage. There are affirmative action provisions to address the historical legacy of discrimination.

A number of instruments are used to mainstream gender issues in the country's social, economic and political affairs. These include the 1993 National Ethiopian Women's Policy, the 2006 National Action Plan for Gender Equality, and the National Women's Development and Change Strategy and Package.

Ethiopia's overarching development strategy, the Ten-Year Development Plan (2021-2030), includes women's rights, representation, and access to resources as one of the key areas of focus under social sector development (NPC, 2021). The 2023 long-term low emissions development strategy (LT-LEDS) has provisions for promoting the rights and benefits of women (FDRE, 2023). Gender-responsive budgeting (GRB) is expected to be implemented across all sectoral ministries, guided by the National Gender-Responsive Budgeting Guideline developed by the Ministry of Finance. The national climate change gender action plan (MoPD, MoWSA, 2024) seeks to ensure climate change responses are equitable, effective and responsive to the distinct needs, vulnerabilities and capacities of women and men.

Further, the Women's Affairs Office was upgraded to a Ministry in 2005 and was restructured as the Ministry of Women and Social Affairs in 2021. Proclamation no 691/2010 expanded the Ministry's mandate to render comprehensive protection and promotion of women's rights and to coordinate the efforts of the Women's Affairs Directorates (WADs) established in the sectoral ministries (MoF, 2019).

Several legislative and policy frameworks have been established to provide directions on how climate change effects can be eradicated or at least reduced. The frameworks range from stand-alone climate change mitigation and adaptation processes to the mainstreaming of climate change into decision-making processes at a national level. Relevant policy instruments are presented below.

National Policy on Ethiopian Women, 1993

The policy outlines the major economic, social, and political concerns of Ethiopian women and indicates broad strategies and interventions (Transitional Government of Ethiopia, 1993). Since then, major programs have been designed to be gender-sensitive or to have gender components, and women's affairs have been given attention with the establishment of an office that eventually grew to the status of a ministry (Amdissa,

T., 2018). A new national policy on gender equality and women empowerment is drafted and currently under review at the Ministry of Planning and Development.

The Revised Family Code, 2000a

Even though the earlier Family Code granted permission to married women to control assets or pursue a profession, it failed to offer protection to unmarried or widowed women. The 2000 Revised Family Code better protects women by granting equal rights to spouses during the duration, conclusion, and dissolution of marriage, requiring equal asset division between the husband and wife upon divorce (FDRE, 2000).

In an attempt to improve women's ability to earn, work and thrive outside of the home, the 2000 Revised Family Code changed the legal age of marriage to 18. A study in 2013 showed that, by 2005, five regions and two charter cities had implemented this change. The increased marriage age helped improve participation in the labor market, particularly for young women. In the five regions, labor force participation rose by 15-24% more than regions that had not yet implemented the change (Hallward-Driemeier, M. and Gajigo, O., 2013).

Water Resources Management Proclamation, 2000b

The Ethiopian Water Resources Management Proclamation (WRMP) is the main policy governing the water resources sector. The theme of the proclamation focuses on the sustainability and equitability of water uses and cross-cutting issues. The proclamation indicates that in order to provide for the full participation of users and facilitate effective decision making, the management of water supply and sanitation services is to be at the lowest and most efficient level of institutional set-up (FDRE, 2000). The main challenge surrounding water resources is their uneven spatial and temporal occurrence and distribution among the major river basins. Four river basins namely, Abbay (Blue Nile), Tekeze, Baro-Akobo and Omo-Gibe in the north-western and south-western parts of Ethiopia, provide 80-90% of the water resources in the country (Israel K, and Merkinah M, 2020).

The Ethiopian Water Resources Management Policy and Water Sector Strategy, 2001

The Water Resources Management Policy (MoWR 2001a) has a section on gender related issues which aims to "promote the full involvement of women in planning, implementation, decision making and training, as well as empower them to play a leading role in self-reliance initiatives." On the other hand, the Strategy (MoWR 2001b) emphasizes gender mainstreaming with the aim to:

- Pay special attention to the role of women while establishing community-based structures for the management of localized water supply and sanitation (WSS) and small-scale irrigation systems. It includes allocation of a specific number of seats for women in these community-based structures, depending upon the nature and size of the scheme.
- Enhance the active involvement of women for the sustainable services of water schemes and success of water projects and programs. It incorporates the launching of campaigns to encourage women to contribute to improved management of water schemes.
- Take steps to empowering women in decision-making processes of water projects and relieve them from the huge burden of fetching and carrying water for the family.

Land Registration Act, (FDRE, 2003)

The Act grants equal inheritance and property rights to women. It enabled land registration of households, accompanied by issuing certificates. Land certificates were issued after public registration to ensure transparency. Furthermore, the land certification scheme required that land administration committees at the *kebele* level, the smallest administrative unit in Ethiopia, consists of at least one female member (Holden et al., 2011). Female-headed households are encouraged to participate in the certification process due to the presence of female members in the land administration committees. Overall, the land registration process increased tenure security for women (World Bank, 2019a). A study across 15 villages in Ethiopia indicated that, combined with the Family Code revisions, the 2003 Land Registration Act changed perceptions and social norms related to the division of assets upon divorce (World Bank, 2019a).

Climate Resilient Green Economy (CRGE) Strategy, 2011

The CRGE Strategy integrates into the country's development planning climate change adaptation and mitigation, and resilience-building measures. It has recognized the most vulnerable sectors to climate

change to be the agriculture, health, water and energy, buildings, and transportation sectors (FDRE, 2011). The strategy identified more than 150 potential green growth opportunities, of which 60 were prioritized.

When it comes to gender equality issues including challenges to women in relation to the priority sectors, studies show that the Strategy is weak. The only program that mentions the potential positive impact on women is the Rural Energy and Efficient Stoves Initiative, where the potential to contribute to gender equality is indicated without any detail (MoF, 2019).

Despite the Strategy recognizing the effects of climate change on people's livelihoods and social well-being in its vision statement, it does not show the differential impact of climate change on men and women. It provides no explanation for how the gendered nature of climate change problems and their solutions can be addressed (Azeb, A and Van Laerhoven, F., 2019).

Following the creation of the CRGE Facility in 2012 and the development of sector climate-resilient strategies in 2015, the Facility has recognized the need to have gender integration across different priority sectors and has taken some steps towards this in recent years by developing a gender mainstreaming strategy (MoF, 2021a).

Climate-Resilient Strategy for Agriculture and Forestry, (FDRE, 2015a)

The Climate-Resilient Strategy for Agriculture and Forestry aims to ensure climate-resilient economic growth in Ethiopia. Its focus is on three sub-sectors recognized as the most vulnerable to the impacts of climate change: crops, livestock, and forestry.

As shown in previous sections, women have significant role in the agriculture sector and there is, therefore, a need to identify ways for equitable participation and benefit from investments on climate change mitigation and adaptation. However, a review undertaken in 2017 shows that the Strategy hardly mentions the terms gender, women, or females, and where it does it hardly provided any explanation on what the gender- and climate-related challenges, impacts and subsequent actions should be. In the instances where the terms are used, it states women as being impacted by climate change but without articulating mechanisms to address their vulnerability (Azeb, A. and Van Laerhoven, F., 2019).

Further, the Strategy identifies 41 adaptation options, which are further categorized under nine themes. Only one of these themes, social protection for high-priority groups, includes women and children. The remaining themes (capacity building and institutional coordination, information and awareness, crop and water management on farms, livestock, value chains and market development, sustainable agriculture and land management, natural resources conservation and management, disaster risk reduction) include no references to gender or women's issue.

Climate-Resilient Strategy for Water and Energy, (FDRE, 2015b)

The Climate Resilient Strategy for Water and Energy analyses the economic and social impacts of current climate variability to ensure economic growth and poverty reduction. In order to build climate resilience, it takes preventive measures for the impacts of future climate change in the water and energy sectors.

The Strategy, however, only includes few references to the impact of climate change and gender. Even though there is an overall statement that identifies the positive contribution of improved access to water on women's lives, it provides no detailed information on what will be done and how the changes will come about. Further, the vulnerability assessment does not consider gendered power relations, institutions, or other socio-economic drivers. Of its 11 strategic priorities, only one (the development of the gender action plan) reflects on women's issues (MoF, 2019).

On a positive note, the Strategy does recognize a few gender issues, including the impacts of lack of access to modern energy services on women's workloads, their participation in productive activities such as education and employment, their health and lack of access to clean water and sanitation. Moreover,

although it has yet to materialize, the Strategy has committed to developing a gender action plan (MoF, 2019).

Climate-Resilient Strategy for Transport, (FDRE, 2015c)

The Climate-Resilient Strategy for Transport sets the framework to deliver an integrated, modern transport system with a focus on multi-modal transportation and good customer service. The Strategy is completely gender-blind with regard to its contents, according to a review by MoF (2019).

Gender Equality Strategy for the Agriculture Sector (MoANR, 2017)

The limitations of female farmers are identified by the Strategy, and it proposes to address these through capacity building of staff on gender-sensitive planning, programming, and service delivery. The need to support the revision and implementation of land-related policies and to strengthen institutional structures and systems in Ethiopia is emphasized in order to increase the profitability and productivity of women in the agriculture sector. Meaningful participation of women in decision-making and partnership with other relevant ministries to promote gender equality are also among its strategic objectives.

Women's Development and Change Package and Strategy (MoWCA, 2017a,b)

The Women's Development and Change Package recognize the limited access to extension services that female farmers have and highlights services that should benefit women, including input use, labor-saving technologies, participation in horticulture, nutrition-dense crop production, irrigation soil management and agro-processing.

The Women's Development and Change Strategy, on the other hand, lists a set of interventions related to ownership, access, and use of land. Among these are: encouraging sharecropping where women lack the required labor to cultivate their land, ensuring women obtain fair sharecropping agreements, assigning plots to landless women, and making women aware of their land ownership rights.

Ethiopia's National Adaptation Plan (NAP-ETH), 2019

Ethiopia's NAP was developed in 2017-2018. Its goal is to reduce vulnerability to climate change by building adaptive capacity and resilience (FDRE, 2019). A detailed gender analysis was done in 2019. The analysis identified three main issues that need to be considered in the implementation of the NAP-ETH: (i) gender differences in adaptation needs, opportunities, and capacities; (ii) equitable participation and influence in adaptation decision-making processes; and (iii) equitable access to financial resources and other benefits resulting from adaptation investments. The document also elaborates on actions to be taken to address these issues, with the aim of providing a roadmap to integrate gender considerations into the implementation of the NAP-ETH (FDRE, 2019). The NAP implementation roadmap was developed in 2020 and 5 implementation strategies which focus on agriculture and water; natural resources management; health, livelihoods, and social protection; climate services and adaptation technologies; and infrastructure are identified. Each implementation strategy identifies adaptation options with key activities and gender considerations (FDRE, 2020).

Gender Mainstreaming Strategy 2020-2023, CRGE Facility

A Gender Mainstreaming Strategy is developed by the CRGE Facility to address gender gaps and opportunities relating to its climate finance mandate. The Strategy's goal is to enable vulnerable women and men, young girls, and boys to improve their livelihoods, to raise their incomes and strengthen their resilience to climate change. The Strategy aims to achieve this through the creation of equitable and fair opportunities for men and women to support a paradigm shift to low-emission and climate-resilient development. It has four strategic outcomes, with associated outputs and activities, as well as a gender implementation plan. The strategic outcomes identified are:

1. Strengthened policies, institutions, and processes within the CRGE Facility and Executing Entities on the promotion of gender equality.
2. Enhanced gender mainstreaming capacities and strategy delivery within the CRGE Facility and Executing Entities.
3. Increased design of gender-responsive projects and programs in the CRGE Facility.
4. Increased participation of women in climate action decision-making.

The Ten-Year Development Plan (2020/21 – 2030/31)

Ethiopia's 10-year Development Plan sets the government development agenda from 2020/21-2030/2031. In its social development plan section, the document states that due attention will be given to women's rights, representation and equitable access and ownership to resources. To this end, some of the targets include addressing the 44% gender gap in wages, giving land ownership right for 59.7% of women among those who do not have ownership rights, and increasing the proportion of women who have access to loans from 33% to 55%. The Plan also has a section on ensuring a climate-resilient green economy through development and conservation of the environment, forest, wildlife, and biodiversity (Planning and Development Commission, 2021).

The long-term low emissions development strategy (LT-LEDS)

Ethiopia launched its LT-LEDS in 2023. This is a strategy that countries are encouraged to produce as part of the Paris Agreement. It provides a long-term roadmap on decarbonization and climate resilience. These trajectories are expected to be used as benchmark for revised and updated NDCs. The document provides various scenarios to achieve net-zero and climate resilient development by 2050 (FDRE, 2023).

Even though it lacks details, the LT-LEDS recognizes the need for gender equality and social inclusion in climate action. Economic opportunities through green job programs and a more inclusive labor market are included in the strategy.

Ethiopia's Climate Change Gender Action Plan (2024)

The national Climate Change Gender Action Plan (CCGAP) provides a comprehensive framework for advancing inclusive climate action by systematically integrating gender considerations across national climate policies, strategies, and investments. Recognizing that climate change impacts are not gender-neutral, the CCGAP addresses the structural inequalities that limit women's and girls' access to resources, decision-making, and adaptive capacity.

The CCGAP further supports inclusive climate action by translating policy commitments into sector-specific, actionable measures across nine priority sectors, including agriculture, water and energy, disaster risk reduction, health, education, and urban development. The Plan emphasizes building women's adaptive capacity through improved access to climate information, extension services, early warning systems, and gender-responsive technologies, while also promoting women's leadership and representation in climate institutions at all levels. By addressing the disproportionate climate impacts faced by women and girls, particularly in food security, water access, energy, and health, and by mobilizing gender-responsive climate finance to support transformative initiatives, the CCGAP strengthens social inclusion and accountability in Ethiopia's climate response. Through robust institutional coordination, stakeholder engagement, and monitoring, the Plan positions women and marginalized groups not merely as beneficiaries, but as key agents of change in building a climate-resilient and equitable future for Ethiopia.

Ethiopia's Nationally Determined Contribution 3.0 (2025-2035)

Ethiopia's NDC 3.0 (2025–2035) clearly and explicitly integrates gender equality and social inclusion as core elements of its climate response. The NDC prioritizes reducing women's disproportionate climate burdens (e.g. water collection and energy access), promoting women's participation in climate-smart agriculture, cooperatives, and extension services, and addressing the specific vulnerabilities of children and youth, particularly in health, nutrition, education, and protection from climate-induced risks.

Beyond sectoral adaptation, gender and social inclusion are institutionally embedded throughout the NDC framework. They informed the preparation process through dedicated assessments and are reflected as a defining feature of NDC 3.0. The document further emphasizes inclusive stakeholder engagement, equity-aligned ambition, and transparent tracking of benefits. Overall, NDC 3.0 treats gender equality and social inclusion not as safeguards, but as enablers of effective, resilient, and equitable climate action in Ethiopia.

While NDC 3.0 clearly states that gender and social inclusion are mainstreamed, the document could have been strengthened by introducing explicit, measurable gender-responsive targets across mitigation and adaptation actions. Further, although the NDC articulates financing needs clearly, gender considerations are not yet operationalized within the climate finance framework. Finally, while NDC 3.0 makes strong progress on inclusion, it largely frames gender equality in terms of access and burden reduction. The NDC could have gone further by explicitly articulating transformative gender outcomes.

Institutional Arrangements

The Ministry of Women's Affairs was established in 2005, with structures at regional, woreda and sector department levels. The Ministry is mandated to oversee and coordinate the work of sectoral ministries in their efforts to address gender issues (JICA, 2006). To date, it has facilitated the development of various policies, including the Women's Development and Change Package, that identify gender issues relevant to climate change response interventions. The Ministry had different names over the years, and, in 2021, it was restructured as the Ministry of Women and Social Affairs.

Reports on the integration of gender and climate change show that there has been challenges in collaboration of the different sectors. In 2012, it was found that mainly due to limited human and financial capacity the Women's Affairs Departments within sectors were not actively contributing towards integration of gender in the context of the CRGE Framework (AU, 2012). More recently, in 2017, a study showed that the departments' involvement in policy and program development was weak stating that it does not go beyond formality (Azeb, A. and Van Laerhoven, F., 2019). Even within Ministries such as the Ministry of Agriculture, where a gender mainstreaming manual was developed, at the zone and woreda levels the assigned gender focal persons were found to have no or very limited knowledge of gender issues (Azeb, A. and Van Laerhoven, F., 2019).

A 2020 scoping study conducted on the Climate and Gender Directorates of the Ministry of Finance and the Environment, Forest and Climate Change Commission showed that there is consensus amongst experts that gender-responsive climate change policy and program are critical for addressing climate change issues. However, the understanding of which gender issues need to be incorporated into the day-to-day operations of these departments, and how, varies across and within the consulted offices and officials, indicating the need to create a common understanding. Moreover, despite the interest in integrating gender within the climate change sector, a lack of institutionalization has severely deterred gender-responsive planning and implementation of program, accountability and monitoring, intra- and inter-sectoral coordination, and gender-equal decision-making on climate change issues (Mulugeta, M. and Lealem, M., 2020).

In December 2020, the CRGE Facility and the then Ministry of Women, Children and Youth (MoWCY) launched the National Community of Practice (CoP) for Gender Equality and Social Inclusion in Climate Change. Following a number of restructurings in the sector ministries, the CoP is currently co-chaired by the Ministry of Planning and Development and the Ministry of Women and Social Affairs. Members include sector ministries, non-governmental organizations, and development partners. In 2023, the second meeting of the COP was held, in which members worked on and approved the revised terms of reference and the 2023/2024 workplan. The specific objectives of the COP are to inform strategic decision-making; plan harmonized and aligned investment programming, capacity development and implementation; advocacy and resource mobilization; and monitoring, evaluation, reporting and knowledge management (MoF, 2021b). Continuous GESI in climate change integration trainings are being delivered to CoP members to support integration of GESI in climate actions and policies (CDKN, 2026).

VI. Key Gender and Climate Change Issues at Project Sites

Gender assessment at the project sites has been undertaken to inform the design and implementation of a proposed Green Climate Fund (GCF) project building on the Adaptation Fund financed *Climate Smart*

Integrated Rural Development Project (2017–2022). The project adopts an integrated approach to water management, climate-smart agriculture, natural resource management, and climate-resilient livelihood diversification.

The assessment analyses gender-differentiated vulnerabilities, roles, constraints, and opportunities related to climate change in the project areas and identifies key gender gaps relevant to water access, agriculture, livelihoods, and decision-making. The findings directly inform the project's Gender Action Plan (GAP), ensuring that interventions are gender-responsive, inclusive, and aligned with GCF Gender Policy requirements.

The project will be implemented in selected kebeles across seven woredas of five regional states and one city administration:

- Amhara region: Tenta woreda
- Direedawa city administration: Wahil Cluster
- Harari region: Erer woreda
- Oromia region: Adama and Alelitu woredas
- Southern Nations, Nationalities and Peoples' region: Lok Abaya woreda
- Tigray region: Raya Azebo woreda

Amhara region, Tenta woreda

The Amhara region is situated in the northwestern and north central part of Ethiopia. It is one of the four largest regions, with a population of 21.1 million. 84% of the population live in rural areas and are engaged in agriculture (UNICEF, 2018). Crops that are grown in the region include teff, barely, wheat, oil seeds, sorghum, maize, oats, beans, and peas (UNICEF, 2019a). Large number of livestock, 8,314,200 (27.9% of the national total), are found in the region (USAID, 2000). The region has various water resources, including Lake Tana, and several rivers that provide great potential for irrigation development (UNICEF, 2019a).

Although there has been consistent decline in monetary poverty, largely due to agricultural growth and benefits from program such as the Productive Safety Net, there is still a lot to be done to meet the SDG targets for the region. Over one-quarter (26%) of the population live below the national poverty line (the SDG target being 13%) and almost one-third (31%) live below the food poverty line (SDG target 16%).

The median age of 16.2 years for first marriage among women aged 20-49 years is the lowest in the country. The rationale of child marriage in the region relates to the belief that marriage reduces the risk that daughters engage in pre-marital sex, exposing them to sexually transmitted diseases and pregnancy while unmarried, which would lead to family disgrace and social stigmatization (UNICEF, 2019a).

As in most other regions of Ethiopia, Amhara women and girls are traditionally labelled as nurturers and caregivers; thus, childcare responsibilities often fall exclusively on them. 83% of first marriages are decided by parents and 64% of women stop attending school after marriage, with the main reason being that they are too busy with family life (UNICEF, 2019a).

As in other regions, Amhara women are often denied their share of inheritance when their parents or husbands die. It is also common for women to be excluded from decisions on common property in marriage and to be denied their due share during a divorce (UNICEF, 2019a).

Gender-based violence is high in Amhara region, with women aged 15-49 reporting psychological (26%), physical (22%) and sexual (10%) violence. Further, 65% of women and 46% of men believe that a husband is justified in hitting or beating his wife in various circumstances (UNICEF, 2019a).

The climate in Amhara region is affected significantly by weather variations: farmers face droughts, frost, hailstorms, flooding, and landslides. Localized flooding of fields by rainfall run-off is a frequent problem. It

was estimated that more than 100,000 people were at risk of flooding and more than 25,000 people were likely displaced in 2018 (UNICEF, 2019a).

According to the 2016 Ethiopia Demographic and Health Survey (EDHS), 64% of households use improved drinking water sources in the region, with only about 17% of water sources being piped. The Ethiopia Socioeconomic Survey (ESS) 2017 shows that 37% of households spend 30 minutes or more reaching the nearest water source, fetching water, and returning to their dwelling. As in other parts of the country, women and girls are mainly responsible for fetching water. The availability and sufficiency of drinking water is 82% and 75%, respectively.

A study on gender mainstreaming in selected sectors in the Amhara region shows that, despite the existence of legal and policy frameworks, in practice gender mainstreaming is not being implemented. It is also not taken into consideration in the region's plans, implementation, monitoring and evaluation and budgeting. Therefore, more work is needed to see changes on the ground (Bishaw, A., 2015).

The target woreda in Amhara region, Tenta woreda, has a population of 166,000 with 15 percent of the households being female headed. It has both livestock and crop production zones. Drought is the major climatic challenge the woreda faces while it is also affected by flooding, landslides and soil erosion to a lesser degree. Human, livestock and crop diseases are also among the key challenges the woreda deals with. Limited access to drinking water and infrastructure, shortage of pasture and water for livestock and deforestation exacerbate the challenges being faced. Chronic food insecurity due to erratic rains, degraded land and small land holdings affect many households in the woreda and hence communities participate in food/cash for work programs and receive food aid (MoFEC, 2017)

Diredawa City Administration, Wahir Woreda

The Diredawa city administration is located in the Eastern part of Ethiopia and consists of the city of Diredawa and the surrounding rural areas. Based on 2019 population projection, it has a total population of 493,000 with 63 percent living in the city and 37 percent living in rural areas. It has a fertility rate of 3.1 for women between the age of 15-49 which has declined from 3.6 in 2005 (UNICEF, 2019b).

The city administration has shown a 20 percent point decline in monetary poverty since 2004/05 with a total monetary poverty rate at 15 percent in 2019. This is the second lowest poverty rate in the country, after Harari. Rural poverty at 23 percent is higher than that of urban poverty which is at 11 percent. The administration also has a lower percentage of people living below the food poverty line (12 percent) compared to the national average which is 25 percent (UNICEF, 2019b).

Progress has also been recorded in maternal health care where antenatal care during pregnancy from a skilled health worker increased from 57 percent in 2011 to 84 percent in 2019. Educational attainment and wealth have been identified as factors for this progress. Further, rate of skilled attendance during delivery increased from 40 percent in 2011 to 71 percent in 2019 and delivery in health facility increased from 40 percent in 2011 to 69 percent in 2019. However, postnatal care within 48 hours in only 28 percent and Diredawa has the fourth highest under-five mortality rate in Ethiopia with 93 deaths per 1000 births (UNICEF, 2019b).

Even though Diredawa has relatively low food poverty rate, malnutrition in children is high. Stunting prevalence of under 5 years was 25 percent in 2019. The 2016 EDHS has shown socio-economic status and mother's education have been shown to have a strong link with a child's wellbeing.

When it comes to education, the Gender Parity Index (GPI) for Dire Dawa primary and secondary education is 0.88 and 0.89, compared to a national average of 0.9 and 0.87, respectively, meaning there are fewer girls enrolled in primary and secondary education than boys.

Based on the 2016 EDHS findings, 90 percent of households in Diredawa use improved drinking water with 41 percent having water sources piped into their dwelling. However, only 69 percent of households in rural areas use improved water sources and of these, only 5 percent have the water source piped into their compound. The poorest in the rural areas have the least access to improved water sources (UNICEF, 2019b).

Diredawa has a median age of 18.7 years for first marriage which is the highest in the country. Almost one out of every three girls in Diredawa are married before the age of 18 years. Further, the practice of female genital mutilation/cutting is deeply rooted at a prevalence of 75 percent among women aged 15 to 49 years compared to the national average of 65 percent (UNICEF, 2019b).

Most women in Diredawa decide themselves regarding whom to marry while 36 percent still stated their parents made the decision for them. Of those aged 15-49 about 69 percent stopped attending school after marriage with the main reason being the demand of family life followed by husbands' refusal to let them continue their education (UNICEF, 2019b).

It is shown that about 32 percent of husbands are said to participate in household chores with only 14 percent participating every day. Women are mostly excluded from decision making on common property, however compared to other regions in the country women have the upper hand in making decision in major household purchases and own health care. Women also have less access to information including the internet and mass media (UNICEF, 2019b).

Wahil woreda is located in the Eastern part of Diredawa with 16 percent of the household being female-headed. It is categorized under semi-arid and moist highlands. The livelihood in the woreda is dominated by agro-pastoralism. The main climatic challenge of the woreda is water and moisture stress with periodic droughts and failures of rains. Flooding and soil erosion also affect the woreda along with human, crop and livestock diseases. Even though the main source of income of the woreda is agriculture there is food deficit as a result of low income and small land holdings. The effect of climate change is exacerbated as a result of deforestation, limited access to water, health services, information and infrastructure, low education levels and poor agriculture management. Many households participate in food/cash for work programs and receive food aid (MoFEC, 2017).

Harari Region, Erer Woreda

The Harari region is the smallest regional state in Ethiopia both in terms of land mass and population. It lies in the eastern part of the country and surrounded by the Oromia region. The ancient city of Harar is the region's capital city. Based on a 2019 projection the total population of the region is 257,000. The total fertility rate among women aged 15-49 was 4.1 in 2016 which has increased from 3.8 in 2005. 56 percent of the population live in urban areas. The rural population in the region depends mostly on rain-fed and small-scale agriculture (UNICEF, 2019c).

The region has successfully reduced both monetary poverty and the rate of people living below the food poverty line by 20 percentage points since 2004/05. The monetary poverty rate is 7 percent which is the lowest in Ethiopia. People living below the food poverty line were 6 percent in 2015/16 (UNICEF, 2019c).

Maternal health care has improved in the region over the last decade. The rate of women who have received professional antenatal care during pregnancy has increased from 56 percent in 2011 to 81 percent in 2019. Access to antenatal care is associated with educational attainment and household wealth. Other indicators have also shown improvement including rate of skilled attendance during delivery which has increased from 33 percent in 2011 to 65 percent in 2019 and the rate of women who delivered in a health facility which has increased from 32 percent in 2011 to 64 percent in 2019. On the other hand, those receiving postnatal care within 48 hours are still low and only at 37 percent. (UNICEF, 2019c).

Even though most of the population reside in urban areas and the region has low food poverty rate, malnutrition among children in the region is very high. The 2016 EDHS report shows that socio-economic backgrounds and education attainment of mothers affect the rate of stunting in children. The key contributors to malnutrition include access to diversified food, lack of awareness of the need to have a diversified diet, and lack of access to fortified food (UNICEF, 2019c).

The Harari region is close to universal improved drinking water usage in urban areas, at 99.6 percent. However, only 60 percent of rural households have access to improved water. Same is true with having sources of water piped into own compound or housing with 44 percent for the region, 71 percent for urban

households and only 5 percent for rural households (EDHS, 2016). When it comes to accessibility of water sources, 28 percent of households in the region need more than 30 minutes to reach water sources, collect water and return to their dwelling (UNICEF, 2019c).

In Harari about 24 percent women indicated their first marriage was arranged while 76 percent married based on their own decision. Of women aged 15-49, 69 percent drop out of school after marriage, mainly due to their busy family lives and to a lesser degree (5 percent) due to refusal of their spouse to continue their education (UNICEF, 2019c)

Erer woreda is the only woreda in Harari region with a population 183,000, of which 13% households are female-headed. It is predominantly arid and within the livestock zone, although it has livelihoods based on both livestock and crops production. Water stress and drought are the main climatic challenges along with health challenges such as water borne diseases, as well as livestock and crop diseases and pests. Limited access to drinking water, shortage of pasture and water for livestock, deforestation, lack of access to infrastructure, a shortage of health facilities, and low educational attainment levels, increase the vulnerability of the community. There are food deficit and many households in the woreda participate in food/cash for work programs and receive food aid (MoFEC, 2017).

Oromia Region, Adama and Aleltu Woredas

Oromia is the largest region in Ethiopia, occupying approximately 34% of the land area and accounting for 37% of the population. The total population is over 37 million. Under-18s account for 54% of the population (CSA, 2017b). The fertility rate in Oromia is higher than the national average, with a total fertility rate of 5.4 compared to the national rate of 4.6 (CSA, 2016). The average household is also large, at 5.2 people per household compared to the national average of 4.8 people per household (CSA, 2017c).

Oromia has a diverse range of agro-ecological zones. Sedentary rain-fed agriculture and livestock production dominates in the highland areas while the lowlands are characterized by pastoralist communities who depend on livestock production (UNICEF, 2019d). The region is divided into 20 administrative zones, with 84% of the population living in rural areas (CSA, 2019). Oromia has experienced high and sustainable economic growth, due primarily to growth in the agricultural sector; however, there are limited off-farm job opportunities in the region, especially for youth (UNICEF, 2019d).

Strong agricultural growth, positive results from the Productive Safety Net Program (PSNP), and implementation of pro-poor economic and social development policies and strategies have all contributed to an increased per capita income in the region (World Bank, 2015). The region succeeded in achieving a 16% decline in monetary poverty between 2004/05 and 2015/16 (FDRE, 2017). A poverty analysis study in 2015/16 found that the poverty headcount ratio in Oromia was 23.9%, just above the national average of 23.5 percent (FDRE, 2017).

Oromia region has the most repeated beneficiaries of relief food in Ethiopia, especially between 2016 and 2018 due to extreme droughts (UNOCHA, 2019). In 2022, the region had 792,686 internally displaced persons due to conflicts and climatic shocks (IOM, 2022).

The proportion of pregnant women who gave birth in the five years and who received antenatal care from a skilled health provider during their pregnancy is 71%, the fourth lowest rate in Ethiopia. Only 44% of births are assisted by a skilled attendant (doctor or midwife) and 56% of women give birth without any assistance during delivery.

There is high prevalence of malnutrition, with serious implications for social and economic development. In Oromia, 28% of child deaths are associated with under-nutrition (CSA, 2016), with 36% of children under 5 stunted, 5% wasted and 16% underweight (EPHI, 2019). Stunting is associated with low socio-economic status and mothers' educational attainment: the children of mothers with no education are more than two times more likely to be stunted than those whose mothers have completed secondary or higher education (EPHI, 2019).

The gross enrolment ratio (GER) and the net enrolment ratio (NER) for pre-primary education in Oromia are low (29.4% and 16.4%, respectively) and far below the national average of 40.7% and 23.9%, respectively. Only 46% of students complete the first cycle of primary education (grade 4) and the dropout rate in primary schools is 20%, higher than the national average of 17.5%. Some of the reasons for high

dropout rates and grade repetition include demand for child labor by rural households, child marriage, abduction of girls, long distances to schools, internal migration due to climate change, drought, and conflicts (MoE, 2018).

About 17% of water sources in Oromia are piped and 63% of households use improved drinking water sources, marginally fewer than the national average of 65% (CSA, 2016). 28% of households spend more than 30 minutes bringing water to their houses compared with the national average of 32% - reflecting progress in water infrastructure and the availability of water sources. As elsewhere in the country, women and girls are mostly responsible for fetching water (UNICEF, 2017a).

Lack of water supply and proper facilities, as well as hygiene products in schools, are major challenges for girls, leading to girls missing (and some even dropping out of) school due to menstruation. 90% of schools never have water available and 100% of schools never have soap available. There is a clear need for a gender-inclusive approach to improving water supply, sanitation and hygiene infrastructure in schools, in order to address school absenteeism, performance and completion (UNICEF, 2017b).

Dependency on land and weather for agricultural and livestock production is a key vulnerability for many households in Oromia (World bank, 2015). Climatic shocks contribute to increased internal conflicts because of trans-boundary competition over resources, such as grazing land, arable land, and water (UNICEF, 2014).

There was an increase in the average median age of marriage in Oromia between 2000 and 2011; however, progress has since stagnated and currently stands at 17.4 years. There has also been a decline in child marriage rates, from 58% in 1991 to 48% in 2016 – but still well above the national average of 40% (CSA, 2016).

In coming decades, rising temperatures, extraordinary rainfall events and more intense and prolonged droughts and floods are projected (World Bank, 2010). The high prevalence of poverty, high rates of malnutrition, high population growth and low climate adaptive capacities increase vulnerability to climate change (World Bank, 2010). Women and girls experience greater risks, burdens, and impacts of climate change, as emergencies exacerbate existing gender inequalities (CEDAW, 2018). During climate change-induced emergencies, formal and informal protection mechanisms break down, and human rights abuses increase, resulting in increased gender-based violence that affects women and girls disproportionately (UNICEF, 2019d).

As in most other regions of Ethiopia, Oromia Regional State has a patriarchal society in which men hold primary power in private and public life. Women and girls have traditionally performed their roles in the domestic sphere, and these activities are often considered inferior. Women and girls are labelled nurturers and carers, with the result that childcare responsibilities often fall exclusively on them (UNICEF, 2019d).

In line with the national average, in Oromia 35% of women (aged 15-49) decide for themselves to marry, while parents make the decision for 61% (CSA, 2016).

One of the selected woredas, Adama, is located in the Great Rift Valley, with at altitude ranges of 1500 - 2300 meters above sea level. It has a total population of 155,349, of whom 79,013 are male and 76,336 are female. The average rainfall in the woreda is inadequate for crop production and recurrent droughts are common. The woreda has 30 percent of arable or cultivable land, 6.5 percent of pasture, 5.2 percent of forest, and 58.3 percent of other forms of land including swampy, degraded or otherwise unusable. Fruits, vegetables and sugar cane are important cash crops (MoFEC, 2017).

The second selected woreda of Oromia region, Aleltu, has a total population of 53,414 of whom 27,109 are male and 26,305 are female. The Woreda is located in the highland mixed livelihood system. Rainfed crop production and livestock husbandry are practiced in the woreda. Teff, wheat and pulses are among the crops that are cultivated. However long years of extractive production, high population and livestock densities have resulted in sever degradation of the natural resources (MoFEC, 2017).

Sidaama Region, Loka Abaya Woreda

The Sidaama regional state was formed in June 2020 after a referendum. It was previously part of the Southern Nations, Nationalities and Peoples' (SNNP) Region. The total area of the region is estimated to be 6,806.2 square kilometers. The new region comprises the Hawassa city administration, which is the capital city and four zones - East, West, South, and central Sidaama Zones (Sidaama region website, 2024). As the region is quite new information in this section is for the wider SNNP regional state.

SNNPR is located in the southwest part of Ethiopia and is the third largest region in the country. It has an estimated population of 20 million people with 14% under 5 years of age and 47% between 0 and 17 years of age. The average household size is 5.2. The fertility rate is decreasing and is 4.4 for women aged 15-49 (UNICEF, 2019e). About 83% of the population live in rural areas and are mostly farmers, even though there are agro-pastoralists and pastoralists communities in the region (UNICEF, 2019e).

The region has consistently reduced monetary poverty in the past several years despite frequent shocks. People living under the national poverty line are 10.4%, while those living below the food poverty line are 12.3%. As in most of the other regions, rural monetary poverty (22%) is higher than urban poverty (14%) (UNICEF, 2019e).

There has also been progress in maternal health indicators with the rate of mothers receiving antenatal care from a health provider had reached 69% in 2019 from 27% in 2011. Child delivery in health facility has also reached 48% in 2019 which is equal to the national average. However, the quality and coverage of maternal, new-born and child health services remain low (UNICEF, 2019e).

The EDHS (2016) indicate 59% of households use improved drinking water sources with 84% availability and 81% sufficiency. However, pastoralists in the region still depend on unprotected water sources like river water. The average time to collect water is more than 30 minutes for 36% of households in the region. This affects mostly women and girls as they are mainly responsible to collect water for their households (UNICEF, 2019e).

According to the EDHS 2016 the median age of first marriage in the region is 18.2 years for women aged 20-49 years. Even though this is considerable high and above the national average, a significant progress is seen for those aged 20-24 with a decline from 62% in 1991 to 31% in 2016. Even though female genital mutilation is decreasing among the younger generation, it is still of high concern in the region with a prevalence rate of 62% among women aged 15-47 (UNICEF, 2019e).

With about 65% of the region being mountainous and above 1,500m elevation and the rest lowland with grass and bush, the region has diverse climate, topography and ecology. The lowest-lying areas are found the southern part of the region where pastoralists reside due to little rainfall. The higher elevations on the other hand receive adequate rainfall and crop production is possible. Climatic shocks such as high temperature and rainfall, prolonged droughts and intense floods are projected for the coming decades. The high population growth and density coupled with other factors such as competition for land, migration of the youth, poverty, poor infrastructure, degraded environment, lack of farming technology and low level of education makes it harder for communities to cope with climatic shocks. Women and girls face greater risks, burdens and impacts of climatic shocks as they exacerbate already existing gender inequalities (UNICEF, 2019e).

Like most part of the country men in the region hold power in private and public life. The social system has rooted gender stereotypes where women and girls are expected to focus on the domestic sphere which is considered inferior (UNICEF, 2019e).

Based on the EDHS 2016, 36% of women aged 15-49 stated their first marriage was arranged by their parents while the remaining made their own choices. 82% of women stopped their education after marriage mainly due to the high demand of domestic chores while some discontinued due to their husband's unwillingness. In the region 11% of girls aged 15-19 have begun childbearing. These indicate the challenges young girls face to continue their education (UNICEF, 2019e).

It is stated that 37% of husbands participate in some form of household chore while only 19% do so every day. Women are mostly excluded from making decisions on shared properties and denied of ownership (UNICEF, 2019e).

The selected woreda, Loka Abaya, has an estimated population of 99,233 of whom 50,603 are men and 48,630 women. 1,059 or 1.07 percent of its population are urban dwellers. The altitude of the woreda ranges from 1500 - 1768 meters above sea level, with mean annual temperature of 17 - 20 degree Celsius. Mixed farming is the main livelihood system with main crops including perennial (e.g., coffee and enset), cereals and root crops. The major challenges in the woreda include degradation of natural resources and frequent droughts. The land use in the woreda include 20.2 percent cultivated land, and 42.6 percent forest (MoFEC, 2017).

Tigray region, Raya Azebo woreda

Tigray region is located in the dry lands of northern part of Ethiopia with an estimated population of 5.4 million people. In 2018, Tigray had a higher percentage (34%) of female headed household compared to the national rate (25%). Though three out of four live in rural area and depend on agriculture, urbanization has increasingly become a priority with an annual rate of 4.6% (UNICEF, 2019f).

Even though the region has demonstrated impressive agricultural growth and pro-poor spending on basic services and social protection, the region still had the highest monetary poverty in the country in 2016. 13.5% of people live under the national poverty line and 16.5% live below the food poverty line. Women are more likely to live in poverty than men with 43% and 24% of women living in monetary and food poverty as compared to 22% and 11% of men, respectively (UNICEF, 2019f).

The region has progressed in several child and maternal health and nutrition indicators. In antenatal care the region has performed much better than the national average. This is stated to be due to a high regional priority given to maternal mortality (UNICEF, 2019f).

72.1% of households in the region use improved drinking water sources, which is the largest share of all regions and above the national average of 66%. However, still one third of households are located more than 30 minutes away from water sources. Like in other parts of the country the responsibility of fetching water fell on women and girls (UNICEF, 2019f).

There is still high level of sexual harassment and violence in the region. 65% of women believe a husband is justified in beating his wife while 31% men share the same opinion. Improvement is seen in early marriage in the region which was 43% in 2016. Female genital mutilation has also been decreasing in the region which is 24.2% and the lowest in the country (UNICEF, 2019f).

The region is vulnerable to climate stress and is highly affected by environmental degradation. Drought, hailstorms, floods and landslides put people at high environmental risk. In the lowlands and degraded highland areas of the region, minimum agricultural production and scarcity of drinkable water are high challenges. Extreme temperatures and intense rainfall and droughts are projected to be major environmental challenges in the region in the coming years (UNICEF, 2019f).

In the region women and girls have limited mobility, fewer economic opportunities and less decision-making power due to socio-cultural factors. There is inequality between men and women when it comes to ownership and decision making. While women participation in politics is increasing grassroots participation remains low (UNICEF, 2019f).

A study done in parts of Tigray showed that the top climate-change related impacts that affect their livelihoods are drought (97%), flooding (76%), pests and disease (62%), and other hazards (39%). The impacts of climate-change were found to be more severe on female-headed households mainly due to their lack of resource access and control, lack of income and technology use and high dependence on natural resources. Some of the coping strategies identified in the area included water harvesting practices, soil and

water conservation, irrigation, diversifying income sources and agricultural inputs and adjustment of planting dates and crop varieties (Assefa, E. and Gebrehiwot G., 2023).

The selected woreda, Raya Azebo, lies in the arid agro-ecology with plains, and undulating mountains dominating the terrain. It has a total population of 136,000. It is one of the more productive of the areas of the region, and produces enough food from crops and livestock, due to fertile soils and relatively high rainfall. Nonetheless, periodic drought is a recurring problem, and there have been reports of increased rainfall variability which has affected the livelihoods of much of the population. Flooding and soil erosion are also common mainly due to the terrain. Human, crop and livestock pests and disease are also the challenges faced by the community. Deforestation and low transport access further exacerbate the challenges faced in the woreda. 55% percent of the population do not have adequate assets to cope with major shocks: and many are forced to participate in food/cash for work programmes in times of droughts (MoFEC, 2017).

Key Outcomes and implications for Implementation and sustainability Across All Project Sites

Key outcomes

Gender Roles and Division of Labour

Across all project regions, gender norms strongly shape roles and responsibilities. Women and girls bear a disproportionate burden of unpaid care and domestic work, including water collection, fuelwood gathering, food preparation, childcare, and support to agricultural activities. Men generally dominate decision-making in household and community spheres, particularly regarding land use, asset control, and participation in formal institutions.

This unequal division of labour constrains women's time, mobility, and ability to participate in training, leadership roles, and income-generating activities, thereby limiting their adaptive capacity to climate change.

Education, Early Marriage, and Harmful Practices

Educational attainment for girls and women remains lower than for men in most project areas, driven by early marriage, domestic workload, poverty, and limited school infrastructure. Several regions report high rates of child marriage, school dropout following marriage, and harmful practices such as female genital mutilation/cutting (FGM/C), particularly in Dire Dawa, Amhara, Sidaama, and Oromia.

These factors undermine women's long-term economic opportunities, access to information, and capacity to engage in climate-resilient livelihoods.

Access to Resources and Services

Women consistently face structural barriers in accessing and controlling productive resources, including:

- **Land and inheritance:** Women are often excluded from land ownership and inheritance or hold weaker use rights.
- **Water:** Although women are primarily responsible for water collection, they are underrepresented in water user associations and decision-making bodies.
- **Agricultural inputs and extension:** Women have more limited access to extension services, climate information, technology, and finance.
- **Livelihood opportunities:** Female-headed households, which constitute between 13% and 34% of households in the target areas, face labour, asset, and capital constraints that heighten vulnerability to climate shocks.

Climate Risks in the Project Areas

The project regions experience increasing climate variability, including recurrent droughts, erratic rainfall, floods, soil erosion, and rising temperatures. These hazards affect water availability, agricultural productivity, livestock health, and household food security.

Differential Impacts on Women and Men

Climate change exacerbates existing gender inequalities:

- **Women's workloads increase** during droughts and water scarcity as they travel longer distances to fetch water and sustain household food needs.
- **Female-headed households** are disproportionately affected due to limited assets, labour, and access to coping mechanisms.
- **Food and nutrition impacts** are particularly severe for women and children, with high rates of child stunting linked to maternal education and food insecurity.
- **Gender-based violence (GBV)** risks increase during climate-induced stress and emergencies, as social protection mechanisms weaken and economic pressures intensify.

Women's limited participation in decision-making and restricted access to early warning information further reduce their ability to prepare for, respond to, and recover from climate shocks.

Intersectional Vulnerabilities

In addition to women and female-headed households, the assessment identifies other groups facing heightened vulnerability, including:

- **Youth**, particularly rural young women and men with limited access to land, employment, finance, and skills development;
- **Elderly persons**, who may have reduced mobility and limited income sources;
- **Persons with disabilities**, who face physical, social, and institutional barriers to accessing infrastructure, services, and participation;
- **Widowed or divorced women**, chronically poor households, and labour-constrained families.

These vulnerabilities are driven by intersecting socio-economic, cultural, and institutional factors, including poverty, remoteness, low literacy, and weak local institutional capacity.

Institutional and Policy Context

Despite the existence of national and regional gender equality policies and legal frameworks, gender mainstreaming remains limited in planning, budgeting, and implementation at regional, woreda, and kebele levels. Capacity gaps among implementing institutions and sector offices often result in gender being treated as an add-on rather than integrated across technical interventions.

Strengthening institutional capacity for gender-responsive planning, implementation, and monitoring is therefore essential for achieving sustainable project outcomes.

Implications for Project Design

The gender assessment identifies several priority gender gaps and opportunities relevant to the project:

1. **Limited access to productive resources** (water, land, inputs, finance) for women
2. **Low participation of women in decision-making structures**, particularly water and natural resource governance institutions
3. **High time burdens** related to unpaid care work and water collection
4. **Limited access to information, skills, and training**, especially for women and youth
5. **Risks of exclusion and SEAH** in project-related activities if safeguards are not in place

Response Measures and Linkage to the Gender Action Plan

In response to these findings, the project's Gender Action Plan includes targeted and integrated measures to:

- Improve women's access to potable and productive water infrastructure, reducing time burdens;
- Promote women's participation and leadership in water user associations, irrigation committees, and local planning processes by establishing minimum quotas and embedding sex disaggregated indicators and qualitative measures;
- Deliver project activities such as consultations, trainings, and watershed and irrigation management meetings using gender-responsive modalities, including convenient timing and locations agreed with women, women-only consultation spaces, and participatory facilitation approaches that enable meaningful engagement despite existing care and productive responsibilities.
- Link women and vulnerable groups to integrated livelihood support packages, combining skills training, start-up inputs, market linkages, and access to financial services, rather than standalone interventions.
- Deliver gender-responsive training and capacity building tailored to women, youth, and vulnerable groups;
- Address socio-cultural barriers through awareness-raising and gender-sensitive facilitation;
- Integrate SEAH risk prevention and survivor-centred grievance redress mechanisms;
- Build institutional capacity for gender mainstreaming at regional, woreda, and community levels.

Sustainability of Gender-Related Investments

Gender-related investments under the project are designed to be institutionally embedded, locally owned, and financially integrated, ensuring sustainability beyond the project period. Rather than creating parallel systems, the GAP is implemented through existing government structures, including sectoral ministries, regional and woreda-level implementing entities, and Women and Social Affairs Offices, with coordination and oversight by the Ministry of Finance through the CRGE Facility. This alignment strengthens national and sub-national capacity to mainstream gender equality in climate-resilient development programming.

Sustainability is further enhanced by integrating gender actions and budgets within core project components, rather than treating them as stand-alone or externally funded activities. Costs associated with gender-responsive infrastructure, capacity development, livelihood support, and safeguarding mechanisms are embedded within sectoral budget lines, enabling continued replication and scale-up through public investment frameworks and future climate and development programs.

At community level, sustainability is reinforced through institutionalized participation of women in water user associations, watershed groups, and livelihood cooperatives, supported by gender-responsive bylaws, leadership quotas, and skills transfer. Investments that reduce women's time burden, strengthen climate-resilient livelihoods, and improve access to finance and services contribute to durable socio-economic gains, while the strengthened capacity of institutions to plan, budget, and monitor gender outcomes ensures that gender equality and social inclusion considerations remain integral to national climate resilience efforts.

VII. Sexual Exploitation, Abuse and Harassment (SEAH)

The project recognizes that sexual exploitation, abuse and harassment (SEAH) can significantly undermine women's dignity, safety, participation, and ability to benefit from climate-resilient development interventions. Although the project falls within the low-risk threshold under the Simplified Approval Process, low-level SEAH risks may nevertheless arise. These risks may occur during community consultations, training and awareness-raising activities, beneficiary selection processes, interactions between contractors or project workers and community members, as well as workplace relations among project staff, consultants, and contractors. Such risks are particularly pronounced in contexts characterized by unequal power relations, limited access to services, and barriers to safe and confidential reporting for women and girls.

To address these risks, the Gender Action Plan incorporates targeted measures to ensure that women, girls, and other vulnerable groups are able to participate in project activities within a safe, respectful, and supportive environment. These measures include SEAH awareness-raising for communities and project personnel; training for relevant staff, focal points, contractors, and workers; integration of Codes of Conduct into contractual and workforce arrangements; strengthening of confidential, accessible, and survivor-centred grievance redress mechanisms; and establishment of clear referral pathways to appropriate support services. The implementation and effectiveness of these measures will be monitored as part of the project's regular gender and environmental and social safeguards follow-up.

The project's gender-responsive approach therefore extends beyond increasing women's access to project benefits and participation in decision-making. It also places explicit emphasis on ensuring that such participation is safe, inclusive, and accountable. Through integrated awareness, grievance, referral, and accountability mechanisms, the project seeks to reduce the risk of harassment, intimidation, abuse, or exclusion of women, girls, and other vulnerable persons in connection with project-related activities.

Implementation of the gender-related SEAH actions will be led by the Ministry of Finance / CRGE Facility, in collaboration with the designated Executing Entities and the relevant regional and woreda implementation structures. Gender focal points, safeguards focal points, grievance focal points, and supervising personnel will support implementation of these measures, including awareness raising, training, communication of safe conduct expectations, functioning of grievance channels, and maintenance of referral pathways. Please see cross-cutting SEAH risk mitigation and response actions table under the part II, gender action plan matrix.

VIII. Conclusion

The assessment confirms that climate change and gender inequality are deeply interconnected in the project areas. Climate hazards intensify existing gender disparities, while structural gender inequalities limit adaptive capacity and resilience. Women play a central role in water management, agriculture, and household resilience, yet remain marginalized in access to resources, services, and decision-making.

By integrating gender and social inclusion considerations across all components and coupling risk mitigation with targeted empowerment measures, the project aims to deliver transformational gender and social inclusion outcomes. These include increased agency, improved livelihoods, reduced time poverty, enhanced participation in decision-making, and more equitable access to climate-resilient resources and services, ensuring that women and other vulnerable groups are not only beneficiaries, but key agents of change in climate adaptation.

IX. References

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Part II: Gender Action Plan

This Gender Action Plan (GAP) ensures that the project contributes to gender equality, women's empowerment and social inclusion by addressing gender-differentiated vulnerabilities, needs, roles, and capacities in climate-resilient water, agriculture, and livelihood systems in the targeted project areas.

The GAP is fully integrated into the overall project design and is implemented alongside the main funding proposal and its associated plans and safeguards instruments. Rather than establishing separate gender-specific arrangements, gender considerations are embedded across all project components, institutions, and implementation processes to ensure effectiveness, sustainability, and accountability.

Overall oversight and coordination of GAP implementation will be led by the Ministry of Finance, through the CRGE Facility as the Accredited Entity, in line with GCF requirements. Executing Entities and sectoral partners at federal, regional, and woreda levels will be responsible for mainstreaming gender considerations into annual work planning, procurement, stakeholder engagement, service delivery, and reporting. Existing gender institutional structures, including Women and Youth Affairs offices, will support coordination, implementation, and monitoring, complemented by designated gender focal persons at the executing institutions.

Monitoring of gender results will be conducted through the project's integrated monitoring and evaluation system, using both logframe indicators and GAP-specific indicators. Implementing partners will collect gender-disaggregated data at field level, while the Accredited Entity will consolidate and report progress to the GCF. This integrated approach enables systematic tracking of gender equality outcomes and timely corrective action throughout project implementation.

Due to limited data availability, it was not possible to set baseline for the GAP, therefore, a baseline assessment will be conducted at the beginning of the project. If the assessment warrants target revision, this required revisions will be submitted along with the first project progress report.

Activities	Indicators & Targets	Timeline	Responsibilities	Costs
Impact: Enhanced gender equality and women's empowerment in climate-resilient water, agriculture, and livelihood systems in targeted project areas				
Outcomes:				
Outcome 1: Improved access and control over water resources, agricultural inputs, and livelihood opportunities for women, FHH and other vulnerable groups				
Outcome 2: Increased participation and leadership of women and vulnerable groups in local decision-making structures, including water and irrigation user associations				
Outcome 3: Reduced time burden of women related to water collection				
Outcome 4: Strengthened institutional capacity to mainstream gender equality and social inclusion in project implementation and service delivery				
Gender baseline and community consultation				
Conduct site-specific gender baseline survey	Indicator: Number of gender-disaggregated baseline reports produced Target: Six woreda-specific baseline survey reports, disaggregated by gender, age, household headship, and physical ability, covering all GAP indicators	First half of Year 1	Project implementing team supported by women and social affairs office focal point with oversight of the CRGE facility	Part of project budget (budget line 1.2.1)
Conduct inclusive community consultation and feedback session	Indicator 1: Number of community wide consultation and feedback sessions held Target: At least once a year Indicator 2: Percentage of women and youth represented during consultations Target: At least 50% women and 30% youth participants Indicator 3: Number of women only consultation and feedback sessions held Target: At least once a year	Year 1-4	Project implementing team supported by women and social affairs office focal point with oversight of the CRGE facility	Part of project budget (budget line 1.1.4)
Component 1: Strengthened Institutional and Community Capacity for Climate Resilience				
Output 1.1 Project implementing institutions strengthened to integrate gender, social inclusion and SEAH safeguards				
Deliver Gender Equality and Social Inclusion (GESI) training on climate action and policy with focus on the GAP implementation for project team, woreda and regional experts.	Indicator 1: Percentage of trained experts who are women Target: At least 50% women participants; where women are underrepresented, all available women experts trained Indicator 2: Number of trainings delivered throughout the project period Target: At least one training per year	Year 1-4	Project implementing team supported by women and social affairs office focal point with oversight of the CRGE facility	Part of project budget (budget line 1.1.1)

	Indicator 3: sectoral representation Target: At least relevant experts from Agriculture, Irrigation, Water and Women and Social Affairs offices and all project implementing teams included			
Provide SEAH prevention, safe reporting and survivor-centred response training to project workers, contractors, consultants, grievance focal points, safeguards focal points, gender focal points and relevant implementing staff.	Indicator 1: Number of relevant personnel trained on SEAH prevention, confidentiality, safe reporting, survivor-centred response and referral procedures. Target: All designated grievance, safeguards, gender and community-facing focal persons trained before handling complaints or participating in field-level engagement. Indicator 2: Refresher SEAH training delivered. Target: Refresher sessions provided periodically during implementation.	At project inception and periodically during implementation.	CRGE Facility Gender Expert; MoF/CRGE Facility safeguards team; Executing Entities; regional and woreda implementation structures; grievance focal points.	Part of project budget, budget lines 1.1.1 and 1.1.2.
Strengthen the project GRM to include confidential, accessible, anonymous, gender-responsive and survivor-centred procedures for SEAH-related complaints, including complaints from community members and project-related workers.	Indicator 1: SEAH-sensitive grievance procedures operational. Target: SEAH-sensitive GRM procedures established and communicated in all target woredas. Indicator 2: Trained focal persons designated. Target: At least one trained grievance/safeguards/gender focal person available for SEAH-sensitive reporting and referral in each target woreda. Indicator 3: Confidential reporting channels functioning. Target: Confidential and anonymous reporting options available and communicated to communities in local languages and accessible formats.	Established at project start and maintained throughout implementation.	MoF/CRGE Facility; grievance focal points; safeguards focal points; gender focal points; Executing Entities; regional and woreda implementation structures.	Part of project budget, budget lines 1.1.3 and 1.1.2.
Map service providers and maintain referral pathways for medical, psychosocial, legal, protection, social welfare and reintegration support services relevant to SEAH survivors.	Indicator 1: Service provider mapping completed. Target: Referral pathways mapped in all target woredas during inception. Indicator 2: Referral directory available and periodically updated. Target: Updated referral information maintained during implementation.	At project inception and updated as needed during implementation.	MoF/CRGE Facility; CRGE Facility Gender Expert; Executing Entities; relevant local institutions; gender, safeguards and grievance focal points.	Part of project budget, budget lines 1.1.2 and 1.1.3.

	Indicator 3: Focal persons informed of referral pathways. Target: Trained focal persons able to facilitate safe, confidential and consent-based referrals where required.			
Integrate Codes of Conduct and SEAH-related clauses into procurement documents, contracts, consultant arrangements, worker engagement procedures and community-facing implementation arrangements.	Indicator 1: Codes of Conduct and SEAH clauses included in relevant procurement and contractual documents. Target: SEAH-related Code of Conduct requirements included in all relevant procurement and contractual arrangements before field activities begin. Indicator 2: Contractors, consultants, workers and service providers oriented on SEAH-related conduct obligations. Target: All relevant service providers oriented before commencing community-facing activities. Indicator 3: Compliance monitored. Target: SEAH-related conduct compliance included in safeguards monitoring reports.	During procurement and before commencement of field activities; monitored throughout implementation.	MoF/CRGE Facility; lead procuring entities; Executing Entities; safeguards focal points; gender focal points.	Part of project budget, budget line 1.1.2.
Monitor GAP implementation, including SEAH-related actions, through project progress reporting, ESAP implementation monitoring, safeguards follow-up, grievance monitoring and gender reporting.	Indicator 1: GAP and SEAH indicators included in project monitoring. Target: GAP and SEAH actions monitored periodically throughout implementation. Indicator 2: Implementation gaps identified and addressed. Target: Corrective actions documented where gaps are identified. Indicator 3: SEAH reporting remains anonymized and confidential. Target: No personally identifiable survivor information included in routine project reporting.	Quarterly / periodically throughout implementation.	MoF/CRGE Facility; CRGE Facility Gender Expert; Executing Entities; gender, safeguards and grievance focal points.	Part of project budget, budget line 1.1.2.
Output 1.2 Inclusive climate-smart agriculture and integrated land-water-forest plans developed				
Develop or update Climate-smart agriculture and integrated land–water–forest management plans through inclusive consultation	Indicator 1: Percentage of women consulted during plan development Target: At least 50%, including FHH representatives Indicator 2: Percentage of consulted women	Year 1	Project implementing team supported by women and social affairs, agriculture, water and forestry offices focal points with oversight of the CRGE facility	Part of project budget (budget line 1.2.5)

	reporting that plans reflect their needs Target: At least 80%			
Component 2: Improved Access to Climate-Resilient Water and Irrigation Services				
Output 2.1 Improved access to potable water and inclusive water governance				
Climate-resilient water infrastructure: retrofit rural springs with solar-powered pumping system	Indicator 1: Percentage of women and youth who received operation and maintenance training Target: At least 50% of trainees are women and youth Indicator 2: Percentage of women reporting improved access to potable water and reduced time burden by end of project Target: At least 90% of women and FHH beneficiaries	Year 1-4	Project implementing team supported by women and social affairs and water offices focal points with oversight of the CRGE facility	Part of project budget (budget line 2.1.5)
Form or strengthen irrigation water users association (IWUAs) with inclusive membership and leadership structures	Indicator 1: Percentage of women and other vulnerable groups among IWUA members Target: At least 50% women (including FHH) and 10% other vulnerable groups Indicator 2: Percentage of leadership position held by women and other vulnerable groups Target: At least 40% women and 10% other vulnerable groups Indicator 3: IWUA bylaws reflect inclusion target Target: Gender targets explicitly stated Indicator 4: Number of gender-disaggregated capacity needs assessment conducted for all project components Target: Six woreda-specific assessment reports, disaggregated by gender and age Indicator 5: Number of capacity strengthening sessions provided Target: At least one training per year based on needs assessment	Year 1-4	Project implementing team supported by women and social affairs, water and irrigation offices focal points with oversight of the CRGE facility	Part of project budget (budget line 2.2.5)
Output 2.2 Improved water access for irrigation and livestock use				

Establish solar powered small-scale irrigation schemes	Indicator 1: Percentage of trained participants who are women and vulnerable groups Target: at least 50% (women, FHH, youth and PWD) Indicator 2: Percentage of enterprise-based beneficiaries who are women and youth-led enterprises Target: at least 50% of the benefiting enterprises Indicator 3: Percentage of beneficiaries reporting improved irrigation access and production Target: at least 80% of which at least 40% are women	Year 1-4	Project implementing team supported by women and social affairs and irrigation offices focal points with oversight of the CRGE facility	Part of project budget (budget line 2.2.5)
Component 3: Enhanced Adaptive Agricultural and Land Management Practices				
Output 3.1 Provide gender-responsive CSA training and inputs				
Provide trainings and inputs to farmers	Indicator 1: Number and percentage of women farmers trained in climate-smart agriculture, disaggregated by FHH, youth, and disability status. Target: At least 50% of all CSA trainees are women, with priority given to FHHs, young and disabled women. Indicator 2: Percentage of training sessions designed and delivered using gender-responsive approaches (timing, location, facilitation). Target: 100% of trainings apply gender-responsive delivery modalities. Indicator 3: Percentage of women trainees who adopt at least two CSA practices within two agricultural season. Target: ≥60% of women trainees Indicator 4: Percentage of women and FHH beneficiaries receiving CSA inputs and extension services. Target: ≥70% of women and FHH beneficiaries report receiving and using of CSA inputs and extension services	Year 1-3	Project implementing team supported by women and social affairs and agriculture offices focal points with oversight of the CRGE facility	Part of project budget (budget line 1.2.2)

Output 3.2 Women and vulnerable groups equitably participate in and benefit from integrated watershed management				
Establish or strengthen watershed management groups	Indicator 1: Percentage of watershed management group members who are women, disaggregated by FHH status. Target: At least 50% of watershed management group members are women, including women from FHHs. Indicator 2: Percentage of leadership and decision-making positions within watershed groups held by women including FHH representatives and youth. Target: At least 40% of leadership positions within watershed groups held by women and 10% by youth by Year 3. Indicator 3: Number of women and FHHs who report meaningful participation in watershed planning, implementation, and monitoring processes. Target: ≥60% of women and FHH members report meaningful participation in decision-making processes.	Year 1-3	Project implementing team supported by women and social affairs, NRM offices focal points with oversight of the CRGE facility	Part of project budget (budget line 1.2.2)
Component 4: Strengthened Climate-Resilient Livelihoods and Financial Inclusion				
Output 4.1 Women, youth, and persons with disabilities achieve improved and resilient livelihoods				
Support gender-responsive income-generating activities	Indicator 1: Number and percentage of women beneficiaries supported with complete climate-resilient IGA support package (training + start-up inputs + market linkage). Target: At least 2,000 women and 50% of total IGA beneficiaries (disaggregated by age, disability and FHH) Indicator 2: Percentage of women beneficiaries reporting increased and more stable income Target: At least 65% of women beneficiaries report increased and more stable income by end of project	Year 1-3	Project implementing team supported by women and social affairs, agriculture and cooperative offices focal points with oversight of the CRGE facility	Part of project budget (budget lines 4.1.3-4.1.9)

Provide needs-based training	Indicator 1: Number of livelihood and financial literacy capacity needs assessment produced, disaggregated by gender, FHH, age and disability. Target: Six woreda-specific needs assessment produced Indicator 2: Percentage of women, youth and people with disability who received training based on assessment outcome Target: At least 50% women (including FHH) and 30% youth; people with disability will be prioritised	Year 1-3	Project implementing team supported by women and social affairs, agriculture and cooperative offices focal points with oversight of the CRGE facility	Part of project budget (budget lines 4.1.1, 4.1.8 and 4.1.9)
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Annex I: List of Consulted Individuals - initial consultation

An initial consultation with expert groups and community representatives was held on 2–3 October 2023 in Adama, Ethiopia, bringing together 50 participants from federal ministries, regional governments, the CRGE Facility, and target woredas. Participants highlighted the positive impacts of the previous Adaptation Fund project, particularly improvements in water access, climate resilience, and livelihoods, with strong benefits for women and vulnerable groups. These achievements were seen as a solid foundation for the new project. Emphasis was placed on sustainability through capacity building, local ownership, and skills development. Stakeholders underscored the importance of water security, including solar-powered irrigation technologies. Improved coordination between federal and regional institutions and continued training at woreda and kebele levels were identified as critical for successful implementation.

In addition, two rounds of community level consultations were conducted in July 2024 and May 2025. These consultations were carried out at participating woreda level and led by experts from the Ministry of Finance, CRGE Facility. The consultations further informed project design and safeguards considerations. Details of the consultation process and key outcomes are documented in Annex 12 (ESAP) of the funding proposal. The table below presents the names, gender and institutional affiliations of participants who took part in the Adama consultation workshop.

	Name	Gender	Institutions
1	Abay Husen	M	Oromia Water and Energy
2	Abebe Tamiru	M	Oromia Water and Energy
3	Addisu Bula	M	Harari Region Bureau of Agriculture
4	Addisu Negash	M	Ministry of Agriculture
5	Ahmed Gallo Ablew	M	Harari Region Bureau of Women and Youth Affairs
6	Andualem Bekele	M	Dire Dawa Bureau of Finance
7	Anga Sebani	F	Community representative from Oromia Region
8	Asaminew Teshome	M	Ethiopian Meteorology Institute
9	AsnakewYehuala	M	Finance Bureau Amhara
10	Banteamlak Wondimnew	M	Amhara Region Finance
11	Barok Kifle Meshesha	M	Ministry of Water and Energy
12	Bihonegn Semaw	M	Amhara Bureau of Women and Youth Affairs
13	Daniel Reta	M	Dire Dawa City Administration
14	Demelash Geleta	M	Oromia Bureau of Finance
15	Desalegn Tebratu	M	Environmental Protection Authority
16	Estifanos Getachew	M	Dire Dawa Water and Energy
17	Fekadu Shentema	M	Ministry of Water and Energy
18	Galma Denge	F	Oromia Region community representative
19	Gebremedhin Shumiye	M	Oromia Water and Energy
20	Habtamu Denboba	M	Environmental Protection Authority
21	Jarso Qanchow	M	Oromia Region Bureau of Water and Energy

	Name	Gender	Institutions
22	Kapital Jemal	M	Sidama Region Bureau of Water and Energy
23	Kasahun Wakoya	M	Environmental Protection Authority
24	Kedir Hussein Seid	M	Amhara Region Bureau of Agriculture
25	Leta Abate	M	Community Representative from Sidama Region
26	Makeda Wolde Hiwot	F	Disaster Risk Management Commission
27	Mihret Mohammed	F	Oromia Region, Finance
28	Misganaw Eyassu	M	Ministry of Finance
29	Moges Getahun	M	Amhara region community representative
30	Moges Sisay	M	Amhara Region Irrigation and Lowlands
31	Molla Melesse	M	Amhara Region Water and Energy
32	Nega Ashagrie	M	Environmental Protection Authority
33	Nibretu Molla	M	Amhara Region Bureau of Finance
34	Samson Emeru	M	Ministry of Agriculture
35	Seblework Mulat	F	Amhara Region Bureau of Finance
36	Semere Gebre-Wahid	M	Amhara Region Bureau of Finance
37	Senayt Zinabu	F	Amhara Region Women and Youth Affairs
38	Shita Ali	F	Community Representative from Harari Region
39	Sisay Abbibaa	M	Oromia Bureau of Finance
40	Solomon Alemu	M	Ministry of Agriculture
41	Tagay Hamza	M	Ministry of Water and Energy
42	Tefera Demesa	M	Tigray Region Bureau of Water and Energy
43	Teferi Daba	M	Oromia Region Bureau of Irrigation
44	Temesgen Abera	M	National Meteorology Agency
45	Tesfaye Lulie	M	Tigray Region Bureau of Agriculture
46	Teshale Bekasa	M	Oromia Region Water and Energy
47	Tsegaye Alemu	M	Ministry of Irrigation and Lowlands
48	Zebidar Alemneh	F	Community Representative from Amhara Region
49	Zenebe Worku	M	Ministry of Irrigation and Lowlands
50	Zewdu Dadi	M	Harari Region Bureau of Finance