Meeting of the Board
26 – 29 October 2026
Songdo, Incheon, Republic of Korea
Provisional agenda item 10

GCF/B.46/02/Add.18
28 September 2026

Consideration of funding proposals – Addendum XVIII

Funding proposal package for FP325

Summary

This addendum contains the following seven parts:

a) A funding proposal titled "Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean";
b) No-objection letter issued by the national designated authority(ies) or focal point(s);
c) Environmental and social report(s) disclosure;
d) Secretariat's assessment;
e) Independent Technical Advisory Panel's assessment;
f) Response from the accredited entity to the independent Technical Advisory Panel's assessment; and
g) Gender documentation.

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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.

Funding Proposal

Project/Programme title:	Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean[1]
Country(ies):	The Bahamas, Belize, Grenada, Jamaica and St. Lucia
Accredited Entity:	Caribbean Community Climate Change Centre (CCCCC)
Date of first submission:	2026/05/12
Date of current submission	2026/07/17
Version number	V.5

GREEN CLIMATE FUND

[1] *Formally submitted as titled Enhancing Coastal Protection for Climate Change Resilience*

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Note to Accredited Entities on the use of the funding proposal template

- Accredited Entities should provide summary information in the proposal with cross-reference to annexes such as feasibility studies, gender action plan, term sheet, etc.
- Accredited Entities should ensure that annexes provided are consistent with the details provided in the funding proposal. Updates to the funding proposal and/or annexes must be reflected in all relevant documents.
- The total number of pages for the funding proposal (excluding annexes) **should not exceed 60**. Proposals exceeding the prescribed length will not be assessed within the usual service standard time.
- The recommended font is Arial, size 11.
- Under the GCF Information Disclosure Policy, project and programme funding proposals will be disclosed on the GCF website, simultaneous with the submission to the Board, subject to the redaction of any information that may not be disclosed pursuant to the IDP. Accredited Entities are asked to fill out information on disclosure in section G.4.

Please submit the completed proposal to:

fundingproposal@gcfund.org

Please use the following name convention for the file name:

"FP-[Accredited Entity Short Name]-[Country/Region]-[YYYY/MM/DD]"

A. PROJECT/PROGRAMME SUMMARY

A.1. Project or programme	Programme	**A.2. Public or private sector**	Public
A.3. Request for Proposals (RFP)	*If the funding proposal is being submitted in response to a specific GCF Request for Proposals, indicate which RFP it is targeted for. Please note that there is a separate template for the Simplified Approval Process and REDD+.* Enhancing Direct Acess (EDA)		

A.4. Result area(s)

*Check the applicable GCF result area(s) that the overall proposed project/programme targets below. For each checked result area(s), indicate the estimated percentage of **GCF and Co-financers' contribution** 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	0 %	0 %
☐ Energy generation and access	0 %	0 %
☐ Low-emission transport	0 %	0 %
☐ Buildings, cities, industries and appliances	0 %	0 %
☐ Forestry and land use	0 %	0 %
Adaptation total	**100 %**	**100 %**
☒ Most vulnerable people and communities	25 %	25 %
☒ Health and well-being, and food and water security	25 %	25 %
☒ Infrastructure and built environment	25 %	25 %
☒ Ecosystems and ecosystem services	25 %	25 %

A.5. Expected mitigation outcome *(Core indicator 1: GHG emissions reduced, avoided or removed / sequestered)*	N/A	**A.6. Expected adaptation outcome** *(Core indicator 2: direct and indirect beneficiaries reached)*	51,559 direct (of which 27,563 female) Bahamas 9,836 Belize 9,036 Grenada 8,051 Jamaica 13,263 St Lucia 11,373 931,323 indirect beneficiaries (of which 470,984 are female). Bahamas 75,131 Belize 117,156 Grenada 42,499 Jamaica 648,372 St Lucia 48,165
A.7. Total financing (GCF + co-finance[3])	$USD 44,046,611	**A.9. Project size**	Small (Upto USD 50 million)
A.8. Total GCF funding requested	$USD 42,037,511 *For multi-country proposals, please fill out annex 17.*		

[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 of Co-financing of the GCF.

A.10. Financial instrument(s) requested for the GCF funding	*Mark all that apply and provide total amounts. The sum of all total amounts should be consistent with A.8.* ☒ Grant Enter number ☐ Loan Enter number ☐ Guarantee Enter number ☐ Equity Enter number ☐ Results-based payment Enter number		
A.11. Implementation period	**6 years**	**A.12. Total lifespan**	**20 years**
A.13. Expected date of AE internal approval	*This is the date that the Accredited Entity obtained/will obtain its own approval to implement the project/ programme, if available.* Click or tap to enter a date.	**A.14. ESS category**	*Refer to the AE's safeguard policy and GCF ESS Standards to assess your FP category.* B
A.15. Has this FP been submitted as a CN before?	Yes ☒ No ☐	**A.16. Has Readiness or PPF support been used to prepare this FP?**	Yes ☐ No ☒
A.17. Is this FP included in the entity work programme?	Yes ☐ No ☐	**A.18. Is this FP included in the country programme?**	Yes ☐ No ☒
A.19. Complementarity and coherence	*Does the project/programme complement other climate finance funding (e.g. GEF, AF, CIF, etc.)? If yes, please elaborate in section B.1.* Yes ☒ No ☐		

A.20. Executing Entity information	**Caribbean Community Climate Change Centre (CCCCC):** The Caribbean Community Climate Change Centre (CCCCC) coordinates the Caribbean region's response to climate change, working on effective solutions and projects to combat the existing and projected biophysical and socioeconomic impacts of climate variability and change. Guided by its Revised Regional Framework for Achieving Development Resilient to Climate Change (2025 – 2035), and its accompanying Implementation Plan to actualize the Framework, the CCCCC provides climate change relevant policy advice and guidelines to the Caribbean Community (CARICOM) Member States through the CARICOM Secretariat and to the United Kingdom (UK) Caribbean Overseas Territories. This programme builds upon the Centre's more than ten (10) years of impactful experience, having been a regional leader carrying out catalytic pilot/demonstration type projects in the Caribbean region, and scaling these up with national governments to bring about transformational change. The CCCCC is also the archive and clearing house for regional climate change data and documentation in the Caribbean and has an in-house Communications and Public Relations Unit , thus making it uniquely positioned to share on issues of lessons learned from adaptation and mitigation interventions which can be scaled-up to other Caribbean territories. In its role as a Climate Centre, the entity is recognized by the United Nations Framework Convention on Climate Change (UNFCCC), the United Nations Environment Programme (UNEP), and other international agencies as the focal point for climate change issues in the Caribbean. It has also been recognized by the United Nations Institute for Training and Research (UNITAR) as a Centre of Excellence, one of an elite few. Through its role as a Centre of Excellence, the Centre will support the people of the Caribbean as they address the impacts of climate variability and change on all aspects of sustainable development. This will be achieved through the provision of timely forecasts and analyses of potentially hazardous impacts of both natural and man-induced climatic changes on the environment, and the development of special programmes which create opportunities for sustainable development, as this one is expected to. The CCCCC has an established 20-year proven track-record as the leader in climate change adaptation planning and management studies throughout the Caribbean, with many operational programme linkages and networks. CCCCC has a robust, an active portfolio of 32 climate resilience projects spanning 15 CARICOM member states. The entity's exceptional fiduciary and grant-management capacity is validated by its longstanding status as a Regional Implementing Entity for both the GCF and the Adaptation Fund. This unique capacity will ensure effective and efficient project delivery and guarantee the sustainability of programme outcomes and impacts. More importantly, the CCCCC is the repository of current state of the art climate change models in the Caribbean region. Furthermore, the CCCCC remains a major implementer of substantial climate change response initiatives projects, inclusive of the European Union Intra-ACP Global Climate Change Alliance (EU-GCCA) Project in the Caribbean, a Coastal Protection Project being financed by the German Development Bank, and the United Kingdom Support for the Implementation Plan Project. Additionally, the CCCCC was/is one of the implementing agencies of the United Nations Economic Commission for Latin America and the Caribbean's (UN-ECLAC's) Regional Economics of Climate Change Studies (RECCS) for the Caribbean, the Inter-American Development Bank (IDB) co-financed Caribbean Carbon Neutral Tourism Project (RG-T1640); and the Database Management System for a Regional Observing Network for Environmental Change in the Wider Caribbean (RG-T1813), and the Pilot Programme on Climate Resilience (PPCR) Regional Component. All of these projects are being implemented in the CCCCC Member States, with whom it has and continues to work closely. **National Executing Entities:** Regarding National Executing Entities, there are five within this CABRIC Programme: • **Jamaica Social Investment Fund (JSIF),** a limited liability company acting as a government agency, serves as the Grant Administrator for Jamaica. • **The Belize Fund for a Sustainable Future (Belize Fund),** a private conservation trust fund formally incorporated on 8 March 2022, serves as the Grant Administrator for Belize

	• **The Bahamas Protected Area Fund,** a body corporate established by the Bahamas Protected Areas Fund Act (No. 28 of 2014), with operational independence from government, serves as the Grant Administrator for the Bahamas • **The Grenada Investment Development Corporation (GIDC)**, a statutory body established through an Act of Parliament (Act No. 30 of 2016), is responsible for supporting local MSME sector. • **The Saint Lucia Development Bank (SLDB),** a body corporate established by the Saint Lucia Development Bank Act (No. 12 of 2008) and wholly owned by the Government of Saint Lucia, serves as the Grant Administrator for Saint Lucia. Each function as a financial vehicle and liaison between the Regional Programme Coordination Unit (RPCU) and local grant beneficiaries, including NGOs, CSOs and LAs within their respective countries[4]. Their primary responsibilities involve supporting national-level decision-making, overseeing the management of sub-grants, launching calls for proposals, and disbursing tiered funding to grantees. JSIF, the Grenada Investment Development Corporation, Belize Fund for a Sustainable future, The Bahamas Protected Area Fund and Saint Lucia Development Bank are tasked with executing Component 2 activities which entails holding the segregated CABRIC bank accounts and signing binding contract agreements directly with the grant recipients. A Financial Management Capacity Assessment (FMCA) was conducted for each entity to determine its suitability to serve as a Grant Administrator. The fiduciary management capacity of each entity was assessed against the required standards to evaluate its ability to effectively manage grant funds and fulfil fiduciary responsibilities. **Caribbean Natural Resources Institute (CANARI)** The Caribbean Natural Resources Institute an independent, regional, non-profit organization dedicated to promoting the sustainable and equitable management of natural resources across the Caribbean. Since its establishment in 1989, CANARI has built extensive expertise in participatory governance, climate resilience, biodiversity conservation, and community-based natural resource management. Working in partnership with governments, civil society organizations, communities, research institutions, and the private sector, CANARI supports evidence-based decision-making, institutional strengthening, and inclusive approaches to sustainable development. Drawing on its significant regional experience and longstanding relationships with CSOs across the Caribbean, CANARI will lead the capacity development components of the programme. Under the strategic guidance of the Caribbean Community Climate Change Centre (CCCCC) and in close collaboration with the Grant Administrators, CANARI will design and deliver capacity-building initiatives that strengthen the institutional, technical, and organizational capacities of CSOs, enabling them to effectively access, manage, and implement climate finance and resilience-building initiatives. CANARI will not have any managerial or decision-making responsibility for the implementation of any activity.

[4] The eligibility criteria for grantees are detailed in the Operations Manual (Annex 21, Sections 3.1.2 and 4.9) and Annex 24 (Selection criteria for beneficiaries, sites, and eligibility for proposed interventions).

3. Executive summary (max. 750 words, approximately 1.5 pages)

Climate Rationale and Context: The Caribbean region faces an existential threat from the compounding impacts of climate change often with cascading effects, specifically more frequent and intense heatwaves, rising sea levels, intensifying hurricanes, and erratic precipitation patterns. Approximately 70% of the population in The **Bahamas, Belize, Grenada, Jamaica, and Saint Lucia** resides in coastal zones, where critical infrastructure and economic assets are concentrated. Selected for their geographic diversity for future expansion of CABRIC, these nations face a "multidimensional vulnerability" where ecosystem degradation (e.g., coral bleaching, mangrove loss) intersects with socio-economic fragility. Despite an estimated regional adaptation investment need of USD 100 billion, high sovereign debt burdens—ranging from 62% to over 90% of GDP—severely constrains the fiscal space for public sector investment. Furthermore, a critical financing gap exists at the grassroots level: Civil Society Organisations (CSOs), Non-Governmental Organisations (NGOs), and Local Authorities (LAs) often lack the fiduciary capacity and technical expertise to access international climate finance, leaving the most vulnerable coastal communities without resources to adapt.

Programme Overview: The **Climate Actions for Building Resilience in Coastal Communities (CABRIC)** programme is a USD 44.047 million intervention designed to bridge this gap through **a grant** facility. Implemented by the Caribbean Community Climate Change Centre (CCCCC), CABRIC Caribbean operationalises the GCF's Locally Led Climate Action (LLCA) framework by shifting decision-making power and financial resources directly to local actors. The programme ensures patient, predictable funding through a tiered grant facility with simplified access pathways for low-capacity grassroots organisations. Furthermore, it institutionalises downward accountability and local ownership by mandating Community-Led Climate Risk and Vulnerability Assessments (pCRVAs) for identification of investment areas by country, requiring community co-design in proposal development, and ring-fencing sub-grants budgets for Participatory Monitoring, Evaluation, and Learning (PMEL). The facility addresses systemic barriers—specifically the lack of finance, institutional capacity, and technical data—that currently prevent effective community-led adaptation.

Project Components and Interventions: CABRIC is structured around three mutually reinforcing components designed to deliver a paradigm shift in how climate finance flows to the local level:

• **Component 1: Institutional and Operational Capacity.** This component focuses on creating an enabling environment by strengthening the capacity of local actors to develop bankable adaptation proposals and by supporting the development of gender-responsive coastal policy frameworks through locally led approaches. Technical assistance will be provided to help organizations meet fiduciary standards, addressing the "low financial absorption" barrier.

• **Component 2: Locally led adaptation Grant Facility.** This is the core financial mechanism, allocating **USD 25 million** across the five countries. The facility will operate three grant windows: **Small (up to and including USD 150k), Medium (more than USD150k up to including 300k), and Large (more than 300k and up to and including USD 500K)**. Grants will fund projects under two primary themes:

1. **Gender-Transformative Livelihood Security:** Including Climate-Resilient Agriculture (e.g., solar-powered irrigation), Ecosystem-based Fisheries (e.g., cold storage to reduce post-harvest losses), and Nature-based Solutions (e.g., mangrove restoration),
2. **Inclusive Health, Wellbeing, and Social Resilience:** Including last-mile Early Warning Systems (EWS), climate-resilient health clinics/shelters, and mental health initiatives addressing climate trauma,

• **Component 3: Knowledge Sharing and Agency.** This component enhances regional knowledge equity and transparent sharing of community-led climate risk information and lessons learned, strengthening knowledge sharing ecosystems for sharing GEDSI-integrated climate risk data nationally and locally, through a regional Knowledge Hub, community of practice and community validated climate risk maps.

Implementation Arrangements: To ensure country ownership and efficient delivery, CCCCC will partner with established national **Executing Entities** to administer the grants: **The Belize Fund** in Belize, **Jamaica Social Investment Fund** in Jamaica, **The Bahamas Protected Areas Fund in Bahamas, Saint Lucia Development Bank in Saint Lucia and the Grenada Investment Development Corporation (GIDC) in Grenada** was approved according to eligibility criteria and procurement requirements on commencement of implementation stage. **CANARI** will serve as the technical lead for capacity building. CABRIC Caribbean leverages existing national networks to ensure funds reach the grassroots level effectively. The **Regional Programme Coordination Unit (RPCU**) will be the dedicated internal team within CCCCC, hosted at CCCCC's headquarters in Belmopan, Belize, acting as the Programme Management Unit. The RPCU will be responsible for day-to-day programme operations, including work planning, budget management, M&E coordination, and portfolio consolidation across the five countries. The RPCU will be functionally separated from CCCCC's Accredited Entity oversight functions, which are handled independently by CCCCC's internal audit, finance, and compliance departments. The regional structure supports efficient technical support, capacity building, and knowledge sharing of locally-led approaches to design and implementation of climate adaptation initiatives

for coastal communities. It also reduces the administrative burden for national grant administrators to access climate funds, whilst building capacity with them and across the ecosystem of Local Actors.

Impact and Gender Inclusion: CABRIC adopts a **gender-transformative approach**, mandating that at least a 40% participation rate of grantees be women-led or women's and inclusion-based organizations[5]. As noted within the Gender Action plan, the targets proposed are 40% of grants awards are earmarked for legally registered women-led or inclusion based organisations for capacity building on financial inclusion (financial illiteracy); at least 30% of the percentage of awards allocated to Large Grants must be captured by women-led organisations or inclusion based organisations ; and at least 40% of total grants must be allocated to local institutions or cooperatives that demonstrate at least 40% female representation on their governing boards or project decision-making panels.

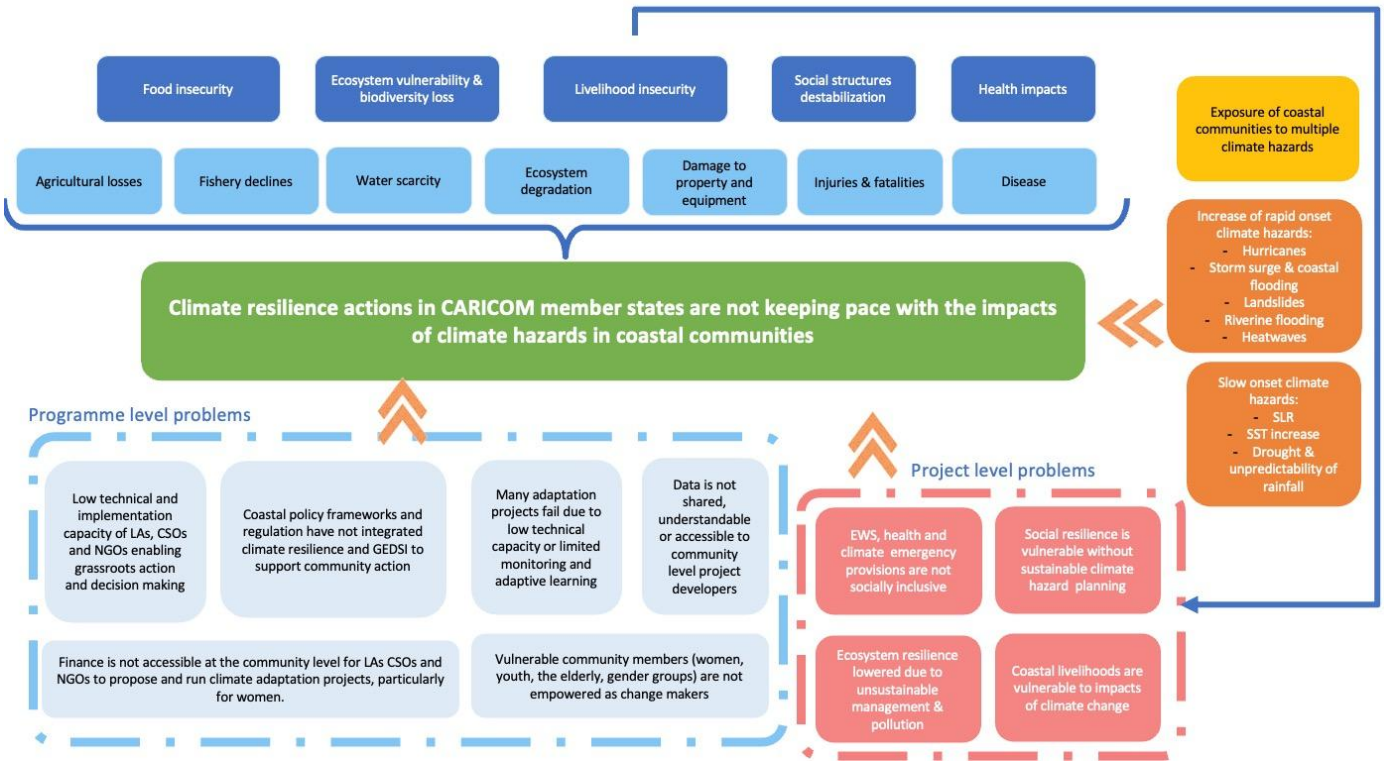


Figure 1 : CABRIC programme problem tree

[5] Inclusion based organizations are organizations that work to dismantle systemic barriers, empower marginalized populations, and provide equal access to education, economic opportunities, and human rights. These organisations may represent the interest and needs of diverse constituents based on age, sex, disability, race, ethnicity, origin, religion or economic of other status.

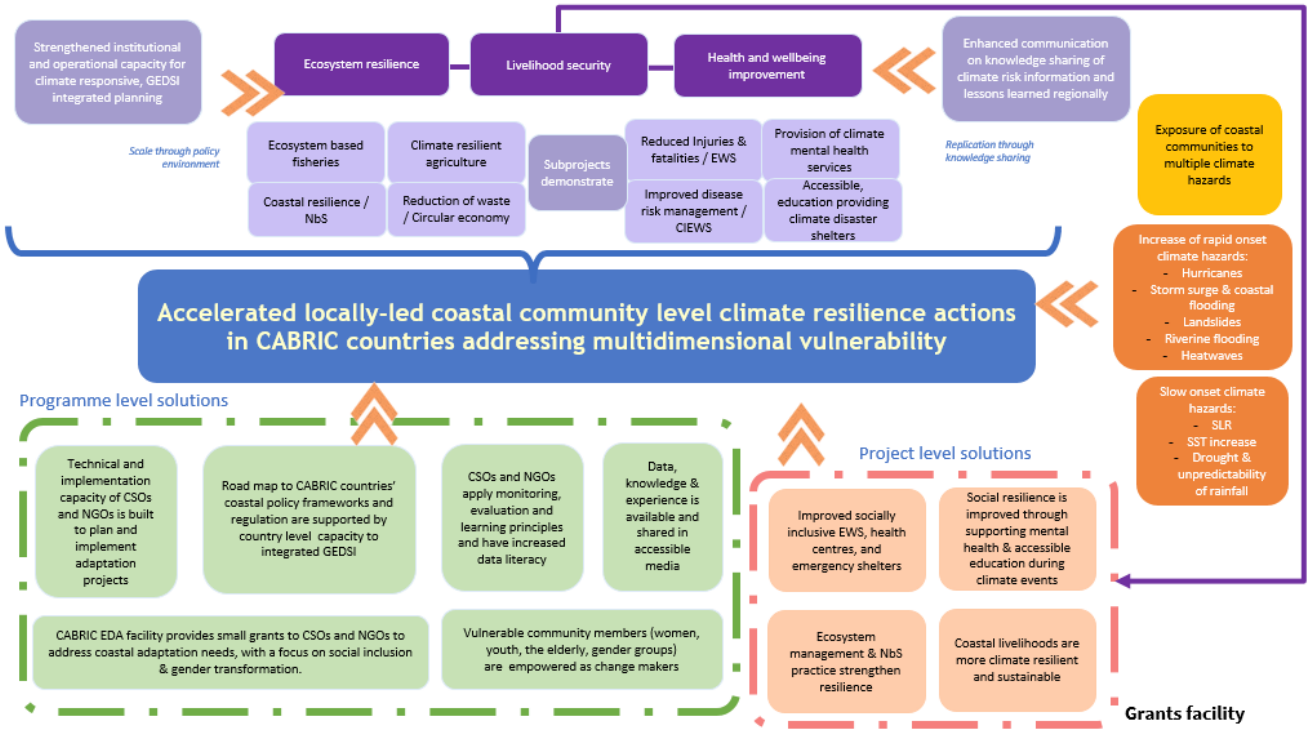


Figure 2: CABRIC programme solution tree

B. PROJECT/PROGRAMME INFORMATION

B.1. Climate context (max. 1000 words, approximately 2 pages)

Multidimensional vulnerability and adaptive capacity of the programme area

1. **Geography:** The CABRIC [6] countries are located across the breadth of the Caribbean region, which spans approximately 2.75 million km² of ocean and 700,000 km² of land, including island nations and mainland countries Belize. The Caribbean consists of over 7,000 islands, islets, reefs, and cayes, typically grouped into the Greater Antilles (Jamaica), the Lucayan Archipelago (Bahamas), and the Lesser Antilles (Saint Lucia, Grenada), each with distinct geological and ecological characteristics [i] **.**The landscape of these islands ranges from rugged mountainous regions, like those in Jamaica, to flat coastal plains such as the Bahamas[ii]**.**

Figure 3 Map of CABRIC countries location in the Caribbean region

Beyond the islands, some mainland countries in Central and South America—such as Belize, are culturally and economically part of the Caribbean[iii] and are members of CARICOM[7]. The Caribbean's rich biodiversity is shaped by high levels of endemism, diverse habitats, human-introduced species, and a tropical climate [iv]. The CABRIC countries have a combined population of approximately 4.53 million, distributed unevenly among the five nations. Jamaica makes up around 75% of the total population, while each of the other four countries accounts for less than 10% of the region's population[v].

2. **Climate Problem: Caribbean SIDS[8] are particularly vulnerable to the impacts of climate change. As developing economies that rely heavily on climate-sensitive sectors such as tourism, agriculture, and fisheries, these nations face significant risks from rising air and sea surface temperatures, shifting rainfall patterns, and accelerating sea-level rise.** The region is already experiencing serious impacts on its natural ecosystems, including widespread coral bleaching and increasing intensity of extreme weather events such as hurricanes. Over the past three decades, average temperatures in the Caribbean have risen by 0.1°C to 0.2°C per decade [vi]. In 2023, the mean temperature across LAC[9] reached a record high—0.82°C above the 1991–2020 average[vii]. The exceptionally high Heat Index (HI) values recorded during the summer of 2023 signalled a worrying climatic shift, consistent with global warming trends that predict more frequent and intense heatwaves. These anomalies have serious implications for human health, increasing the risk of heat-related illnesses, particularly among vulnerable populations. Key livelihood sectors in the CABRIC countries—such as agriculture, fisheries, and tourism—are also significantly affected by rising temperatures and extreme heat events. Long term observations (1900-2014) in regional monthly rainfall patterns suggest a drying trend, however, research by Jones et al. (2015) has found interannual and decadal variability to be the dominant influence. There has been a notable increase in the number of consecutive dry days, along with an increased magnitude of intense rainfall events. These observed trends, which are projected to worsen in the future pose risks to water availability and crop production. Meanwhile, sea levels in the region have risen by approximately 2 to 4 cm per decade over the past 33 years[viii], threatening freshwater resources and the predominantly coastal populations whose livelihoods depend on tourism, agriculture and fisheries. Gender disparities persist in these vulnerable livelihood sectors, with women disproportionately represented in administrative and informal roles. This segregation adds another layer to the region's multidimensional vulnerability. Climate projections from both global climate models (GCMs) and regional climate models (RCMs) indicate that these observed climate **trends** will not only continue but are likely to intensify in the coming decades[ix]. The multiple climate-related hazards, and the repetition of climate impacts, compounds the region's pre-existing vulnerability, leading to a feedback cycle of increasing climate risk for the most vulnerable coastal communities.

Regional climate trends - Historic and projected

3. The current and observed climate and climate change projections in the Caribbean region by climate risk is summarized in the table below. Details per country are available in the Feasibility Study.

[6] CABRIC countries are Bahamas, Belize, Grenada, Jamaica and St Lucia.
[7] The Caribbean Community is an intergovernmental organisation that is a political and economic union of 15 member states and five associated members throughout the Americas, The Caribbean and Atlantic Ocean.
[8] Small Island Developing States
[9] Latin America and the Caribbean

Table 1 Projected and Observed Climate Change indicators

CID	Historical trend[x]	Future Changes (SSP based1850 – 1900 baseline) Near term (2021-2040), Long term (2081-2100)[xi]
Mean surface temperature	**Upward trend without attribution** Warming trend of ~0.09°C per decade 1850 –1900: +26.37°C , 2025: +27.42°C	***High confidence of temperature increase*** SSP2-4.5: 1.2–1.8°C (2050), 2.2–3.5°C (2100) *SSP5-8.5: 1.3–2.0°C (2050), 3.6–5.9°C (2100)*
Extreme heat	***High confidence of increase*** Days with bias adjusted maximum temperature above 35 ºC (days) 1850: 1900: 1.88+ days 2025: 24.16+ days	***Upward trend with medium confidence of attribution*** *SSP2-4.5: 8.0–67.1 days (2050), 12.9–92.1 days (2100)* *SSP5-8.5: 38.1–131.6 days (2100)*
Mean precipitation	***Caribbean has not gotten wetter or drier (no significant observed linear trend).*** Decadal variations account for 7% of the observed variability, while interannual variations account 91% of the observed rainfall patterns. The number of consecutive dry days is increasing, as well as the amount of rainfall during rainfall events.	***High confidence of decrease under long term projections*** Near Term: 3.2–4.5 mm/day (SSP2-4.5 and SSP5-8.5) Long term: 2.9–4.3 mm/day (SSP5-8.5)
Aridity	Standardized Precipitation Index (SPI-6) +0.51 1900 Standardized Precipitation Index (SPI-6) +0.45 2025	***Medium confidence of increase -*** *Increasing aridity expected* *SSP 2-4.5 Standardized Precipitation Index (SPI-6) +0.26 fraction of unity 2050 + 0.17 (2100)*
Agricultural and ecological drought	**Increasing drought trends are apparent**, with the region-wide drought of 2013-16 being the most severe drought event recorded in the 66-year period between 1950 and 2016[xii].	***Medium confidence of increase*** SSP scenario 2 indicate that a 1°C increase in temperature (from 1.7°C to 2.7°C) could result in a 60% increase in the number of people projected to experience severe water resources stress from 2043 to 2071.
Hurricane	**Significant increase in frequency and duration of Atlantic hurricanes since 1995**. Increase in category 4 and 5 hurricanes; rainfall intensity, associated peak wind intensities and mean rainfall for same period[xiii].	***Medium confidence of Increase in wind speeds and hurricane intensity*** Towards the end of the century, a trend towards more potent storms could emerge, with potential increases in maximum wind speeds ranging from 2% to 11%. Over the next 80 years, the occurrence of the most intense Atlantic hurricanes (categories 4 and 5) could rise by about 80%, following the A1B scenario[xiv].
Sea Surface Temperature	Preindustrial: 26.2–27.3°C AR6: 26.8–27.9°C	***Medium confidence of SST increase*** *SSP2-4.5: 27.4–28.6°C (2050), 28.1–29.9°C (2100)* *SSP5-8.5: 27.3–28.7°C (2050), 29.0–31.6°C (2100)*
Relative sea level	***High confidence of upward trend*** The current sea-level rise in the Caribbean is 3.40 ± 0.3 mm/year (1993–2019), which is similar to the 3.25 ± 0.4 mm/year global mean sea-level (GMSL) rise (1993–2018)[xv].	***High confidence of increase*** *SSP2-4.5: 6–7 mm/year (2050), 8–9 mm/year (2100)* *SSP5-8.5: 7–8 mm/year (2050), 12–15 mm/year (2100)*
Coastal flood	***High impact due to hurricanes and sea-level rise***	***High confidence of increase*** Increased coastal flooding due to higher sea levels and more intense hurricanes
Coastal erosion	*Mild to severe coastal erosion was observed in 13% of the Caribbean coast*[xvi].	***High confidence of increase*** Increased erosion expected
Marine heatwave	***Upward trend without attribution*** Upward trend observed	***High confidence of increase*** Increasing frequency and severity expected
Ocean acidity	***Upward trend without attribution*** Decreasing pH levels over the last 20 years, 3% decline in calcium carbonate saturation per decade	***High confidence of increase*** Continued acidification impacting marine organisms

4. In addition to the regional trends there are national differences between the five countries. A summary of the findings of the Feasibility study are presented in the following table.

Table 2 Climate variables across the CABRIC countries

Country	Temperature	Rainfall Patterns	Sea Level Rise (SLR)	Extreme Events / Hurricanes	Specific observed coastal impacts

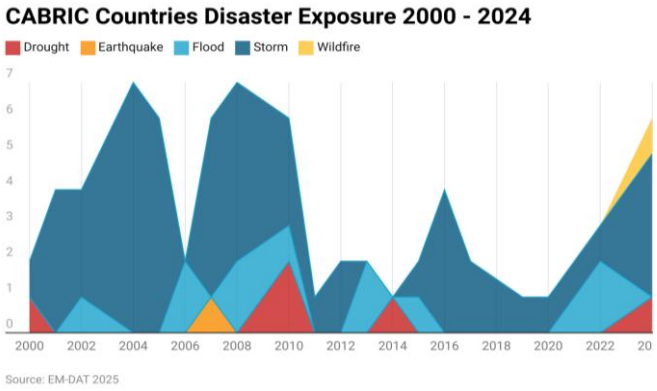
The Bahamas	**Observed:** Steady rise; hottest months June–Sept. **Projected:** Warmer days/nights increasing significantly.	**Observed:** No significant historical overall change. **Projected:** Overall **decrease of ~5%**, but higher intensity in wet events.	**High Threat:** Low-lying archipelago. **Projected:** Rise of **32 cm by 2050** and 82 cm by 2100. **Impact:** 32% of land is <0.5m above sea level.	**High Exposure:** Situated in the main hurricane belt. **Trend:** Frequency debated, but **intensity and wind speeds increasing** (e.g., Hurricane Dorian).	• **Storm surges** causing saline intrusion into freshwater lenses. • **Coastal erosion** affecting tourism infrastructure. • Coral reef bleaching.
Belize	**Observed:** Mean annual temp rising. **Projected:** Increase of **1.3°C to 4.9°C** by 2100. Hot days/nights to become frequent (37-84% of nights).	**Observed:** Variability with distinct wet/dry seasons. **Projected: Drying trend**; annual rainfall expected to decrease by **11–22%**.	**Observed:** Steady rise. **Projected: 9–11 mm/year** rise by 2050. **Impact:** Severe shoreline retreat observed in Dangriga and Hopkins.	**High Exposure:** 14 storms passed within 200km (1980–2016). **Trend:** Tropical storms account for ~71% of cyclone activity; intensity increasing.	**Coral Bleaching:** Severe decline in barrier reef health. • **Agriculture** losses (sugar/corn) due to drought. • **Coastal flooding** in Belize City.
Grenada	**Observed:** Increased ~0.6°C since 1960. **Projected:** Rise of **1.26°C by 2040**. Days classified as "hot" could reach 33-66% of the year by 2060s.	**Observed:** Drying trend in wet seasons. **Projected:** Annual decrease of **10–19%** (SSP4.5 scenario). Severe droughts becoming more frequent.	**Observed:** Consistent with global trends. **Projected:** Rise of **6–7 mm/year** by 2050. **Impact:** 0.5m rise could lose **60% of beaches**.	**Moderate to High:** Historically lower risk but recently hit by major storms (Ivan, Emily, Beryl). **Trend:** Category 4/5 storms projected to rise.	• **Water Scarcity:** 90% of supply is rainwater; droughts are critical. • **Coastal infrastructure** damage. • **Fishery migration** due to warming waters.
Jamaica	**Observed:** Significant rise in heat-related illness. **Projected:** Increase up to **1.53°C by 2050s**. Southern parishes warming faster.	**Observed:** Increased variability (droughts vs floods). **Projected:** Significant **drying trend** (up to 21% decrease by 2100).	**Observed:** ~1.66 mm/year increase. **Projected:** Rise of **0.39–0.40 m** by mid-century. **Impact:** High erosion (e.g., Hellshire Beach losing 10m shoreline).	**High Exposure:** 25 named storms passed nearby (1980-2016). **Trend:** Frequency of **Category 4 and 5** storms increasing.	• **Agriculture:** Heat stress on crops/livestock. • **Health:** Dengue outbreaks linked to climate variability. • **Water insecurity** in urban areas.
Saint Lucia	**Observed:** Increased ~0.7°C since 1960. **Projected:** Rise of **0.5–2.1°C** by 2100. "Hot" days to increase to 28–67% of year by 2060s.	**Observed:** Slight decrease in JJA season. **Projected:** Annual **decrease of 10–22%**, but heavier rainfall events when they occur.	**Observed:** ~2.7 mm/year. **Projected:** Rise of **0.20–0.22 m** by 2050. **Impact:** Risk of inundating airport runways and eroding beaches.	**High Exposure:** Lies on edge of belt but hit by major events (Tomas). **Trend:** Intensity increasing; rainfall rates within storms increasing by **+5 to +25%**.	•**Landslides:** Volcanic terrain makes heavy rain deadly. • **Flash flooding** in valleys (e.g., Castries). • **Biodiversity loss** (forests and reefs).

Impacts of multiple climate hazards

5. The CABRIC countries are highly vulnerable to multiple climate hazards that often interact and amplify their impacts. The region experiences rapid-onset events—such as hurricanes, floods, and storm surges—as well as slow-onset phenomena, including droughts, sea-level rise, and coastal erosion[xvii]. The **Global Climate Risk Index** ranks several CABRIC nations among the **most affected countries globally** by extreme weather events based on data from 1995-2024: **The Bahamas (10th), Belize (38rd), Jamaica (84th) and Saint Lucia (94th)**[xviii] .

6. **The economic costs of multiple climate hazards are substantial and result in increased debt and decreased fiduciary space:** In 2023, the CRED EM-DAT[10] database recorded 67 climate-related disasters in Latin America and the Caribbean, with storms and floods accounting for 77% of these events and causing an estimated $21 billion USD in damages[xix]. The economic costs of climate change inaction in the Caribbean are projected to total US$10.7 billion per year by 2025, including from hurricane damages, loss of tourism revenue and infrastructure damage[xx].A full list of extreme weather impacts experienced by the CABRIC countries from 2000 to present is presented in Annex table 3 *(Refer Chapter 3 of the Feasibility study for a complete account of Caribbean climate and extreme events experienced by CABRIC Countries)*

7. **CABRIC member countries, including Jamaica, Grenada, and Belize, have experienced severe and costly impacts from recent extreme weather events, highlighting their high vulnerability to climate change. Hurricane Melissa (2025)**: affected parts of **The Bahamas** islands and severely affected **Jamaica**, impacting over **1.5 million people**, damaging more than **100,000 housing structures**, and leaving nearly **36,000 people** in urgent need of food assistance[xxi]. **Hurricane Beryl (2024)** affected **Grenada**: Caused extensive damage across the Caribbean, with **98% of buildings** on Carriacou and Petit Martinique severely damaged. Destruction included **critical infrastructure** (healthcare facilities, airport terminal, utilities). and in **Jamaica** the hurricane intensified to **Category 5**, causing widespread damage to infrastructure and agriculture. The agricultural sector alone suffered estimated losses of **USD 1 billion**, severely affecting food security[xxii]:**Hurricane Lisa (2022)**: Caused **$10 million USD** in housing damage in **Belize**[xxiii]..
Apart from the impact of Hurricanes in 2024, **Grenada** experienced its **worst drought** in 14 years, with reservoir water levels reaching record lows. On May 10, 2024, the Government of Grenada declared an official water crisis and implemented temporary water rationing until June 2024 to manage the shortage[xxiv]. The 2024 wildfire in Belize affected approximately 200 homes and caused over $8 million USD in damages, significantly impacting agriculture and farm production[xxv]. In Jamaica, combination of **extreme rainfall events,** steep terrain coupled with evolving land-use practices has rendered the country particularly vulnerable to landslides and flooding, as evidenced by 44 recorded landslide events between a period of 3 years (2007 and 2010)[xxvixxvii].



Country	Cyclone	Coastal flood	Extreme heat	Landslide	Wildfire	Water scarcity	Urban flood	River flood
Bahamas	High	High	Medium	Low	Low	Low	Low	Low
Belize	High	Medium	High	Medium	High	Low	High	High
Grenada	Medium	Medium	Low	High	Low	NA	Low	Very low
Jamaica	High	High	Medium	High	High	Low	High	High
St Lucia	Medium	Medium	Medium	Medium	Low	Medium	Low	Low
Suriname	Low	High	Medium	Low	High	Low	High	High

Figure 4 (Left) CABRIC Countries disasters exposure 2000-2024 & Figure 5 (Right) Predicted hazard risk for CABRIC Countries[xxviii]

8. **One of the biggest challenges of hazard exposure in the Caribbean is the repeated impact of disasters, which continuously disrupt recovery efforts:** Hurricane Dorian in 2019 caused $3.4 billion USD in losses in The Bahamas, amounting to over a quarter of the country's GDP[xxix]. The event occurred just as the nation was recovering from the devastation of Hurricane Matthew (Category 4) in 2016, which had caused $373 million USD in damage and $145 million USD in losses[xxx]. Similarly, Jamaica suffered back-to-back hurricane hits in 2024 and 2025, with Hurricane Melissa's catastrophic toll in the latter year estimated to reach US$20 billion, surpassing the country's entire 2024 economic output[xxxi]. Additionally, the Caribbean region is highly prone to seismic activity due to its tectonic positioning[xxxii]. These incidents underscore the variability of climate hazard risk among CABRIC countries, and it reveals that a large proportion of the region's assets is exposed to hurricane wind and landslides[xxxiii]. Climate change is expected to **intensify extreme events**, **increasing their frequency and severity**, further underscoring the urgent need for better adaptation mechanisms in the region. The Caribbean's estimated adaptation investment needs exceed $100 billion, equivalent to one-third of its annual economic output. However, private climate finance remains insufficient, and Caribbean nations have secured only $800 million in approved funding from international climate funds, highlighting a critical financing gap that threatens the region's resilience[xxxiv].

Multi-dimensional vulnerability

[10] Centre for Research on the Epidemiology of Disasters - Emergency Events Database

9. **Climate vulnerable livelihoods**: Approximately 70% of the Caribbean population lives in coastal areas, where major cities and essential infrastructure are concentrated[xxxv]. With the region's abundant natural attractions, tourism plays a vital role in economic growth, significantly contributing to employment and national economies *(Refer Table 2 and 4 in FS).* The tourism sector is highly labour-intensive, directly employing 413,000 workers across the Caribbean, accounting for 18% of total regional employment[xxxvi].
10. **Tourism Sector:** Natural resources such as beaches, coral reefs, marine life, and forests are the backbone of Caribbean tourism. These resources drives the Caribbean economy by generating large foreign exchange and supporting employment. Among CABRIC countries**,** Saint Lucia, The Bahamas, Belize, Grenada and Jamaica are heavily reliant on tourism, with the sector contributing 30–40% of GDP and employing 25–70% of the labour force directly and indirectly[xxxvii]**.** However, the Caribbean tourism sector remains highly vulnerable to climate-related disasters such as hurricanes, sea level rise and sea surface temperature increase and ocean acidification resulting in coral bleaching events. According to the historical data of WTTC[11], the 2017 hurricane season resulted in a loss of over 826,000 visitors (-2.5% of expected arrivals) and a $292 million decline in GDP. Recovery in some destinations was estimated to take up to four years, with potential lost tourism revenue exceeding $3 billion, due to damage to resorts, beaches, attractions, and infrastructure[xxxviii]. This economic disruption directly affected the local tourism workers who faced income losses due to declining tourist arrivals followed by climate hazards events[xxxix]**.** *(Refer Chapter 4.7.2 in the FS:* Observed and Future impact on tourism due to Climate Change)
11. **Agriculture** is a key economic sector in the Caribbean, employing 23% of the workforce and serving as a primary livelihood for many, particularly in rural areas. For example, nine of Jamaica's fourteen parishes are over 70% rural while 65% of the population depends on agriculture as a major source of their livelihood[xl]. However, changing climate poses a severe threat to the sector, exacerbating hurricane and drought damage. Average temperatures in the region have increased by 0.1° to 0.2°C per decade over the past three decades, and rainfall patterns have shifted, with the number of consecutive dry days expected to increase[xli]. Rising temperatures will reduce optimal growing conditions for crops, leading to lower yields**.** Recent modelling indicates that Sugar cane, maize, and cotton will experience the largest negative impacts in LAC[xlii] region and estimates that Belize - a highly agriculture dependent economy - will face an agricultural yield loss of 38–59%[xliii]. Agriculture is also a highly water-intensive sector in the Caribbean, consuming 60–70% of the region's total freshwater resources. Most small-scale farming relies on rainfall, with limited irrigation outside large commercial farms. This dependence makes Jamaican agriculture particularly vulnerable to climate change, as increasing droughts, storms, and floods leading to significant crop losses. Additionally, a combination of factors—including overreliance on extra-regional food imports, economic downturns, global conflicts, and climate impacts—has contributed to 43% of the Caribbean experiencing moderate to severe food insecurity[xliv].
12. **Agricultural livelihoods:** Agriculture remains the main source of livelihood for the majority of the Caribbean's low-income population, with small-scale farming playing a dominant role in food production. Small farmers cultivate 55% of agricultural land, with 90% of their holdings being less than five acres, while family farms (small, medium, and large) contribute over 60% of the region's food supply[xlv]. However, landless farm workers, who rely on wage labour, face even greater economic challenges. Despite variations in rural livelihoods, many structural issues persist, including limited access to education, healthcare, public utilities, housing, transportation, and communication services, further marginalizing agricultural communities. Climate change worsens these challenges by increasing extreme weather events, reducing crop yields, and threatening the livelihoods of small farmers and rural workers. Flooding and drought disrupt crop production, while tropical storms and hurricanes destroy harvests and damage supply chain, further endangering food security and economic stability. *(Refer FS Table 46 for observed and predicted impacts for agriculture sector)*
13. **The fisheries sector** is vital to livelihoods and food security in the Caribbean SIDS, supporting 64,000 small-scale fishers and aquaculture workers, with an additional 180,000 people employed in processing, retail, and related industries. It also contributes approximately 7% of the region's total protein intake, making it a crucial component of the Caribbean's food system. However, over the past two decades, regional fish production has declined by 40%**,** making the Caribbean's fishery resources among the most overexploited in the world**.** With local fish production declining and the population growing, the Eastern Caribbean now relies on imports for over 40% of its fish consumption. While global aquaculture is the fastest-growing food sector, its expansion in the Caribbean, particularly in CARICOM nations, has remained stagnant for decades.[xlvi]. The fisheries sector in Caribbean SIDS is highly vulnerable to climate change, with projected declines in fish and shellfish catches expected to have significant socio-economic impacts on those employed in both the harvest and post-harvest sectors, as well as their dependents. These changes will also affect national governments by influencing domestic fishery productivity, food security, and economic stability[xlvii].
14. **Fisheries livelihoods:** An estimated of 64,000 people are directly employed in small-scale fisheries and aquaculture across CARICOM countries, with an additional 180,000 individuals working in related sectors such as fish processing,

[11] World Travel & Tourism Council

retail, boat construction, and net repairs[xlviii]. Caribbean fisheries communities face shared socioeconomic challenges, with coastal areas in Jamaica, The Bahamas, and Belize, particularly vulnerable to **storm surges, sea level rise, and extreme weather events like hurricanes**. Climate change-induced increases in sea surface temperature (SST) have also been linked to the spread of marine diseases, including the proliferation of tropical benthic diatoms that produce ciguatoxin, a potent neurotoxin responsible for ciguatera fish poisoning (CFP). Rising SSTs and more frequent hurricanes contribute to the accumulation of ciguatoxin in the **fish food chain**, increasing the risk of CFP, which affects both **local populations and the tourism industry**. While **ciguatera fish poisoning has already been reported in northern Caribbean islands**, climate change is expected to make it more **widespread**, posing a growing threat to seafood safety and coastal livelihoods[xlix]. *(Refer Table 48 in the FS for observed and predicted impacts for fisheries sector)*

15. **GEDSI:** Gender baselines for the CABRIC countries highlight challenges to achieving gender equity in climate resilience. Women play a crucial role in household and community resilience but encounter barriers due to socio-cultural norms, limited access to resources, and underrepresentation in decision-making platforms. These challenges are amplified by intersectional vulnerabilities, such as those affecting women with disabilities or those in rural and Indigenous communities. Even without explicit legal barriers in some areas, women's participation is restricted by collateral requirements, high interest rates, and limited technical training, which affect their ability to adopt climate-resilient practices and technologies. Although women make up 30% of registered farmers in Jamaica, they face higher poverty rates and limited access to land and resources. In both Jamaica and St. Lucia, only 30% of women agricultural producers own land, compared to 70% of men who are landowners. Labor data show women's economic opportunities lag behind men's – in Belize women's unemployment was about 17% versus 12% for men as of 2020[l]. Additionally, assessments after Caribbean hurricanes consistently find that **women and elderly men and women make up the majority of displaced people in shelters**, reflecting their heightened vulnerability[li]. In the fisheries sector, where men primarily engage in offshore fishing while women are concentrated in processing and marketing. Despite their crucial contributions to the fisheries' value chain, women's roles often go unrecognized, and they are largely excluded from decision-making in the sector. A study done in the region found that 53% of surveyed members disagreed that men and women participate equally in fisheries decision-making processes[lii]. These disparities restrict their ability to invest in climate-resilient practices and access disaster recovery assistance, further exacerbating their vulnerability to climate change impacts[liii].*(Refer Table 50 in the FS for observed and predicted impacts for GEDSI)*

16. **Ecosystem health:** The Caribbean's unique island geography and complex geology have created diverse ecosystems**,** making it one of the world's most biologically rich regions[liv]. However, it also harbours some of the highest numbers of globally threatened species**,** underscoring the urgent need for conservation efforts. The health of the Caribbean's ecosystems is deteriorating**,** with climate change accelerating biodiversity loss**.** The destruction of mangroves, coral reefs, and forests—once primarily driven by human activities—is now being exacerbated by rising global temperatures, shifting weather patterns, and increasing extreme events**.** More recent data from Global Mangrove Watch indicates that the region's total mangrove cover decreased from 6,545.1 km² in 1996 to 6,031.3 km² in 2020[lv]. Meanwhile, coral bleaching remains one of the most visible and well-documented effects of climate change on marine ecosystems. The Caribbean has experienced frequent coral bleaching events over the past three decades during 1995, 1998, 2005, 2010, and 2015 and 2023. The extent of deforestation across the region varies widely, shaped by historical, economic, and environmental factors. For example, Jamaica and Belize have experienced severe deforestation due to mining, agriculture, and tourism.

17. **Disaster Risk Preparedness and Socio-economic indicators:** Despite relatively high income levels in most Caribbean countries, poverty remains widespread**,** affecting one in five people**.** Natural disasters and economic shocks continue to push vulnerable populations deeper into poverty**,** exposing weaknesses in disaster preparedness and social protection systems**.** In Jamaica**,** fewer than 5% of the poorest households have home insurance**,** compared to 60% of the wealthiest, while in St. Lucia**,** only 30% of the poorest individuals have bank accounts**,** limiting their financial resilience during crises.

18. **The poor face disproportionate exposure to flooding**. A study found that in Belize, 21% of the population is exposed to flooding hazards, and of those affected, 17% are poor—living on less than $5.50 per day[lvi]. Additionally, disasters drive skilled migration, with 10–40% of the labour force emigrating from some countries, reducing national resilience and slowing disaster recovery efforts[lvii].

19. **Disaster risks also exacerbate educational inequalities and disruptions**, as schools are often repurposed as emergency shelters, delaying students' return to learning. For example, after Hurricane Dorian (2019) in The Bahamas, many schools remained occupied by displaced residents for months[lviii].Education dropout rates also pose a major challenge. 8.5% of students drop out before finishing primary school, increasing sevenfold in Belize by the end of lower secondary education. The highest out-of-school rates are seen in The Bahamas and Belize where upper secondary dropout rates exceed 30%. Language barriers, migration, and socioeconomic factors further contribute to dropout risks, particularly for indigenous and migrant students[lix].

20. **Health:** Climate change poses significant health risks in the Caribbean, including food and water insecurity, increased spread of vector- and waterborne diseases, displacement, and heat stress. Rising temperatures and more frequent heatwaves are expected to expose more people to heat-related illnesses such as dehydration, heat exhaustion, and heatstroke. Projections indicate a rise in extreme heat days, with Jamaica experiencing up to 154 days above 35°C annually by 2040–2059, while Grenada may see a more moderate increase of four days per year[12]. Additionally, the region is highly vulnerable to climate-sensitive diseases, with changing temperature and rainfall patterns expected to influence the transmission of vector-borne illnesses like dengue fever. Countries such as St. Lucia and Grenada are particularly at risk of outbreaks under all climate scenarios. In recent years, the introduction of new viruses, including chikungunya and Zika, has placed further strain on healthcare systems already struggling with persistent diseases like dengue, AIDS, cholera, and tuberculosis. The region's health capacity remains inadequate, with most countries failing to meet the WHO[13]'s recommended ratio of doctors, nurses, and midwives per 1,000 people. Out of CABRIC countries only, Grenada, meet the minimum nursing and midwifery capacity, while no CABRIC country analysed meets the required physician-to-population ratio. These gaps leave the region increasingly vulnerable to climate-related health challenges[lx]. *(Refer Table 49 in the FS for the health-related impacts observed and predicted for the CABRIC countries)*

21. **Summary of Projected Climate Impacts**

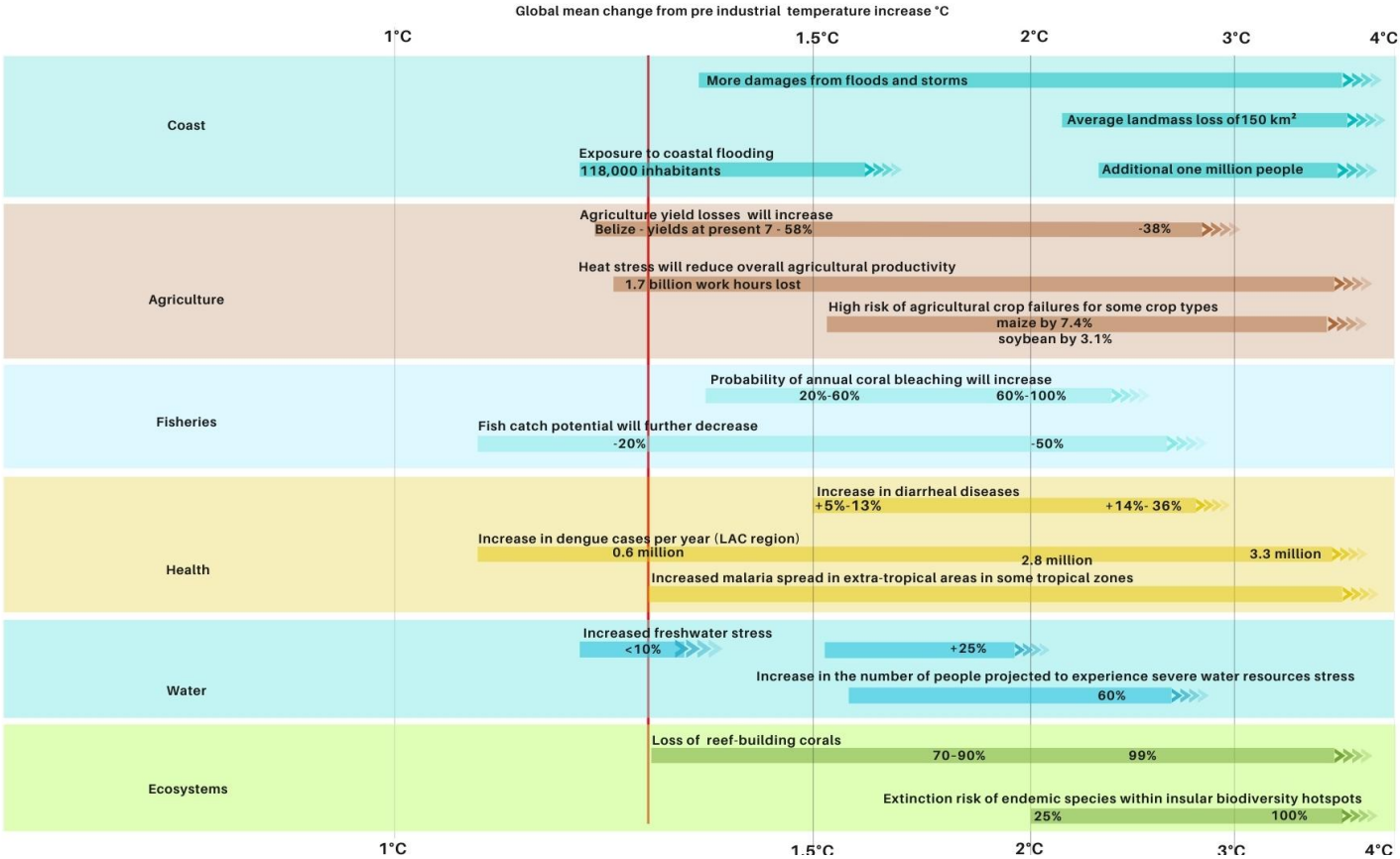


Figure 6 : Sectoral impacts of climate change across the Caribbean. The layout and health, water and agriculture data of the figure is adapted from Reyer et al. (2017) Other data is sourced from Rozenberg et al., 2021. Data is also referenced in the Feasibility study in respective sections.

Climate drivers and adaptation needs

22. **Livelihoods**: Fisheries and agriculture are important livelihoods for rural coastal populations, and provide food security. In addition, the tourism sector, which benefits from coastal ecosystems and habitats, provides livelihoods for many. Within these sectors, although they are highly vulnerable to climate change, there are opportunities for synergies between adaptation solutions and long-term socioeconomic resilience. Table 3 provides a summary of adaptation measures that would support achieving this climate resilient sustainable livelihood goal. Options must provide a self-sustaining model for long-term social, economic and environmental benefits.

[13] World Health Organization

Table 3. Economic Climatic-Impact Driver Framework and Adaptation Interventions

Climate hazards	Impact Pathway	Evidence of impacts	Adaptation needs
Droughts The Bahamas: Overall rainfall is projected to decrease by ~5%, but wet events will intensify. Belize, Grenada, Jamaica, St Lucia: Projected annual rainfall expected to decrease by 10% to 22%.	• Crop failures, subsequent food shortages, and increased input costs for poultry and livestock producers which may potentially lead to herd or flock reductions. • Droughts severely deplete freshwater reservoirs and stream flows, causing direct competition between economic sectors.	Severe reduction in agricultural productivity, leading to food insecurity and loss of income, particularly for women who are disproportionately represented in vulnerable agricultural roles • *In Belize, the severe drought in 2019 severely affected agricultural production, causing a loss of approximately $38.5 million in the sugar industry* • *In Saint Lucia, the 2010-2011 drought led to a 15% decline in banana exports, severely impacting food security and farmer incomes.*	**Climate Smart Agriculture** (e.g., rainwater harvesting, solar-powered irrigation, as well as drought-resilient crop varieties which are a low-cost adaptation measure) directly decouples coastal farmers from their reliance on erratic rainfall, ensuring crop survival and food security despite intensifying droughts
Marine heatwaves All: Projections indicate regional extreme heat events will increase in duration, intensity, and frequency.	• Increase of temperatures severely threatens fisheries, causing bait and fish scarcity, smaller fish sizes, disrupted spawning, and longer travel distances for fishers. • Marine heatwaves are the primary driver of severe coral bleaching events and the subsequent loss of marine habitats	Depletion of fish stocks resulting in loss of livelihood for artisanal fisherfolk and increased health risks from seafood consumption. Loss of marine ecosystems. • *In Belize, for example, warming ocean temperatures is jeopardising the Belize Barrier Reef and Mesoamerican Reef health.* • *In Grenada, rising sea temperatures and unusual sargassum algae surges over the past decade have reduced pelagic fish catches*	**Climate resilient ecosystem-based fisheries** (e.g., providing cold storage to reduce post-harvest losses) directly prevent financial impacts by allowing fishers to maximize the value of smaller catches, reducing the need to overfish degraded reefs
Ocean Acidification All: Projected as a broad, uniform threat across the entire Caribbean Sea.	• Ocean acidification, acting alongside warmer sea surface temperatures, is a major driver of marine habitat degradation. • Severely impacts marine species that need to develop shells and exoskeletons, such as queen conchs and spiny lobsters	Loss of biodiversity, food webs, ecosystem function, and economic losses within the fishery sector. *Jamaica's conch fishing industry, which exports approximately 500 metric tons annually, is highly vulnerable due to thinner shells and lower survival rates caused by acidification.*	**Climate resilient ecosystem-based fisheries**. Implementing livelihood diversification through sustainable, gender-transformative aquaculture practices, EbA fisheries practices, fish nursery protection, creation of Participatory Locally Managed Marine Areas.
Hurricanes, storm surges, and flash floods Jamaica and The Bahamas face the highest combined hurricane and coastal flood risks. Belize faces high flash flood risks, while Grenada and Saint Lucia maintain medium-to-low vulnerability across most hazards.	• The economic shocks from these hazards fall heaviest on marginalized groups, particularly women and informal workers. • Communities are highly vulnerable to waterborne diseases, particularly dengue.	High risk of physical injury, displacement, and outbreaks of waterborne or vector-borne diseases among coastal populations *Flooding in Jamaica frequently contaminates rivers and groundwater with human faecal matter, leading to waterborne illnesses such as cholera, typhoid, and gastrointestinal disease*	**Equitable EWS & emergency health risk management.** Upgrading community buildings into climate-resilient emergency shelters equipped with backup solar energy and safe water systems provides immediate, localized refuge that protects lives during storms. Last-mile Early Warning Systems directly disrupt the pathway to injury by ensuring vulnerable groups evacuate before the hazard manifests.
Sea Level Rise • The Bahamas: Faces the highest regional threat. By 2100, sea levels will rise 0.82 m (0.32 m by 2050. • Belize, Jamaica: Coastal rise will reach up to 0.40 m by 2050. • Grenada and Saint Lucia risk losing 31% to 60% of their beaches to erosion, flooding, and compounding storm surges.	• Fisherfolk are highly vulnerable because they primarily live and operate in low-lying coastal areas • Rising sea levels cause saltwater intrusion, contaminating groundwater and salinizing soils, which devastates coastal crop and livestock productivity.	Loss of land and beach strips, as well as loss and damage to coastal properties. This would ultimately affect tourism/livelihoods. Ecosystem such as mangroves and wetlands will be threatened. • *In The Bahamas, sea level rise alone could cause annual tourism losses surpassing $2.6 billion by 2080 due to hotels experiencing beach loss* • *Concerning Grenada, a projected 0.5-meter rise in sea level could result in the*	**Restorative and protective coastal NbS.** Community-led conservation and restoration of critical coastal ecosystems—such as mangroves, seagrass meadows, sand dunes, coral reefs, and beaches—to act as natural barriers against erosion and inundation

		permanent loss of up to 60% of the island's beaches, which would devastate the local tourism economy and low-lying coastal regions.	

23. **Social, health and wellbeing:** Impacts of climate events; both short term intense climate disasters such as cyclone strength winds and storm induced flooding both riverine and coastal along with long term impacts of climate change have a psychological, social and physical impact to coastal communities. This aspect is often overlooked but however underpins resilience of communities. Table 4 provides a summary of social adaptation interventions to support resilience.

Table 4. Social Climatic-Impact Driver Framework and Adaptation Interventions

Climate hazards	Impact Pathway	Evidence of impacts	Adaptation needs
Hurricanes, storm surges, and flash floods Jamaica and The Bahamas face the highest combined hurricane and coastal flood risks. Belize faces high flash flood risks, while Grenada and Saint Lucia maintain medium-to-low vulnerability across most hazards.	• Repeated destruction from extreme weather forces communities out of their homes on a massive scale. • Hurricanes frequently cause catastrophic structural damage to hospitals and local clinics, destroying essential equipment and supplies and rendering them unable to operate when they are needed most • The social and health impacts of these disasters fall heaviest on women and children	High risk of physical injury, displacement and loss of social cohesion, loss of cultural heritage and outbreaks of waterborne or vector-borne diseases among coastal populations • *In May 2024, a severe drought forced hit Grenada and the National Water and Sewerage Authority declares a national drought emergency, imposing strict restrictions on water use.* • *In the Bahamas, Hurricane Dorian resulted in the destruction of substandard housing (rendering 50% of buildings on Abaco unsalvageable) and $37.7 million in damages to health facilities*	**Equitable EWS & emergency health risk management.** Upgrading community buildings into climate-resilient emergency shelters equipped with backup solar energy and safe water systems provides immediate, localized refuge that protects lives during storms. Last-mile Early Warning Systems (seawalls, dikes, elevated structures) directly disrupt the pathway to injury and damage to assets by ensuring vulnerable groups evacuate before the hazard manifests.
Repeated exposure to climate disasters and slow-onset ecosystem loss Ecosystem degradation ranges from rapid storm damage in The Bahamas (78% forest loss; severe mangrove destruction) to steady forest declines in Belize (13%) and Jamaica (7.4%). While Grenada's land loss is minimal, both it and Belize face severe reef and marine stock depletion.	• Repeated disasters disproportionately burden women, particularly in the Caribbean where more than 50% of the population are single-parent, female-headed households. • Extreme weather events inflict deep psychological wounds on communities, leading to post-traumatic stress disorder, depression, sleep disorders, and grief •	Severe psychological distress, climate anxiety, and compounded social vulnerabilities (such as increased gender-based violence during post-disaster periods) • *In the Bahamas, 6,000 adults and children required mental health and psychosocial support to cope with severe psychological distress of Hurricane Dorian.* • *In Saint Lucia, the lived trauma of losing assets during disasters like the 2022 floods resulted in high levels of psychological stress and anxiety*	**Gender and socially responsive mental health initiatives** directly treat the psychological impacts of climate trauma, building the social cohesion required for communities to recover and adapt to future shocks
The rapidly changing and intensifying nature of regional climate hazards Jamaica and Belize face high inland flood risks, while the Bahamas, Grenada, and Saint Lucia face low risk. For coastal flooding, the Bahamas and Jamaica are high risk, while the others face medium risk.	• The intensification of these hazards directly threatens human survival and overwhelms regional infrastructure. • Local Authorities, CSOs, and NGOs lack the specific technical capacity and data literacy to interpret new climate risks	Due to lack of technical capacity, vulnerable populations are without access to localized, effective climate adaptation finance • *In Grenada, it was noted that* due *to high institutional staff turnover and low fiduciary capacity in smaller NGOs limit access to climate adaptation finance* • *In Belize, there is limited institutional capacity of local CSOs, NGOs and LAs to*	**Socially inclusive community health clinics and shelters** Technical capacity building is strictly focused on climate-responsive GEDSI planning, interpreting climate data, and meeting fiduciary standards for climate finance, ensuring that local organizations can successfully design and implement the adaptation solutions needed to survive climate impacts.

		effectively manage finances, including basic tasks like handling wire transfers or opening bank accounts. There is a need for simpler processes for proposal writing, possibly utilizing local languages and flip charts.	

Related projects and programmes

24. **CABRIC's alignment with past programmes:** Past programmes such as the GCF EDA pilot project in Dominica, Grenada, Antigua and Barbuda have many lessons learnt that can translate to the CABRIC programme. Both this project and the Global Fund for Coral Reefs Investment Window project in Bahamas and Belize that utilises the private sector in order to build a robust pipeline of investable opportunities, hold lessons for capacity building and pipeline development through locally led action. These and other synergetic projects, as shown in *Table 5* past and present projects can be found in section 8.2 in the FS.

25. **CABRIC's alignment with the GEF SGP:** To establish a niche for CABRIC that supports existing flows of finance, the existing on-granting landscape of the GEF SGP relating to LAs, CSOs and NGOs in each of the countries was reviewed, and a gap analysis conducted with this and the and other projects. Projects relating to *Biodiversity* has received the highest flow of finance from the GEF and non-GEF entities totalling USD 14,711,869, this is one reason the CABRIC facility is positioned more in the livelihood and social resilience space. (Table 44 in the Feasibility Study highlights this). By positioning its complementarity with the GCF's Locally-Led Climate Adaptation (LLCA), CABRIC builds on GEF's SGP as an evidence-based, pipeline and delivery platform to advance locally led financing models by acknowledging that local on-granting mechanisms exist and has potential for systemic transformation while increasing adaptation-focused financing for LAs, CSOs and NGOs through devolved decision-making.

26. **CABRIC's alignment with the work of CANARI:** Working with CANARI is important for CABRIC to leverage experience, capacity assessment and work with CSOs and NGOs. They have had two programme themes that form the nucleus of their work: the first is Coastal and Marine Livelihoods and Governance; and the second being Forests, Livelihoods and Governance.[lxi] Both themes' focus is to enhance livelihoods and alleviate poverty by fostering sustainable coastal and marine resource management, and forest use and governance.[lxii] The CABRIC EDA programme has a similar agenda as it provides additional resources to support climate change adaptation in the coastal regions of these countries, focusing on protecting and enhancing the livelihoods of coastal residents. CANARI has carried out several CSO and NGO capacity assessments in the Five countries such as "Enhancing Caribbean Civil Society's Access and Readiness for Climate Finance" (2020-2022)[lxiii] which was to enhance CSO capacity to access climate funding and delivery of mitigation and adaptation projects; and "Powering Innovations in Civil Society and Enterprises for Sustainability in the Caribbean (PISCES)"[lxiv] in which the focus was on marine conservation and governance. As CSO and NGO engagement is the beating heart of the CABRIC programme, such work from CANARI focuses on the needs of those at the local level.

27. **CABRIC's alignment with current and planned climate finance projects and programmes:** With regards to the project synergies of CABRIC, firstly the **"**ADAPT Jamaica: Enhancing climate change resilience of vulnerable smallholders in Central Jamaica" aims to enhance the enabling environment to catalyse inclusive climate-resilient investments in agricultural; FISH-ADAPT Saint Lucia, which has a goal of increasing the resilience of fisheries, fishers, fish workers and vulnerable coastal communities; and the "Development of one Regional Ridge-to-Reef Framework and four Policy Guidelines to decrease the level of nutrient, sediment, and solid waste pollution of the marine environment in the beneficiary countries" in Belize, Grenada and Jamaica (Section 8 of the FS expands on the proposed projects and programs, detailing their alignment and complementarities with CABRIC).[lxv]

Table 5 Past and current projects that align with the CABRIC EDA programme

Project and Donor	Budget and Duration	Description	Synergy
Global Fund for Coral Reefs Investment Window. (Bahamas, Belize) **GCF**	USD 500 million 2022-2032	To create a private equity fund to encourage investments in the blue economy in the aim of protecting coral reefs from several stressors including climate change.	Focuses on the private sector, which is complementary to this programme's focus on LAs, NGOs and CSOs and the provision of grants.
Integrated physical adaptation and community resilience through an enhanced direct access pilot	USD 22.6 million 2019-2025	A funding mechanism for public infrastructure (including drainage and irrigation) and ecosystems will also reduce disruptions in the water system	Both projects focus on enhancing climate resilience in the Caribbean, particularly in small island developing states (SIDS), through

in the public, private, and civil society sectors of three Eastern Caribbean small island developing states (Grenada) **GCF**		and improve soil and water conservation, which are all threatened by the results of climate change.	community-based adaptation initiatives.
FP223 Project GAIA ("GAIA") (Jamaica, multi-country) **GCF**	USD 1.5 billion (across all countries) 2023-ongoing	Project GAIA will revolutionize climate finance in 19 of the most vulnerable countries. By creating a blended finance platform, GAIA will unlock long-term loans for critical adaptation and mitigation projects, opening doors to previously inaccessible funding sources.	Not only do both project focus on building resilience in coastal communities, but on community-led and locally appropriate solutions. There is also potential for collaboration and knowledge sharing between the two projects as GAIA's research findings could inform the implementation of projects funded through the EDA facility.
Increase Saint Lucia's Capacity to monitor MEA implementation and sustainable development **GEF**	USD 1,080,000 2015-ongoing	This cross-cutting capacity development (CCCD) project seeks to strengthen institutional capacity for the implementation and monitoring of international conventions as a follow-up to the National Capacity Self-Assessment (NCSA) of Saint Lucia. It also seeks to better integrate environmental concerns, and the value of ecosystems, into its broader development frameworks.	Both projects involve elements of capacity building, whether it's strengthening institutional capacity for monitoring and evaluation (GEF project) or enhancing the capacity of communities to implement climate resilience measures (CCCCC project). The lessons learned from the GEF SGP experience in training, gender screening, and grantee networks will strengthen CABRIC's capacity building actions.
Enhancing Eco-systems and Coastal Protection for Climate Change Resilience in the Caribbean - ECP-Caribbean (Belize, Grenada, Guyana, Jamaica, Saint Lucia, St Vincent and the Grenadines and Suriname) **Global Affairs Canada**	Budget: USD 8,893,450 2023-2027	To increase climate resilience of communities and populations (especially vulnerable women and girls) in targeted Caribbean countries through improved marine and coastal ecosystem management/protection.	Both projects aim to benefit coastal communities in the Caribbean, recognizing their heightened vulnerability to climate change impacts like sea-level rise, storms, and coastal erosion.
Strategic Actions for advancing climate action in CARICOM Member States (The Bahamas, Barbados, Grenada, St. Lucia and Trinidad and Tobago) **GCF**	Budget: USD 1,400,000 2021-2025	This project is designed address the barriers facing CARICOM Member States to empower its citizens to develop bankable projects needed to catalyse the paradigm shift for mitigating, and adaptation to climate change.	This is synergetic with the CABRIC programme as both initiatives recognise the vulnerability of Caribbean coastal communities to climate change impacts and seek to strengthen their ability to adapt.
Transforming climate resilience and sustainability in Saint Lucia's fisheries communities (Fish-ADAPT) **GCF**	Budget: USD 16,700,000 2025-2030	The FISH-ADAPT project will address financial, market, technical, institutional and information barriers that hinder climate resilience in the fisheries and aquaculture sector of Saint Lucia.	Both projects aim to increasing the resilience of fisheries and vulnerable coastal communities; implement sustainable practices to improve ecosystem health and fish stock sustainability.
Enhancing climate change resilience of vulnerable smallholders in Central Jamaica (ADAPT Jamaica) **GCF**	Budget: USD 50,000,000 2026-2031	ADAPT Jamaica aims to strengthen climate resilience among smallholder farmers by promoting Climate-Resilient Agriculture (CRA) practices and reducing food loss and waste across agricultural value chains. The project combines practical on-farm demonstrations, farmer training, and the scaling up of low-cost climate-resilient farming practices	Both projects aim to strengthen better agricultural practices and the improvement of financial access to encourage long-term investment in climate-resilient agriculture.

B.2 (a). Theory of change narrative and diagram (max. 1500 words, approximately 3 pages plus diagram)

Programme mission and boundaries

28. **Core problem:** Climate resilience actions in CARICOM member states are not keeping pace with the impacts of climate hazards in coastal communities. The repeated impact of climate hazards in coastal communities is eroding socio-

economic and environmental resilience, furthering multi-dimensional vulnerability and leading to ever decreasing adaptive capacity.

29. **Core objective:** Accelerated climate resilience actions in five CARICOM member states to support gender transformational livelihood security, through addressing multidimensional vulnerabilities in coastal communities. The CABRIC programme will work through establishing an Enhanced Direct Access Facility for community-led initiatives in participating countries supported through improving capacity of local & regional community organisations for implementation of climate resilience actions, enhancing data access and ensuring knowledge sharing.
30. **Assumptions:** The programme design is based on the assumptions that: LAs, CSOs and NGOs are engaged and actively participate in the programme (see the below table regarding LAs within each of the five countries); LAs, CSOs and NGOs effectively represent the needs of coastal communities, Research and Academic institutes actively engaged in the programme;; Community engagement is effective at bringing about participatory and locally led prioritisation, awareness raising, and aligned long term project development Direct beneficiaries of the grants remain interested and participate in the sub-grants ; Countries remain politically stable; and Pandemics are not occurring.
31. **Project boundaries:** CABRIC EDA programme will scale existing projects, piloted through other Small Grants Programmes (particularly those in the livelihood resilience), and support piloting of social resilience initiatives at a grassroot level in identified high priority area within each of the countries. The priority areas will be prioritized through multistakeholder workshops during project implementation,A total of USD 25 million will be allocated to the sub-grants (see Section C. Financing Information and Annex 4; Detailed Budget Plan), with an equal USD 5 million allocated to each country.
32. **Grantees:** The grantees for the CABRIC programme are Civil Society Organisations (CSOs), Non-Governmental Organisations (NGOs) (see full list in Feasibility Study), and Local Authorities (LAs) (Summarised in the following table), legally registered and operating in The Bahamas, Belize, Grenada, Jamaica, and Saint Lucia. This diverse group encompasses community-based organisations (CBOs), producer and resource user groups (such as fisherfolk and farmers), academic institutions operating as non-profits. The programme has a specific mandate that at least 40% of grantees be women-led or women and inclusion based[14] organizations.

Existing and remaining barriers: see *Table 6*

33. **Policy barriers:** There are multiple policy barriers across these countries inhibiting coastal climate resilience. This is compounded by gender assessment findings while there is some stride in integrating inclusion and equity in some coastal plan and resilience frameworks (Belize's Climate Resilience Investment Plan identifies women's access to information and decision making as essential for societal benefits). Many climate-related policies, particularly those tied to coasts and marine management, remain gender-blind and lack targeted financial frameworks to support vulnerable groups and enable targeted and actionable interventions. Notwithstanding, this programme seeks to work with complementary initiatives, such as the work on ECP-Caribbean on providing support to develop or operationalize ridge to reef frameworks.
34. **Institutional capacity barriers:** This programme seeks to address capacity issues that prevent LA's, LAs, CSOs and NGOs accessing finance at the project proposal stage both through supporting capacity gaps and ensuring all processes are as simple and accessible as possible. In addition, it will address capacity issues during implementation and monitoring of projects by building on lessons learned from the GEF SGP that will support the GCF's LLCA parameters focused on devolved decision-making and finance, local ownership and implementation and sustainable local capacity and enabling environment.
35. **Data and information barriers:** The programme seeks to work through and with existing data and platforms to support the access and use of available information, whilst generating effective and innovative data and knowledge via the sub-grants s. Barriers of data and information for CARICOM countries include low data literacy, and data locked up or spread in multiple locations that requires a lot of effort, time and resources to access, it also inhibited through low levels of data storage. The programme will also fund participatory monitoring and data sub-grants s that support the ongoing involvement of community and local actors in data gathering and use for climate risk decision making. CABRIC will build on GEF SGP community-level reporting and peer learning but strengthen the existing systems to align directly with GCF's LLA expectations, namely, development of community scorecards, local outcome tracking, storytelling, disaggregated beneficiary data and adaptive learning loops.
36. **Financial barriers:** The programmes' primary motivation is to accelerate the flow of finance to grassroots local actors, addressing a financial barrier of insufficient funds, and low absorption of such organization through building capacity as part oof the program. Women led organisations' access will also be address and prioritized through the programme.

[14] Inclusion based organizations are organizations that work to dismantle systemic barriers, empower marginalized populations, and provide equal access to education, economic opportunities, and human rights. These organisations may represent the interest and needs of diverse constituents based on age, sex, disability, race, ethnicity, origin, religion or economic of other status.

37. **Technical barriers:** Getting a technically appropriate intervention in the right place is key to success and impact, and the remove the barrier of technical transfer, a technical working group will support the programme and oversee the technical needs for sub-grants , additional support will be provided through implementation hand holding and in some cases research partnerships.

38. **Awareness barriers:** Awareness of both climate change and its long-term impacts and the potential solutions to livelihood and social resilience inhibits systemic behavioural change at an individual, household, community and even organisational level. Coupled with addressing data and informational barriers, awareness places its part in understanding the problems and developing solutions.

Table 6: Barriers and programme activities

Barrier	Barrier ID and description	Needed project activities to address barriers for paradigm shift
B1- Institutional capacity	**B1-1** – LAs, NGOs and CSOs personnel capacity for applying to grant facilities inhibits the development of climate adaptation / resilience project proposals. **B1-2** – LAs, NGOs and CSO's institutional and personnel capacity for climate resilient project implementation can limit the effectiveness of the intervention. **B1-3** – LAs, NGOs and CSO's institutional and personnel capacity for on-going monitoring is inhibited by limited levels of data literacy. **B1-4** – LAs, NGOs and CSOs are not fully integrating and using GRM process, and integrating GEDSI and ESS into activities.	• Evaluate **capacity needs** of interested LAs, CSOs and NGOs in country and regionally to design workshops and trainings. • Hold **workshops** within each country with LAs, CSOs and NGOs to support the understanding of the facility and support the initial steps for registration, and expression of interest and hold **write-shops** to support the development of projects in line with thematic area of sub-programme. • Ensure **simple and accessible processes** for the granting. • Development of **technically and culturally appropriate training materials** for LAs, NGOs and CSOs to design sub-grants s based on needs assessment, available online. • Establish **country level helpline** (to the national coordinator with regional back up). • Deliver **ongoing support** to grant recipients to build capacity for implementation and operation of sub-grants s, and establish **peer-group support groups,** including GEDSI, ESS and GRM. • Provide support and **build capacity with LAs, NGOs and CSOs to adaptively manage projects** through collection of key indicators, and visual story (photo and video) documentation of the project and its impact.
B2 - Technical capacity	**B2–1** - Capacity to interpret climate data and other evidence to effectively propose solution is low in Local authorities, civil society and national NGOs. **B2-2** – Limited spread of understanding of technically appropriate, and future horizon-aligned interventions results in environmentally and socially misaligned solutions.	• **Develop train the trainer and peer to peer mentorship training programmes** with participating countries' LAs, CSOs and NGOs to access, and use, and monitor climate change data and information and in the use of tools to develop EDA-project related concept notes, proposals. • **Facilitate research partnerships** through the grants process for technically appropriate project development and implementation stage support.
B3 - Data and information	**B3-1** – Data is often available, but it is not accessible to those who need to use it. **B3-2** - Limited knowledge sharing between organisations and countries of success stories, learning experiences, and best practice of coastal climate resilience and adaptation. **B3-3** – Data gaps are not actually known due to the distribution and storage of data and information **B3-4** – Data literacy inhibits use of information by LAs, CSOs and NGOs.	• Conduct a **review of climate change risk data storage and communication platforms** to understand data gaps in each country. • Support the generation and presentation of climate data and information by **enhancing existing database, platform and communications.** • Develop **accessible and understandable knowledge and information products** from project implementation. • Ensure all **sub-grants lessons learnt are shared via various media channels** including the CCCCC's & CANARI's website, and to all participating LAs, NGOs and CSOs. • **Facilitate research partnerships** through the grants process for supporting data literacy. • Formalise a regional **CABRIC climate resilience knowledge sharing annual event** adjunct to existing established regional event, and source public-private partnerships to maintain as a regular event.
B4 - Finance	**B4-1** – Insufficient finance flowing to LAs, NGOs and CSOs to keep pace with livelihood climate adaptation needs of coastal communities. **B4-2** – Low financial absorption of LAs, CSOs and NGOs. **B4-3 -** Women do not meet financing requirements in application for finance.	• Establish a **coastal climate resilience and adaption EDA** focusing on gender transformative livelihoods, • Create a **financial flow with larger NGOs to support smaller NGOs** in developing and managing budgets. • Select and disseminate finance with technical support to build capacity for **financial management and project implementation** for organisations that need (e.g funding the retrofitting and rehabilitation of

		community buildings into climate-resilient emergency shelters- under THEME 2: Inclusive health, wellbeing and social resilience)
B5 – Awareness	**B5-1** – Public and civil society awareness of coastal climate risks and solutions limits action. **B5-2 –** Low awareness of gender, age and ability impacts of climate change.	• **Raise awareness among stakeholders:** (1) impact climate change on all faction of society including women, indigenous people, youth and the differently able; (2) gender and social inclusion considerations that must be included in policies and climate change adaptation projects. • Engage community-based organizations and schools through targeted **outreach programme;** (3) impacts on health
B6 - Policy	**B6-1** - B6-1: Policy frameworks that cover coastal communities do not consistently integrate Climate resilience, equality and inclusion	▪ **Review policy frameworks** within each country to assess gaps in the integration of climate resilience with particular attention to the most vulnerable. ▪ Provide technical assistance to **road map** to integration with national policy landscape.

39. **Theory of Change statement: IF** NGOs, CSOs, and LAs are empowered through strengthened institutional and operational capacity for climate-responsive GEDSI integrated planning, climate information and lessons learned are shared, and climate finance flows to the grassroots level are increased;
THEN a paradigm shift is catalysed towards locally-led, gender-transformative climate action that secures long-term livelihood and ecosystem sustainability across the Caribbean;
BECAUSE climate resilience for coastal communities in participating countries is improved and multidimensional vulnerability to climate risks is reduced through the implementation of accessible, community-driven adaptation initiatives.

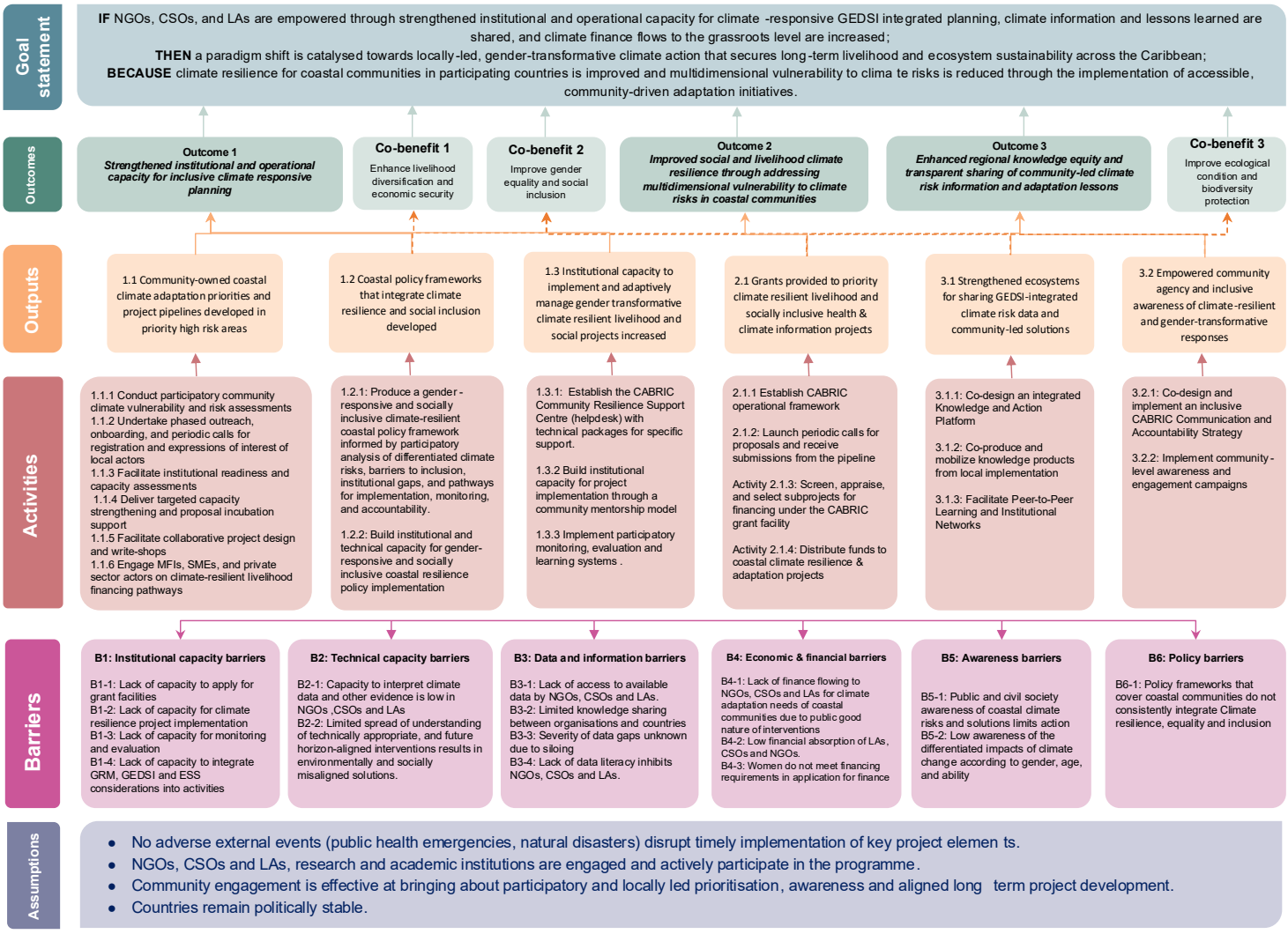


Figure 7 CABRIC Theory of Change

B.2 (b). Outcome mapping to GCF results areas and co-benefit 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	☐	☐	☐	☐	☒	☐	☐	☐

Co-benefit number	Co-benefit					
	Environmental	**Social**	**Economic**	**Gender**	**Adaptation**	**Mitigation**
Co-benefit 1	☐	☒	☒	☒	☐	☐
Co-benefit 2	☐	☐	☐	☒	☐	☐
Co-benefit 3	☒	☐	☐	☐	☐	☐

40. **CABRIC Caribbean has 100% Adaptation Impact contributing to ARAs 1, 2 3 and 4:** The USD 25 million locally led adaptation grant facility under **Outcome 2** will contribute to the ARAs equally, achieved through setting targets for sub-grants . **Outcome 1** contributes to ARA3 by establishing the critical 'soft infrastructure,' such as integrated data systems, monitoring protocols, and robust policy frameworks, that is required to underpin and sustain physical adaptation investments. It also drives ARA1 by equipping local organisations (CSOs, NGOs, LAs) that directly serve vulnerable populations with the capacity to design and manage effective, gender-responsive adaptation strategies. Outcome 3 contributes to ARA1 by democratising access to climate risk information and lessons learned, directly empowering vulnerable communities to make informed decisions and adopt proven resilience practices

41. **CABRIC's co-benefits are Economic, Environmental and Gender/Social:** As the focus of the overall programme is to reduce multi-dimensional vulnerability and improve livelihood security and social resilience, it is considered additional to create the co-benefits that: 1 – enhance livelihood diversification and economic security; 2 – improve gender equality and social inclusion (GEDSI) by prioritizing women-led, indigenous-led, and inclusion based organizations capacity strengthening and initiatives led by marginalized groups in adaptation interventions; and 3 – improve ecological condition and biodiversity protection.

B.3. Project/programme description (max. 2500 words, approximately 5 pages)

42. **Purpose of the regional EDA:** This programme has been developed to pilot for scale and financing, capacity building, knowledge sharing and policy strengthening mechanism that potentially could be replicated to other CARICOM countries in a Phase 2 of CABRIC[15], focusing on gender transformative livelihood and social resilience through Locally-led Climate Adaptation principles. By utilising the EDA modality, CABRIC devolves decision making power to the local level, allowing communities to move beyond being beneficiaries to becoming proponents and partners. This design specifically targets the removal of fiduciary and technical barriers that historically exclude grassroot organisations from climate financing.

43. **Programme structure:** The programme is organised into three interconnected components addressing institutional barriers, financial accessibility and knowledge equity:

> **Component 1 / Outcome 1:** INSTITUTIONAL AND OPERATIONAL CAPACITY - *Strengthened institutional and operational capacity for GEDSI integrated climate responsive planning.*
> **Component 2 / Outcome 2:** LOCALLY LED ADAPTATION GRANT FACILITY - *Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities.*

[15] The 'CABRIC facility' refers to the grant-making mechanism under Component 2 through which GCF proceeds are channelled to community-level adaptation sub-grants via the five Grant Administrators. It is not a physical facility but an operational mechanism comprising the call for proposals cycle, the screening and appraisal process, the disbursement architecture, and the post-award monitoring framework, all governed by the OM.

Component 3 / Outcome 3: CLIMATE INFORMATION, KNOWLEDGE SHARING & AGENCY - *Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and lessons learned.*

44. **Alignment with the GCF Locally Led Climate Action (LLCA) Framework:** CABRIC is fundamentally designed to operationalise the GCF's LLCA framework by shifting decision-making power and financial resources directly to local actors. The programme devolves project identification to the grassroots level through Participatory Climate Risk and Vulnerability Assessments (pCRVAs) and mandatory community engagements, ensuring the programming design and interventions are driven by local lived experiences rather than top-down assumptions. By establishing a tiered grant facility with simplified access pathways for low-capacity organisations, CABRIC provides patient, predictable, and accessible funding. Furthermore, the programme institutionalises downward accountability and local ownership by mandating community co-design in proposal development and explicitly ring-fencing sub-grants budgets for Participatory Monitoring, Evaluation, and Learning (PMEL). The eligibility criteria for grantees are detailed in the Operations Manual (Annex 21, Sections 3.1.2 and 4.9) and Annex 24 (Selection criteria for beneficiaries, sites, and eligibility for proposed interventions).

Component 1: Institutional and Operational Capacity
Outcome 1. Strengthened institutional and operational capacity for inclusive climate responsive planning

45. Component 1 addresses the systemic barriers that currently prevent locally led climate resilience actions from keeping pace with accelerating climate hazards. To ensure the funds provided under Component 2 are responsive to community needs and managed effectively, this component counters institutional (B1) and technical capacity (B2) barriers by embedding sustained support, training, and write-shops into the programme design. It is structured to deliver a progressive pipeline development process that prepares not only Civil Society Organisations (CSOs), Non-Governmental Organisations (NGOs), and Local Authorities (LAs) but in the true spirit of participatory approaches, include community leaders and residents to develop and deliver strong, bankable adaptation proposals.
46. Component 1 also embeds robust engagement with communities, CSOs, NGOs, LAs through participatory climate risk and vulnerability assessment (pCRVA) exercises; and at a more granular level in project co-designs participatory capacity and vulnerability assessment. The component will prioritise consultative processes (including with communities leaders at a district/parish level) to strategically identify communities where pCRVAs will be done. This strategic identification is expected to be based on anticipated or known exposure and vulnerability to hazards, and climate variability; willingness and interest of the community/ies; and CABRIC's focus areas. These pCRVAs will form a baseline to inform CABRIC's prospective investment areas in the respective countries. Additionally, the pCRVAs will inform the eligibility criteria for grant financing. Moreover, through the recommendation of Community Liaison Officers (CLOs), and support from the project's capacity strengthening entry points, CSOs, NGOs, LAs will be supported to actively engage communities, including through further participatory capacity and vulnerability analysis (PCVA) for large grants or where deemed to be necessary.
47. For true systemic change, Component 1 pairs this "bottom-up" local implementing capacity with a "top-down" execution and strengthening of the regional policy and knowledge environment. It tackles policy barriers (B6) by providing targeted technical assistance to strengthen, roll out or make practically implementable coastal policy frameworks that embed climate resilience, equity and inclusion, establishing the foundation for a scalable, self-sustaining regional climate finance mechanism

48. **Output 1.1 Community-owned coastal climate adaptation priorities and project pipelines developed in priority high risk areas:** This output drives the development of adaptation project pipelines within each country through a progressive, bottom-up co-creation process. Addressing previous gaps in locally led adaptation, local communities will be directly enabled to identify, prioritize, and validate their own adaptation ideas. CSOs, NGOs, and LAs will play a facilitative and technical role, supported by institutional capacity building, to help communities translate grassroots priorities into viable projects.
49. To ensure true community ownership, all investment programmes will be explicitly grounded in participatory Community-Climate Risk and Vulnerability Assessments (CRVAs), proving that investment areas are driven by local lived experiences rather than top-down models. This output addresses institutional capacity barriers (B1-1 and B1-4) by devolving decision-making power to the lowest appropriate level. Sustainability is achieved by investing in long-term local institutional capabilities rather than short-term project cycles, and by building an investment-ready local pipeline, this output creates a vital bridge to patient and predictable finance for grassroots organizations.

50. ***Activity 1.1.1 Conduct participatory community climate risk and vulnerability assessments (CCCCC).*** *This consultatively informed process will identify climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and locally validated priority adaptation needs within strategically selected high-risk coastal communities. This will help demonstrate that the grant facility is not only locally accessible, but also locally driven by evidence of vulnerability and priority needs. Twenty-five (25) sub-national workshops (5 workshops per country in YR1) is planned to identify the priority communities for the pCRVA.*

Deliverable: *(i) Twenty-five (25) sub-national workshops (5 workshops per country in YR1) is planned to identify the priority communities for the pCRVA (ii) Five (5) Community Climate Investment Programme (CCIP), including pCRVA-informed eligibility criteria and investment priorities to guide climate resilience and adaptation investments in vulnerable communities (One per country – The Bahamas, Belize, Grenada, Jamaica and Saint Lucia. (iii) Five (5) pCRVA Community Baseline Reports for each country including community climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and priority adaptation needs.*

Sub-activity 1.1.1.1: Conduct working sessions across coastal districts and parishes to strategically identify target communities where pCRVAs will be conducted in each country.
Recognizing the extensive spread and number of coastal communities within the CARBIC countries, this sub activity prioritises selecting strategic communities for pCRVAs. Therefore, the CABRIC programme will conduct 5 subnational workshops in YR 1 in each country with community leaders, CSO, NGOs, LAs and relevant state actors to identify communities where pCRVAs will be conducted. These workshops will utilise pre-identified criteria such as anticipated or known exposure and vulnerability to hazards, and climate variability; willingness and interest of the community/ies; and CABRIC's focus areas to identify selected coastal communities for pCRVAs. These pCRVAs will ultimately inform the design of five (5) Community Climate Investment Programmes and eligibility criteria (one per country).
Sub-activity 1.1.1.2: Facilitate Community-Led Participatory CRVA (pCRVA) "Deep-Dive" workshops)
Conduct localized workshops where community members use participatory mapping, historical timelines, and seasonal calendars to identify climate hazards and social vulnerabilities. These sessions will ensure that GEDSI considerations (e.g., specific risks to women-headed households, Indigenous groups, or Persons with Disabilities) are documented and used to ground-truth scientific data. Five (5) pCVRA Community Baseline Reports (one (1) per country) will be produced upon conclusion of this sub-activity.
Sub-activity 1.1.1.3: Synthesize community inputs into Climate Investment Programme
Compile and synthesize findings from participatory climate risk mapping, community dialogues, and the Participatory Climate Risk and Vulnerability Assessment (pCRVA) into a comprehensive Climate Investment Programme. The programme will explicitly link locally identified climate hazards, vulnerabilities, and adaptation priorities to targeted climate resilience and adaptation investments. This process will establish an evidence-based framework for prioritizing investments and defining eligibility criteria. The resulting Community Climate Investment Programme will serve as the foundational evidence base for the implementation of the grant facility, ensuring that investments are responsive to community needs. Five (5) Community Climate Investment Programmes (one per country) inclusive of the establishment of pCVRA informed eligibility criteria and investment priorities to guide climate resilience and adaptation investments in vulnerable communities will be produced.

51. ***Activity 1.1.2 Undertake phased outreach, onboarding, and periodic calls for registration and indicative participation of interest of local actors (CCCCC, JSIF, SLDB, GIDC, Belize Fund and BPAF).*** *Conduct decentralized outreach and entry-point support for CSOs, NGOs, CBOs, women-led groups, youth groups, indigenous peoples organisations, local community groups, and Local Authorities to explain eligibility, thematic windows, fiduciary expectations, and registration/EOI requirements. This step broadens access and reduces entry barriers for lower-capacity actors. This activity will use an initial broad-based outreach and onboarding phase, followed by rolling or periodic registration and expression of interest windows throughout programme implementation, to ensure continued access for new and strengthening local actors.*

Deliverables: (i) *Outreach materials package (eligibility note, simplified applicant guide, FAQs, onboarding deck, expression of interest guidance). (ii) Fifteen (15) Registry of Expressions of Interest (EOIs) received from prospective applicants (iii) Sixty (60) outreach events (12 events: 2 per call *6 calls, 50 participants per event, per country).*

Sub-activity 1.1.2.1: Produce and disseminate outreach package and establishment of a community Registry of prospective applicants (CCCCC).
Establish the CABRIC website and accountability portal and develop a comprehensive outreach package, including eligibility guidance, applicant resources, and FAQs, to support participation in the programme. This will be complimented

by a registry to capture and monitor expressions of interest from prospective applicants. Registry data will be used to track progress against GEDSI targets and inform targeted outreach efforts to ensure equitable participation by women-led, disability-inclusive, Indigenous, youth, and other underrepresented civil society organizations.
Sub-activity 1.1.2.2: Hold decentralized entry-point workshops and outreach events. (JSIF, SLDB, GIDC, Belize Fund and BPAF) *(1) Conduct decentralized outreach sessions for local actors (CSOs, NGOs, CBOs, and Local Authorities). These semi-annual workshops will simplify the registration and EOI processes and provide continuous, decentralized support to help lower-capacity organizations overcome initial fiduciary and administrative hurdles.*
Sub-activity 1.1.2.3: Launch periodic calls for registration identifying prospective applicants. (JSIF, SLDB, GIDC, Belize Fund and BPAF). *Communicate rolling or periodic windows for registration prospective applicants throughout programme implementation, ensuring clear processes are defined so that new and strengthening local actors have continued access to the facility.*

52. ***Activity 1.1.3 Facilitate institutional readiness and capacity assessments (CCCCC):*** *Evaluate technical, financial, and GEDSI responsiveness of prospective grantees to match them to the appropriate level of funding and support based on the EOIs received. Conduct rolling institutional readiness and capacity assessments of prospective grantees, linked to phased capacity strengthening and proposal incubation. Interested local actors will first complete a simple institutional self-assessment and submit basic organizational information at registration or expression of interest stage. This will be followed by a grant facility-led validation and readiness assessment, to assess fiduciary, technical, implementation, GEDSI, ESS, GRM, and monitoring capacities. Based on the results, applicants will be categorized by readiness level and provided with tailored capacity strengthening, technical assistance, and proposal incubation support. Assessments will be undertaken on a rolling or periodic basis throughout programme implementation, with applicants able to be reassessed after support and advanced into subsequent funding cycles as their capacities improve.*

Deliverables: *(i) Institutional readiness assessment tool/scorecard covering fiduciary, technical, implementation, GEDSI, ESS, GRM, and M&E capacities. (ii) Grantee Needs Assessment reports with summaries of the readiness profiles for each prospective grantee. Each report should present a Readiness categorization matrix (e.g., low, moderate, advanced readiness), and tailored capacity strengthening plan for each assessed organization. Finally, underpinned by GEDSI targets, the report should present a disaggregated Grantee support pipeline / progression matrix showing which organizations are: ready to proceed, require foundational support, require targeted technical assistance, recommendations for training, before proposal development. (iii) twenty-five (25) Participatory Capacity Assessment Workshops completed for CSOs/NGOs/Las.*
Sub-activity 1.1.3.1: Co-design and deploy a participatory institutional readiness tool: *This sub activity will evaluate technical, financial and GESDI responsiveness, along with local and indigenous knowledge through community dialogues and reflection sessions to identify skills, knowledge and systems gaps.*
Sub-activity 1.1.3.2: Develop institutional readiness and Capacity Assessment action roadmaps: *Based on the participatory readiness assessments conducted in 1.1.3.1, synthesize the findings into individual assessment reports and a broader progression matrix. These will categorize organizations by their readiness level and outline the specific foundational support, write-shop themes, and long-term technical assistance required to prepare prospective grantees for funding.*

Activity 1.1.4: Deliver targeted capacity strengthening and proposal incubation support (CCCCC): *Deliver modular training and technical assistance on proposal development, climate rationale, financial management, GEDSI, ESS, monitoring, and implementation planning. Training will not be generic or front-loaded for all applicants. It will follow the assessment results and be differentiated by readiness level. For example: low-capacity applicants will receive foundational support on fiduciary basics, proposal writing, and safeguards; moderate-capacity applicants will receive targeted technical assistance to strengthen concept notes and implementation systems; and more advanced applicants will move quickly into proposal incubation and technical refinement. Based on the EDA grant planner, 6 calls for proposals are expected under the facility over 3.5 years. The delivery of targeted training will be scheduled in batches based on the capacity levels of prospective grantees.*

Deliverables: *(i) Modular training curriculum and materials tailored to different readiness levels. (ii) 30 capacity development sessions (per country and per year and based on readiness-level categorization) detailing post-training progress notes showing movement from one readiness stage to another.*

Sub-activity 1.1.4.1: Develop a modular Locally Led Adaptation Toolkit and curriculum: *Co-produced by CANARI, academic partners, and local practitioners, this stand-alone, accessible training package prioritizes learning-by-doing. It will serve as the foundation for the differentiated training levels and include specific, tailored modules covering: financial*

management and fiduciary basics, Environmental and Social Safeguards (ESS) screening, participatory monitoring and evaluation (M&E), and GEDSI integration. This toolkit will provide the standardized templates and tools for project management specifically designed for the Caribbean context.

Sub-activity 1.1.4.2: Deliver targeted foundational and moderate-capacity development support (CCCCC (through help desk): *Conduct in-person, batched capacity development support tailored to the readiness level of applicants.*

- ***For low-capacity applicants:*** *Workshops blended with targeted area specific peer coaching and mentorship programmes will focus on foundational support, teaching fiduciary basics, financial management, M&E systems, and ESS compliance so they can meet international funding standards.*
- ***For moderate-capacity applicants:*** *Workshops will bridge the gap between scientific climate models and local lived experience, teaching participants to build a strong climate rationale by interpreting climate and GEDSI data. This ensures projects address future climate risks while remaining grounded in local social dynamics, directly linking back to the community CVRAs conducted in 1.1.1.1*

53. ***Activity 1.1.5: Facilitate collaborative project design and write-shops (CCCCC).*** *Convene co-design sessions and write-shops only after community priorities are known and grantees have received initial support (1.1.4). These sessions should translate validated local priorities into technically sound sub-grants s aligned with the CABRIC thematic areas.*

Deliverable: *(i) Five (15) Co-design summary reports (one per country, per year) documenting how community priorities were translated into the project pipeline. (ii) Sixty (60) collaborative project design write-shops for CSOs, NGOs, LAs to co-develop climate adaptation project concepts and draft proposals (5 countries x 6 calls, twice a year, 30 participants each).*

Sub-activity 1.1.5.1: Hold collaborative project design write-shops for sub-grants proponents: *Intensive co-design sessions will be conducted every 6 months for groups that meet core criteria. These workshops focus on aligning community-led priorities with the CABRIC thematic areas, ensuring technical feasibility while maintaining community ownership. Where community specific knowledge is not captured in pCRVA's, resources can be made available to facilitate community engagement or to conduct PCVAs. Collaborative project design write-shops for sub-grants proponents (CSOs, NGOs, and LAs) to co-develop climate adaptation project concepts and draft proposals (60 workshops total: 5 countries × 6 calls, twice a year, 30 participants each), including care economy support to enable gender-inclusive participation.*

54. ***Activity 1.1.6: Engage MFIs, SMEs, and community-based private sector actors on climate-resilient livelihood financing pathways (CCCCC):*** *Facilitate targeted engagement with the local private and financial sectors to ensure the broader economic ecosystem supports community-led resilience*

Deliverable: *(i) One (1) Capacity Needs Assessment report to enable local SMEs to access financial products for climate adaptation interventions. (ii) . Ten (10) National participatory workshops with Grant Administrators, MFIs, SMEs, and private sector actors to identify barriers to climate-resilient livelihood financing and co-develop green taxonomy frameworks and enabling instruments (2 per country, 30 participants each)*

Sub-activity 1.1.6.1: Deliver targeted capacity-building for MFIs and SMEs: *Deliver ten (10) specialized capacity-building workshops tailored to the private sector, including sessions for Microfinance Institutions (MFIs) on climate-risk mainstreaming in lending, and for local Small and Medium Enterprises (SMEs) on business continuity and climate resilience planning. This sub activity will also bolster grant administrators capacities to deliver community based climate resilience programming informed by LLCA principles, guidance and lessons.*

55. **Output 1.2: Coastal policy frameworks that integrate climate resilience and social inclusion developed.** This output supports each target country in addressing its unique policy landscape by moving beyond general desk reviews to operational, participatory gap assessments. Through targeted technical assistance, the programme will develop actionable roadmaps and national coastal policy frameworks, where necessary that fundamentally integrate equitable and inclusive provisions, and climate resilience. By utilizing structured engagement, this output ensures that national policies are validated and shaped by the localized vulnerabilities and gender-specific needs of the coastal communities they affect.

56. To ensure these frameworks drive lasting impact, the output evaluates the regional mechanisms needed to support policy development and produces a regional guidance knowledge product to help other CARICOM member states adopt locally led coastal resilience models. This output directly addresses policy barriers (B6-1) and strives to align with core LLCA principles: *Structural Equality*, by ensuring policies specifically target the removal of barriers for marginalized groups (LLCA Principle 2); and *Transparency and Accountability*, by establishing clear roadmaps and institutional coordination mechanisms that make national governments accountable to coastal communities (LLCA Principle 7)

57. ***Activity 1.2.1: Produce climate-resilient coastal policy framework informed by participatory analysis of differentiated climate risks, barriers to inclusion, institutional gaps, and pathways for implementation, monitoring, and accountability (CCCCC):.*** *This activity moves beyond a general reference to GEDSI integration by ensuring that national coastal policy frameworks are evidence-based, operational, and shaped by structured engagement with the communities they affect. This will be conducted in each of the five target countries. It explicitly incorporates a participatory analysis of differentiated vulnerabilities and barriers, ensuring that the resulting policy frameworks and roadmaps are genuinely gender-responsive and socially inclusive, in full alignment with GCF's expectations for institutional strengthening.*

Deliverables: *(i) Five (5) national coastal policy gap assessment reports. (ii) Five (5) national integrated coastal resilience policy frameworks and roadmaps that integrate GEDSI and Climate resilience.*

Sub-activity 1.2.1.1: Conduct a participatory gap assessment of national coastal policies: *Conduct a comprehensive assessment of existing coastal zone management and climate plans. This will include structured engagement and Policy-to-Community validation sessions where CSOs, local actors, women, and marginalized groups identify institutional gaps, differentiated climate risks, and specific barriers to inclusion. This ensures the gap assessment is rooted in the lived realities of vulnerable populations.*
Sub-activity 1.2.1.2: Co-design coastal resilience frameworks and implementation roadmaps that are gender-responsive and socially inclusive: *Develop frameworks and actionable recommendations and roadmaps based on country needs that integrate gender and multi-hazard approaches based on the gap assessment. These documents will include explicit provisions for monitoring, accountability, grievance redress mechanisms, and the tracking of sex- and vulnerability-disaggregated indicators. They will also embed institutional coordination mechanisms that clearly define the role of local actors in national governance, ensuring a bottom-up influence on policy implementation*

58. ***Activity 1.2.2: Build institutional and technical capacity for gender-responsive and socially inclusive coastal resilience policy implementation (CCCCC):*** *: This activity aims to strengthen regional capacity for coastal resilience by training policymakers and technical staff on interpreting climate data and assessing vulnerability. To ensure this is not just a temporary intervention, the initiative creates a lasting impact by embedding standardized curricula directly into national institutions, developing a regional best-practice toolkit, and fostering a peer-to-peer learning network for sustained knowledge exchange. This ensures that future cohorts of policymakers are equipped with Locally Led Climate Action (LLCA) methodologies from the start. The beneficiaries of Activity are government officials, policymakers, and technical staff from national ministries and agencies responsible for coastal zone management, climate adaptation, and disaster risk reduction Participants are nominated by the NDA and relevant line ministries based on their role in coastal policy implementation. CCCCC acts as the Executing Entity for this activity.*

59.

Deliverables: *(i) Five (5) training workshops held for policymakers and technical staff (including participant lists with pre/post capacity assessments). (ii) One (1) standardised coastal resilience training curriculum institutionalised in national systems. (iii) One (1) Regional GEDSI-integrated coastal resilience toolkit produced. (iv) One (1) Report detailing established Community of Practice network.*

Sub-activity 1.2.2.1: Design and deliver training on climate data interpretation, GEDSI analysis, and coastal vulnerability assessment for policymakers and technical staff: *Design and deliver 5 targeted training for policymakers and technical staff that focuses on translating complex climate and gender data into localized policy actions. This ensures policies address the distinct vulnerabilities of marginalized groups.*
Sub-activity 1.2.2.2: Develop and standardise training curricula within national institutions: *Develop and embed standardized training curricula and knowledge management systems within national institutions. These curricula will incorporate both climate resilience and GEDSI considerations to ensure that new cohorts of technical staff are equipped with LLCA methodologies from the start, guaranteeing sustainability beyond project completion.*

Sub-activity 1.2.2.3: Produce regional LLCA coastal policy guidance and Best Practice Toolkit : *Synthesize cross-country experiences and lessons learned from CABRIC into a regional guidance document and Best Practice Toolkit for GEDSI-integrated coastal resilience policy development. This will provide a blueprint for other CARICOM member states to adopt locally led coastal resilience models.*

Sub-activity 1.2.2.4: Establish a Community of Practice network among participating countries: *Informed by CABRIC's Eligibility Criteria (Annex 24), establish a network of CSOs, policymakers, and technical staff to facilitate peer-to-peer "Local-to-Local" learning and the exchange of practical solutions to implementation challenges. To ensure post-project sustainability, the CABRIC Community of Practice will not operate as a temporary, standalone mechanism. It will be strategically integrated into existing, highly active regional civil society networks convened by CANARI to ensure the network remains active and self-sustaining beyond the lifespan of GCF financing.*

60. **Output 1.3 Institutional capacity to implement and adaptively manage gender transformative climate resilient livelihood and social projects increased:** Activities under this output support the implementation of sub-grants s. It addresses risks of ineffective implementation and barriers of technical and intuitional capacity to bring the inventions to the ground and monitor success. This output addresses B1-2 and B1-3 as well as the financial absorption barrier B4-2 (*Table 6*).

61. ***Activity 1.3.1: Establish the CABRIC Community Resilience Support Centre (helpdesk) with technical packages for specific support (CCCCC):*** *The Support Centre will offer a range of tailored technical support packages addressing key areas such as project implementation, participatory monitoring, evaluation and learning, financial management, climate resilience planning, GEDSI integration, environmental and social safeguards, data management, and reporting. The Centre will facilitate knowledge sharing, problem-solving, mentorship, and access to specialized expertise to strengthen project effectiveness, institutional capacity, and community resilience outcomes. (See section 2.5 Technical Support in the Operations Manual for further details).*

Deliverables: *(1) 25x annual site visit reports submitted(5 per year over 5 years), (2) 1x operational framework document for CABRIC helpdesk, (3) 4x Annual help desk status report.*

62. ***Sub-activity 1.3.1.1**: **Conduct regular stocktaking reviews through quarterly site visits:** National Coordinators will conduct quarterlyl site visits to facilitate stocktaking and learning reviews with project teams and community stakeholders. These visits will provide an opportunity to assess implementation progress against planned activities and outcomes, identify emerging challenges and risks, document lessons learned and good practices, and jointly explore solutions to strengthen project delivery.*

***Sub-activity 1.3.1.2**: **Establish the Community Resilience Support Centre as a dedicated mechanism for providing technical assistance, guidance frameworks, and implementation support across the CABRIC grant programme.** Technical support packages will be delivered in response to requests from beneficiary organizations and channeled through grant administrators to ensure targeted assistance to LAs, CSOs, and NGOs.*

63. ***Activity 1.3.2: Build institutional capacity for project implementation through a community mentorship model (CCCCC).*** *this activity utilizes a sponsorship model to facilitate Knowledge sharing between experienced organizations and emerging local actors. All sub activities involve coordination with national CABRIC teams..*

Deliverables: *(i) Sixty (60) bi-annual data literacy and M&E training workshops for CSOs, NGOs, and LAs, delivered through a peer mentorship framework (5 countries × 6 calls, twice a year, 30 participants each). (ii) Sixty (60) bi-annual GEDSI and ESS integration workshops for CSOs, NGOs, and LAs (5 countries × 6 calls, twice a year, 30 participants each).*

Sub-activity 1.3.2.1: Develop community-owned Data Systems and M&E Training Programmes that utilize a Mentorship Framework. *Design and implementation of community-owned data systems and Monitoring and Evaluation (M&E) training programmes to strengthen local capacity for data collection, management, analysis, reporting, and evidence-based decision-making.'Community-owned' refers to the participatory design and local governance of the data collection and monitoring systems, not legal ownership of digital infrastructure. The data systems are co-designed with community members under a mentorship framework.*

***Sub-activity 1.3.2.2**: **Provide Specialized Capacity Development Support on GEDSI and Environmental & Social Safeguards:** Targeted capacity development support will be provided to project teams on the integration of Gender*

Equality, Disability, and Social Inclusion (GEDSI), including the use of baseline and situational data, inclusive planning and monitoring approaches, and implementation of Environmental and Social Safeguards (ESS) requirements.

Activity 1.3.3: Implement participatory monitoring, evaluation and learning systems (CCCCC). *This activity will establish and operationalize Participatory Monitoring, Evaluation, and Learning (PMEL) system that places community members, CSOs, NGOs and LAs at the centre of evidence generation, progress tracking and adaptive management. Rather than a conventional top-down MEL compliance approach, the PMEL system treats local knowledge as primary evidence, builds permanent community-level data capacity and generates learning that feeds back into project design in real time.*

Deliverables: *(i) Ten (10) cross-country site visit exchanges (10 exchanges over Years 3-6, 2 per year). (ii) Two (2) Regional peer learning workshops (2 workshops, hybrid, incl. venue and catering for 100 participants), (iii) 1x set of standardised M&E data collection templates and tools.*

***Sub-activity 1.3.3.1**: **Co-design flexible data collection templates and monitoring tools.** Collaboratively develop user-friendly and adaptable data collection templates and monitoring tools with grantees to support participatory Monitoring, Evaluation, and Learning. The co-design process will ensure that tools are relevant to local contexts, aligned with project objectives, and practical for regular use.*

***Sub-activity 1.3.3.2: Conduct participatory performance assessments and implement corrective action processes for projects as needed**: This sub-activity involves regularly assessing project performance against agreed indicators, targets, and implementation plans to support effective delivery and learning within a participatory Monitoring, Evaluation, and Learning framework. For example, participatory community scorecards can be used to promote community self-scoring against agreed sub-grants s with results openly discussed for feedback. Note the corrective action process will not only be triggered by underperforming projects, but informed by community scorecard results, grantee feedback from self-assessments on gender monitoring data for instance or indicator interpretation. The process will distinguish between performance issues where a grantee is not delivering what was agreed and support or accountability is needed and learning signals – in cases where the community feedback and or data may indicate that changes are required.*

Project progress will be reviewed collaboratively by the National Coordinator and grantees using agreed performance indicators and participatory MEL processes. Areas requiring additional support may include delays in reporting, lower-than-expected community participation, slower fund utilization, or challenges in implementing planned activities. Where such issues are identified, the Grant Administrator will engage with the grantee to understand underlying constraints and provide an opportunity to develop and implement a corrective action plan within an agreed timeframe. Continued implementation challenges may result in adjustments to disbursement schedules or work plans to support successful delivery of project outcomes. Grantees may raise concerns or appeal decisions through the programme's Grievance Redress Mechanism which will complement the grantee feedback mechanism.

***Sub-activity 1.3.3.3: Organise cross-project peer learning exchanges and site visits to facilitate knowledge sharing and identify best practices.** This sub-activity focuses on facilitating structured peer learning exchanges and site visits among implementing partners and project teams to promote knowledge sharing, collaboration, and collective learning. These exchanges will create opportunities for stakeholders to observe different implementation approaches, share practical experiences, and identify effective strategies and innovations.*

Component 2: Grant Facility for Locally led Adaptation Measures with Implementation Support
Outcome 2: Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities

64. **Component 2 output and results chain:** One output will support the outcome of this component: Output 2.1 will manage the roll-out of grants to priority climate resilient livelihood and social projects (Beneficiaries = community members + ecosystems). This is the primary aim of CABRIC, to advance locally led adaption measures through the empowerment of communities. Empowerment in this instance, means tailored capacity development for community-driven pipeline of sub-grants and a grant financing mechanism to address vulnerabilities identified by communities.

65. Aligned with an Operations Manual (Annex 21), CABRIC operationalizes Locally Led Adaptation by stripping away the barriers that exclude grassroots organizations. To maintain the logical connection between activities outlined in Outcome 1, Component 2 will be informed by the Community Climate Investment Programme *(Sub-activity 1.1.1.3)* operating at three levels. Small grants will support the accelerated implementation of grassroots initiatives identified through the

Community Climate Investment Programme. This funding window is designed to provide streamlined access to resources for community-led climate action projects with budgets of up to and including USD 150k . To reduce barriers to access and expedite project approval, applicants will be required to submit only a concise concept note. Eligible initiatives must demonstrate strong community ownership, meaningful grassroots engagement, and clear alignment with local climate resilience and sustainable development priorities. This funding window will prioritize community based organisations and other CSOs with limited institutional and financial capacity, recognizing their critical role in delivering locally driven solutions and ensuring that climate finance reaches underserved and vulnerable communities.

66. Medium grants and 3 Large grants will also be guided by priorities identified through the Community Climate Investment Programme and will follow a two-stage application and approval process, consisting of an initial concept note followed by the submission of a full proposal for shortlisted applicants. Medium grants will provide grants ranging from above USD 150k up to and including USD 300k. This funding window is intended for established non-governmental organizations, civil society organizations, and local authorities with demonstrated project management and fiduciary capacity. It will support projects of greater scale and complexity that are expected to generate significant community-level outcomes, including multi-year climate resilience, adaptation, and sustainable development benefits. Large grants will provide grants above 300k and up to and including USD 500K and is designed for experienced national organizations, strategic partnerships, and consortia capable of delivering transformative interventions. Projects funded under this window will be expected to demonstrate a high degree of technical rigor, strong institutional capacity, robust monitoring, evaluation and learning systems, and clear pathways to achieving sustainable, scalable, and replicable impact. Priority will be given to initiatives that address systemic climate challenges and have the potential to generate broad and lasting benefits at the community, sectoral, or national level.

67. Small grants benefit from simplified application pathways, are exempt from commissioning costly independent external audits. Instead, they are subject to internal audits and random financial spot-checks conducted directly by the Grant Administrator. Their financial compliance is verified through the mandatory annual independent external audit of the Grant Administrator's overarching CABRIC portfolio. Medium and Large grants must undergo an independent external financial audit upon project completion, with audit costs budgeted within the grant proposal. Small grants also face a lowered co-financing threshold of just 5% (which can be fully satisfied via in-kind community contributions like volunteer labour). This ensures the facility is accessible to true community-based organizations, not just highly capacitated international NGOs.

68. For both Medium and Large grants, applicants will be required to demonstrate strong and meaningful community engagement. Proposals must include a Community Engagement Strategy and Action Plan that outlines how communities and local stakeholders will be consulted, involved in decision-making processes, and engaged throughout project implementation, monitoring, and evaluation. Preference will be given to projects that demonstrate community ownership, inclusive participation, and mechanisms to ensure that local priorities are reflected in project design and delivery (see Annex 21 – CABRIC Operations Manual for further details).

69. **Output 2.1 Grants provided to priority climate resilient livelihood and socially inclusive health & climate information projects:** This output will be operationalized through calls for proposals managed by the Grant Administrators, in line with the Operations Manual (Sections 3&4) and Annex 24-CABRIC Eligibility Criteria. Through this mechanism, approximately USD 5 million will be awarded over a five-year period to eligible local actors across the participating countries to implement community-driven climate resilience interventions. Funding decisions will be made through the Grant Administrators' established appraisal, review, and approval processes, ensuring that resources are allocated transparently and efficiently to proposals that demonstrate strong technical merit, community relevance, and potential for sustainable impact (*Table 6*).

70. ***Activity 2.1.1 Establish CABRIC operational framework (CCCCC).***. *This activity involves developing and formalising the operational framework that will guide the implementation and management of the CABRIC programme*.

Deliverable(1) 5x annual reports from each Executing Entity (year 2 to 5).

71. ***Activity 2.1.2: Launch periodic calls for proposals and receive submissions from the pipeline (JSIF, SLDB, GIDC, Belize Fund and BPAF).***: *This activity initiates the formal funding cycles of the grant facility. It focuses strictly on launching the periodic calls for full proposals in line with (3.2 of the Operations Manual), providing clear communication on submission processes, and formally receiving the proposal packages from the incubated local actors.*

Deliverable: *At least six (6) calls for proposals launched and communicated.*

Sub-activity 2.1.2.1: Communicate calls for proposals and distribute application packages: *Formally announce the funding windows and distribute the required proposal documentation and guidelines.*
Sub-activity 2.1.2.2: Manage proposal submission and receipt: *Operate the formal intake process for full proposals, ensuring all submissions are properly logged and prepared for the pre-screening and appraisal stage (Activity 2.1.3).*

72. ***Activity 2.1.3: Screen, appraise, and select sub-grants s for financing under the CABRIC grant facility (JSIF, SLDB, GIDC, Belize Fund and BPAF).*** *This activity will assess sub-grants proposals emerging from the periodic calls for proposals. The activity will apply a staged review process to ensure that only proposals that are eligible, community-prioritized, technically sound, climate-responsive, gender- and socially inclusive, environmentally and socially compliant, and institutionally feasible are recommended for grant approval. The appraisal process will build on the readiness assessments, vulnerability analyses, and proposal incubation support provided under Component 1, thereby ensuring coherence between pipeline development and grant financing.*

Deliverable*: 118 sub-grant screening/appraisal report.*

Sub-activity 2.1.3.1: Conduct pre-screening and completeness checks: *Upon receipt of proposals from the Component 1 pipeline, the National Grant Administrators will act as a first filter to verify administrative completeness and basic eligibility. Particular attention will be paid to verifying that the required evidence of community co-design is included in the application.*
Sub-activity 2.1.3.2: Appraise proposals through National Grant Committees: *The technical bodies embedded within the Grant Administrators will conduct the formal technical, financial, and Environmental and Social Safeguards (ESS) appraisal, with oversight of inclusion and equity targets. Proposals will be scored against CABRIC investment criteria, generating a ranked list of funding recommendations.*
Sub-activity 2.1.3.3: Secure binding final approval from National Boards: *The National Boards (serving as the final oversight authority at the country level) will review the recommendations from the Grant Committees to ensure the selection process was fair and aligned with national climate priorities. The Boards will issue the final, binding approval for sub-grants to proceed to the contracting and financing stage. All selections made by the NGC shall be subject to review by the AE (i.e., the RPCU), in its capacity as the AMA/FAA holder, to ensure compliance with the Operations Manual (OM) and the Project Selection Criteria. Where the RPCU determines that an NGC selection is inconsistent with the OM or the Project Selection Criteria, the RPCU reserves the right to exercise its step-in rights and requires the selection to be reviewed, revised, or reconsidered in accordance with the applicable requirements.*

73. ***Activity 2.1.4: Distribute funds to coastal climate resilience & adaptation projects (JSIF, SLDB, GIDC, Belize Fund and BPAF).*** *This activity disperses funds to Grant Administrators for sub grant and larger sub-grants . CCCCC will manage this and will distribute the funds based on the workplan laid out in the proposal. While each of the five target countries has a fixed USD 5 million funding ceiling, the allocation of grants across the three size tiers—and therefore the total number of sub-grants per country—is determined by a qualitative assessment of civil society absorptive capacity. Countries with a higher share of institutionally established organisations that possess formal governance structures (e.g., registered legal status, a governing board, and independently audited financial accounts) are allocated a greater proportion of Medium and Large grants.*

Sub-activity 2.1.4.1*: Disperse funds to LAs, CSOs and NGOs in Bahamas* ***- Bahamas Protected Areas Fund***
Sub-activity 2.1.4.2*: Disperse funds to LAs, CSOs and NGOs in Belize* ***– Belize Fund***
Sub-activity 2.1.4.3*: Disperse funds to LAs, CSOs and NGOs in Grenada* ***– Grenada Investment Development Corporation***
Sub-activity 2.1.4.4*: Disperse funds to LAs, CSOs and NGOs in Jamaica* ***– Jamica Social Investment Fund***
Sub-activity 2.1.4.5*: Disperse funds to LAs, CSOs and NGOs in St Lucia* ***- Saint Lucia Development Bank***

Deliverable*: Disbursal of grants per call – CABRIC countries (US$5m for 6 calls per country) as below:*

- *Bahamas Protected Areas Fund – estimated 19x funding agreements signed and disbursed. (Based on 4 Large, 5 Medium, 10 Small)*
- *Belize Fund – estimated 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small)*
- *Grenada Investment Development Corporation (GIDC) – estimated 28x funding agreements signed and disbursed. (Based on 1 Large, 3 Medium, 24 Small)*

- *Jamaica Social Investment Fund – estimated 17x funding agreements signed and disbursed. (Based on 4 Large, 7 Medium, 6 Small)*
- *Saint Lucia Development Bank -estimated 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small)*

Disbursement mechanism: Grant funding is disbursed in cash tranches tied to milestones and reporting requirements as detailed in the OM (Section 4.2). The first tranche (typically 40%) is released upon grant agreement signing and submission of an inception work plan. Subsequent tranches are conditional on satisfactory progress and financial reporting. Where sub-grants involve significant procurement of physical assets, the Grant Administrator may, at its discretion, procure specific high-value items centrally and deliver them in- kind to the grantee, with the cost deducted from the grant amount. This option is available but not mandatory.

Eligibility criteria: The eligibility criteria for grantees are set out in the OM (Section 3.1.2 and Tables 7-9) and consolidated in the new Eligibility Criteria annex (Annex 24). The evaluation and scoring methodology is detailed in the OM (Section 4.9), including investment criteria, LLCA weighting, and GEDSI integration requirements. The evaluation is conducted by the National Grant Committee (technical scoring, non-binding) with final approval by the National Board.

Frequency and timeline: Up to six calls for proposals will be issued over the first 3.5 years of programme implementation: one call by the end of Year 1 (following a six-month inception phase), biannual calls during Years 2 and 3, and one final call in the first half of Year 4. The indicative timeline from call launch to first disbursement is approximately four to five months, comprising: call open period (6-8 weeks), pre-screening (2 weeks), technical appraisal by National Grant Committee (3-4 weeks), National Board approval (2 weeks), grant agreement finalisation (2-3 weeks), and first tranche disbursement.

Grant agreement: The grant agreement between the Grant Administrator and each grantee is a legally binding contract. Its minimum content includes: project description, budget, disbursement schedule, eligible and ineligible expenditure categories, procurement requirements, reporting obligations (narrative and financial), audit requirements, asset retention provisions, O&M obligations, GEDSI and ESS flow-down requirements, GRM access, and termination and clawback clauses. GCF requirements are flowed down from the FAA through the Subsidiary Agreement into each grant agreement. A template grant agreement is included in the OM (Appendix III).

Documentation: Grantees must submit: inception work plan, semi-annual narrative and financial progress reports, a completion report, a financial statement, and (for medium and large grants) an independent external audit report. Small grants submit simplified reporting.

Asset restrictions and O&M: Physical assets procured with GCF funds remain the property of the grantee community or organisation, subject to a minimum retention period specified in the grant agreement during which the asset may not be sold, transferred, or repurposed without Grant Administrator approval. Grantees are required to submit a sustainability and O&M plan as part of the full proposal, which is assessed during appraisal. The O&M plan must demonstrate how the asset will be maintained beyond the programme period using the grantee's own resources or community contributions.

74. **Thematic areas and interventions:** Through Activity 2.1.4 funds will be distributed to the sub-grants s at a country level to two thematic areas and broad project interventions addressing:
    - Theme 1: Gender transformative climate resilient livelihood security; and
    - Theme 2: Inclusive Heath, wellbeing and social resilience.

75. These thematic areas respond to differentiated climate impacts on livelihoods, access to resources and social systems, particularly among vulnerable groups. Combined, they represent integrated pathways to strengthen adaptive capacity, reduce structural inequalities, and enhance community-level resilience in line with GCF's Locally Led Climate Action Framework. By having the communities identify thematic priorities, CABRIC directly integrates the three main LLCA parameters having advanced the devolution of decision-making through beneficiary-led priorities. The specific activities planned outlines downstream ownership through LAs, CSO, NGOs and will therefore contribute sustainably to greater economic capacity of beneficiaries, strengthening livelihood options and building institutional and social resilience.

76. While the GEF SGP interventions focused primarily on biodiversity, CABRIC will be adaptation-focused building lessons learned from the GEF SGP. Within the broad themes, community-led prioritization will shape the specific sub-interventions and support the pipeline building activities of 1.1. These thematic areas were based on national priorities, and project gap analysis that responds directly to locally identified climate vulnerability drivers, rather than predefined sectors.The following tables identify the scope, coast categories, national alignment and GCF Adaptation Results Area they align to. The results were consulted on, refined, revised and improved through workshops with all five NDAs during a two-day meeting in December 2024, and via 6 consultations with national NGOs and CSOs between January and March 2025 (See section 3 in the SEP for a summary of the consultations).

77. Moreover, community consultations conducted in 2026 in the Bahamas, Jamaica Belize, Grenada and Saint Lucia concluded that coastal communities urgently need upgraded emergency shelters and operation centres, water and food security, and protected livelihoods, which must be delivered through trusted local partners rather than "one-size-fits-all" approaches. Consolidated Community Engagement reports across the CABRIC Countries can be referenced in Annex 7- Stakeholder Engagement Plan & Summary of Consultations (Appendix 4) . Leaning on the GEF SGP successes, in Annex 24- Eligibility Criteria and, Annex 21- Operations Manual, CABRIC proposes an eligibility criterion clearly identifying the types of organizations (LA, CBO, NGO, CSO) that will qualify. Given best practices, organizations must be registered in country of operations, The sub-grants 's focal area, within the LLCA context, will include climate change, across various sectors and must centralize community participation that engenders inclusivity of marginalized groups such as women, youth and disabled.

78. A National Coordinator will be engaged to serve as the primary contact for the sub-grants and lead a structured, seamless application process. To ensure accessibility for varying capacities, the EDA programme establishes a three-tier grant architecture: Small (up to and including USD 150k), Medium (more than USD150k including USD 300k), and Large (more than 300k and up to and including USD 500K). Based on the EDA grant planner, this means the programme targets approximately 118 sub-grants across the five countries.

Underperformance

79. Underperformance is determined by the National Coordinator based on objective criteria defined in the grant agreement: failure to meet reporting deadlines, utilisation rates below 50% of the previous tranche, or material deviation from the approved work plan *(see Annex 21 Operational Manual: Section 4.7 Reporting for further details) .*

THEME 1: Gender transformative climate resilient livelihoods

Gender transformative climate resilient livelihood intervention 1: Climate Smart agriculture	
Description: This sub-category of the project includes those practices that supports adapted agricultural practices to the climate risks resulting in reduced income vulnerability to climate shocks. For example: Resilient crop varieties; Soil & water conservation farming and land management techniques; Rainwater harvesting; Watershed management; and Agroforestry as livelihood approaches that address the climate risk of droughts and water security issues for agriculture. All sub-grants will have a gender transformative / socially inclusive approach. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Coastal agricultural areas, conservation agriculture, water security. **Impact spheres:** Adaptation and economic **Duration:** 3 years
Cost categories:	• Small- to medium-scale climate-resilient community infrastructure and equipment • Services for planning, implementation and management • Training, research and monitoring • Operational costs • Consumables (seeds, crops etc)
National alignment:	• Bahamas: Stated in its 3rd NC[16] • Belize: Stated in its 4th NC[17] • Grenada: Stated in its 2nd NC[18] • Jamaica: Stated in its 3rd NC[19] • St Lucia: Stated in its 3rd NC[20]
GCF ARA:	ARA1- Most vulnerable people and communities ARA2- Well-being, food and water security

Gender transformative climate resilient livelihood intervention 2: Climate resilient Ecosystem-based fisheries	
Description: Sustainable fisheries management balances environmental, economic, social, and cultural goals. Interconnected marine and coastal habitats. This sub-category of project includes sustainable climate resilient fisheries and aquaculture approaches that could include: Livelihood diversification to sustainable climate-resilient gender-transformative aquaculture practices; Post-harvest loss reduction; Value chain building; EbA fisheries practices; Fish nursery protection; and Participatory LMMAs. All sub-grants s will have a gender transformative / socially inclusive approach. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Marine biodiversity management, fish stock restoration, livelihood diversification **Impact spheres:** environmental, adaptation and economic **Duration:** 2-5 years
Cost categories:	• Small scale infrastructure and equipment • Marine ecosystem service for planning and adaptation, implementation and management • Training, research and monitoring

[16] https://unfccc.int/sites/default/files/resource/2024%20The%20Bahamas%20TNC%20to%20the%20UNFCCC.pdf
[17] https://unfccc.int/sites/default/files/resource/Belize%20National%20Communication.pdf
[18] https://unfccc.int/sites/default/files/resource/Grenada%20Second%20National%20Communication_Final%20%281%29%20%281%29.pdf
[19] https://www4.unfccc.int/sites/SubmissionsStaging/NationalReports/Documents/578491_Jamaica-NC3-1-TNC_Final_December132018.pdf
[20] https://unfccc.int/sites/default/files/resource/THIRD%20NATIONAL%20COMMUNICATION%20_%20SAINT%20LUCIA%202017.pdf

	• Operational costs • Consumables (seedlings etc)
National alignment:	• Bahamas: Stated in its 3rd NC • Belize: Stated in its 4th NC • Grenada: Stated in its 2nd NC • Jamaica: Stated in its 3rd NC • St Lucia: Stated in its 3rd NC
GCF ARA:	ARA1- Most vulnerable people and communities ARA3- Infrastructure and built environment ARA4- Ecosystems and ecosystem services

Gender transformative climate resilient livelihood intervention 3: Restorative and protective coastal NbS	
Description: Restoration of coastal areas aims to restore the integrity of ecological systems, sustaining biodiversity and improving resilience and protection for coastal communities. This restoration will enhance and promote Nature-based and local livelihoods and re-establish a transformative relationship between communities and the coast. A range of conservation and restoration approaches, with a focus on NbS interventions, aim to improve the current state of coastal ecosystems such as seagrass meadows, mangrove forests, sand dunes, beaches, and coral reefs. This will also support sustainable tourism and ecotourism by promoting community-led, environmentally responsible tourism activities that depend on and incentivize the protection of healthy coastal ecosystems. Interventions that connect economic, social and environmental sustainability are favoured. There is an opportunity in this area to include the nexus of producers and tourism. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Biodiversity management, restoration, water management and soil conservation measures, Sustainable and resilient Tourism (Ecotourism and Sustainable Tourism) including the producer-tourism nexus. **Impact spheres:** environmental, adaptation and economic **Duration:** 2-5 years
Cost categories:	• Small scale infrastructure and equipment • Training, research and monitoring • Operation costs • Consumables (seeds, crops etc) • Mangrove ecosystem service for planning and adaptation, implementation and management • Reef/mangrove/seagrass ecosystem service for planning and adaptation, implementation and management
National alignment:	• Bahamas: Stated in its 3rd NC • Belize: Stated in its 4th NC • Grenada: Stated in its 2nd NC • Jamaica: Stated in its 3rd NC • St Lucia: Stated in its 3rd NC
GCF ARA:	ARA1- Most vulnerable people and communities ARA4- Ecosystems and ecosystem services

THEME 2: Inclusive health, wellbeing and social resilience

***Health, wellbeing and social resilience* 1: Equitable Early Warning Systems & emergency health risk management**	
Description: This sub-category aims to establish community-led, socially inclusive early warning systems to enhance resilience against climate risks and health hazards. These systems will provide crucial information dissemination structures and processes, including data storage, labour heat stress action planning, and communication strategies. They will also promote community awareness and participatory planning based on climate hazard risk, ensuring that communities are actively involved in developing and implementing strategies to protect themselves. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Social inclusion, early warning systems, community resilience **Impact spheres:** Adaptation and economic **Duration:** 2 – 5 years
Cost categories:	• Small scale infrastructure and equipment • Training, research and monitoring • Operational costs
National alignment:	• Bahamas: Stated in its 3rd NC • Belize: Stated in its 4th NC • Grenada: Stated in its 2nd NC • Jamaica: Stated in its 3rd NC • St Lucia: Stated in its 3rd NC

GCF ARA:	ARA2- Well-being, food and water security ARA3- Infrastructure and built environment

***Health, wellbeing and social resilience* 2: Gender and socially responsive mental health initiatives**	
Description: The psychological impact of the threat of, the experience of, and the post traumatic response to climate disasters is often overlooked. This sub-category looks to finance initiatives that support pre, during and post event anxiety and psychological distress in a socially inclusive way. This could include; social sharing groups, programmes, helplines, or further research that offer tangible solutions. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Community resilience, social inclusion, well-being **Impact spheres:** Adaptation and economic **Duration:** 2 – 5 years
Cost categories:	• Small scale infrastructure and equipment • Training, research and monitoring • Operational costs
National alignment:	• Bahamas: Mental Health Bill (2022)[21] • Belize: National Mental health policy (2023-2028)[22] • Grenada: The Health Sector Strategic plan 2015-2024[23] • Jamaica National Mental Health Strategic Plan 2020-2025 [24] • St Lucia: Saint Lucia National Mental Health Policy[25]
GCF ARA:	ARA2- Well-being, food and water security

***Health, wellbeing and social resilience* 3: Socially inclusive community health clinics and shelters**	
Description: social service institutions including community health facilities, shelters and emergency operating centres provide health and safety security for coastal communities in anticipation of and response to climate emergencies. This sub category will focus on integrating climate information with disease monitoring and communication to adapt to each community's unique needs. To ensure continuity of services during climate shocks and periods of water or energy stress, social service institutions will be supported by climate-resilient water and energy systems. This includes reliable access to safe water for drinking, sanitation, and infection prevention and control, as well as renewable and backup energy solutions—such as solar power and energy storage—to maintain essential health and safety during extreme weather events, outages, and emergencies. These institutions can be outfitted with accessibility features to account for the inclusion needs of elderly and persons with disabilities during and following emergencies.	
Scope:	**Intervention Areas:** Community resilience, social inclusion, well-being, Water Security, Energy Security **Impact spheres:** Adaptation and economic **Duration:** 2 – 5 years
Cost categories:	• Small- to medium-scale climate-resilient community infrastructure and equipment • Training, research and monitoring • Operational costs
National alignment:	• Bahamas: Stated in its 3rd NC (only mentions shelters) • Belize: National Hazard Mitigation Policy[26] • Grenada: Stated in its 2nd NC (only mentions shelters) • Jamaica: Jamaica's Comprehensive Disaster Risk Management Policy and Strategy (2020-2040)[27] • St Lucia: Stated in its 3rd NC
GCF ARA:	ARA2- Well-being, food and water security ARA3- Infrastructure and built environment

Component 3: Climate Information, Knowledge Sharing & Agency
Outcome 3. Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and adaptation lessons

80. **Component 3 outputs and results chain:** There are two outputs that will support the outcome of this component: 3.1- Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions. This focuses on usable and accessible formats that prioritize local agency over static data repositories. 3.2 - Enhanced public agency and awareness of climate vulnerabilities and gender-transformative responses. This output ensures that information flows bidirectionally between decision-makers and coastal communities.

81. CABRIC adopts a participatory MEL approach as outlined in Activity 1.3.3. As outlined in the Operations Manual (Appendix IV), all Medium and Large grant applicants are required to dedicate a specific portion of their budget to

[21] https://www.bahamas.gov.bs/wps/wcm/connect/ef693ed6-7643-49ef-b500-5f5b54496ac5/Annex+1+Mental+Health+Bill+Final.pdf?MOD=AJPERES
[22] https://www.health.gov.bz/wp-content/uploads/2023/11/NMH-Policy-Final-Signed.pdf
[23] https://iris.who.int/bitstream/handle/10665/272543/ccsbrief-grd-eng.pdf?sequence=1
[24] https://www.moh.gov.jm/jamaica-endorses-paho-policy-for-improving-mental-health/
[25] https://archive.stlucia.gov.lc/docs/DraftMentalHealthPolicy.pdf
[26] https://site.nemo.org.bz/wp-content/publications/National_Hazard_Mitigation_Policy-Final_Draft.pdf
[27] https://www.odpem.org.jm/wp-content/uploads/2024/08/Jamaicas-Comprehensive-Disaster-Risk-Management-Policy-and-Strategy-2020-2040.pdf

Participatory MEL (PMEL). This ensures that target communities are not just passive beneficiaries of the interventions but are compensated through stipends funded from a dedicated Participatory MEL budget line within the sub-grant, and trained to collect data, monitor indicators, and facilitate local learning dialogues throughout the project lifecycle. This approach ensures that community members' time and expertise as local data collectors are formally valued, in line with GCF LLCA principles.

82. Activities within this component follow a chronological and iterative sequence to ensure knowledge directly supports adaptive management. At the beginning of the programme, foundational knowledge dissemination platforms (e.g., the CABRIC Knowledge Hub) are built to remain active throughout the lifecycle. Running in parallel to sub-grants implementation, continuous peer-to-peer learning networks, social media advocacy, and awareness campaigns are triggered. At mid-cycle, as sub-grants results emerge, targeted case studies and policy-influence research are developed. Crucially, the learning generated through these platforms will not remain static; it is directly linked to adaptive management. Through regular 'pause and reflect' sessions and participatory feedback mechanisms, the PMU and National Executing Entities will use this community-generated knowledge to continually adjust capacity-building strategies and refine subsequent calls for proposals.

83. **Output 3.1 Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions :** This output is the build capacity and supported dissemination of information and knowledge in usable and accessible formats, with an approach that strives to use existing mechanisms and fill the gaps, as opposed to developing more information for storage.

84.

Activity 3.1.1: Co-design an integrated Knowledge and Action Platform (CCCCC). *This activity involves the collaborative design and development of an Integrated Knowledge and Action Platform with key stakeholders, including programme teams, implementing partners, and community representatives. The platform will serve as a central hub for storing, sharing, and accessing project knowledge, data, tools, and learning products. It will also support coordination, evidence-based decision-making*

Deliverable: *One (1) CABRIC Integrated Knowledge and Action Platform operational.(ii) 1x assessment report on climate risk data platforms and gaps. (iii) 5x national interactive climate risk maps created*

Sub-activity 3.1.1.1 : Facilitate a participatory audit of climate information barriers: *Beyond a desk review, this involves user-journey mapping" with CSOs and local actors to identify why existing data isn't reaching the ground. It specifically identifies gaps in GEDSI-disaggregated data and barriers for low-connectivity communities.*
Sub-activity 3.1.1.2: Launch of the CABRIC knowledge hub*: A user-centric interface that prioritizes low-bandwidth accessibility and offline-capable tools. It links structured data repositories with community-generated reports, case studies, and GEDSI toolkits.*
Sub-activity 3.1.1.3: Create interactive community-validated climate risk maps: *Visualizing hazard and exposure data with citizen science overlays. These maps allow communities to contribute their own observations of coastal change (e.g., local flood markers or mangrove health), ensuring scientific models are ground-truthed by lived experience.*

85. ***Activity 3.1.2: Co-produce and mobilize knowledge products from local implementation (CCCCC).*** *The activity will generate, document, and share knowledge emerging from local project implementation. It also supports the dissemination and mobilisation of these knowledge products through appropriate channels and platforms to promote learning, inform decision-making, and strengthen replication of effective practices across the programme and wider stakeholder network .*

Deliverable: *Production of multimedia knowledge products - 10x case studies and policy briefs, (3x analytical products co-developed with regional research institutions, 5x multimedia knowledge products on CABRIC (videos/podcasts) produced).*

Sub-activity 3.1.2.1: Develop Locally led adaptation practice case studies: *Focus on both successes and productive failures. These briefs will highlight how local actors navigated fiduciary requirements or managed community conflicts, providing a realistic roadmap for other CSOs.*
Sub-activity 3.1.2.2: Conduct collaborative research for policy influence: *Partner with regional research institutes to translate community-level data into policy-ready evidence, supporting the bottom-up influence on national frameworks established in Output 1.2.*

Sub-activity 3.1.2.3: Multimedia mobilization for diverse audiences: *Produce documentaries, podcasts, and infographics that use storytelling to explain complex climate risks. Content will be available in local dialects and designed for community radio and mobile-first social platforms.*

86. ***Activity 3.1.3: Facilitate Peer-to-Peer Learning and Institutional Networks (CCCCC).*** *This activity supports the establishment and facilitation of structured peer-to-peer learning processes and institutional networks among implementing partners, community organisations, and other stakeholders. Through learning exchanges, workshops, and network engagements, the activity promotes continuous learning, relationship building, and the dissemination of innovations and lessons learned.*

Deliverables*: (i) Quarterly virtual problem-solving circles for CABRIC implementers, grant administrators, and government stakeholders to address shared implementation challenges (20 sessions, Y2–Y6). (ii) National CABRIC communities of practice orientation workshops (5 workshops) (iii) 3x partnership agreements/MOUs signed with research institutes.*

Sub-activity 3.1.3.1: Establish virtual regional CABRIC problem solving circles: These problem solving and success sharing quarterly sessions will be established for grantees to share real-time challenges. These are facilitated as safe spaces for collaborative problem-solving rather than formal reporting sessions. Members of the technical panel will also be present.

Sub-activity 3.1.3.2: Establish an annual regional knowledge to action conference: A hybrid event where local community leaders and CSOs present their work to regional donors and policymakers, reversing the traditional power dynamic where experts speak to communities. Sessions will be interactive, group work dominate and support the sharing of lessons learnt and experiences of all partners and the grantees.

Sub-activity 3.1.3.3: Establish local Communities of Practice: *Sustainable networks among CSOs and LAs that meet in person and online are set up by national coordinators in each of the participating countries*[28]. These CoPs focus on the practical methods of locally led adaptation, sustained by a shared commitment to regional coastal resilience. The structure, cadence and process should establish a community of practice beyond the life span of the project.

Sub-activity 3.1.3.4: Institutionalise research-community partnerships: Create formal mechanisms for universities to provide ongoing technical TA to CSOs, ensuring that technical knowledge transfer becomes a permanent feature of the regional landscape. Sub activity is the responsibility of the RPCU, initiated through engagement with research and learning institutes at country and regional level to facilitate partnerships and institutional collaborations that support ongoing technical knowledge transfer - The engagement process will involve identifying key research institutes and universities in CABRIC countries and the wider region that are active in climate science, coastal management, and social equity issues.

87. Research institutes and universities participating in CABRIC (Activities 3.1.2.2 and 3.1.3.4) will be engaged as service providers through CCCCC's procurement framework. They will be identified during the inception phase based on their active presence in climate science, coastal management, and social equity research in CABRIC countries and the wider Caribbean region. Eligibility criteria include: relevant thematic expertise, institutional capacity to deliver applied research outputs, and demonstrated experience working with community-level stakeholders. Their role is limited to providing technical advisory services and knowledge products; they do not exercise implementation discretion over GCF proceeds

88. **Output 3.2: Empowered community agency and inclusive awareness of climate-resilient and gender-transformative responses:** This output will be achieved through awareness raising on climate risk and GEDSI specific vulnerabilities. It is important for the success of the project that awareness of climate change, impacts and solutions are raised with both community members and local governmental representatives and other stakeholders including the private sector and other community groups. This output focuses on dismantling barriers to information (B5-1 and B5-2) through a Universal Design approach. It ensures that climate risk information and gender-transformative solutions are not only disseminated but are actionable for all community members, including those with disabilities and marginalized groups. Materials should be created in accessible formats, including by not limited to: colour contrast selection for written materials online and in print; inclusion of braille formats for signage; height consideration of signage for wheelchair users; language (both complexity of language and appropriate dialect for the location). This output addresses structural inequality and accountability.

[28] Prospective eligibility criteria identified in Annex 24

89. ***Activity 3.2.1: Co-design and implement an inclusive CABRIC Communication and Accountability Strategy (CCCCC).*** *This activity involves the participatory development and rollout of a CABRIC Communication and Accountability Strategy to ensure transparent, accessible, and inclusive communication across all programme stakeholders. The strategy will strengthen two-way communication by ensuring that communities and stakeholders can both receive timely information about programme activities and provide feedback through accessible accountability mechanisms.*

*Deliverables: (1) Participatory CABRIC Communication and Accountability Strategy (2) CABRIC website and Accountability Portal (*3*)1x Suite of accessible communication materials (including local languages/braille)*

Sub-activity 3.2.1.1 Design a universally accessible communication strategy: *targeting coastal communities, local governments, and general public with accessibility considerations for diverse disabilities and knowledge levels - The strategy emphasizes several key elements to ensure accessibility: written materials with braille formats as well as dialect of the language used will be tailored to the specific location/group to ensure it is easily understood by the target audience.*

Sub-activity 3.2.1.2 Launch a transparent CABRIC website and accountability portal*: A central hub for project data, case studies, and a Simplified Grievance Mechanism. This portal will be mobile-friendly and gender-sensitive, providing a direct channel for communities to hold the programme accountable.*

Sub-activity 3.2.1.3 Develop multi-format, community-validated communication materials: *Create brochures, videos, and infographics that are culturally rooted. Content will be validated by community groups to ensure that complex climate science is translated into the language of coastal residents and indigenous groups.*

90. ***Activity 3.2.2: Implement community-level awareness and engagement campaigns (CCCCC).*** *This activity focuses on delivering community-based awareness and engagement campaigns to increase understanding of the CABRIC programme, its objectives, and opportunities for participation. It will use inclusive and accessible communication approaches to reach diverse community groups, including marginalized and vulnerable populations.*

Deliverables: *Production and dissemination of digital content for community-driven social media advocacy campaigns, including graphic design, short-form video production, and community social media training materials.*

Sub-activity 3.2.2.1 Mobilize social media for community-driven advocacy - Execute digital campaigns where the pCRVA findings are shared by the community members themselves. *This sub-activity focuses on mobilising social media platforms to support community-led advocacy and awareness raising. It involves enabling and supporting community members to share their own perspectives, experiences, and key findings from participatory Climate Risk and Vulnerability Assessments (pCRVA) through digital channels.*

B.4. . Implementation arrangements (max. 1500 words, approximately 3 pages plus diagrams)

91. **Accredited Entity:** As a DAE, CCCCC fulfils various fiduciary functions. These include managing small-scale initiatives, adhering to Category B environmental and social (ESS) standards, and maintaining core fiduciary standards, such as project management, monitoring and reporting. The CCCCC will act as the Accredited Entity (AE) to the programme, in its role as AE will retain the overall responsibility and oversight for the programme, including its preparation and implementation, financial management and procurement.

92. **Operation mechanism:** As shown in **Error! Reference source not found.**; The program's governance is structured into three levels: 1 - Overall programme governance (the regional CABRIC Regional steering committee), 2 – Programme coordination (CABRIC RPCU) and most importantly 3 – National coordination.

93. **Programme governance** will offer oversight through biannual meetings of the CABRIC steering committee including CCCCC, CANARI, representatives from each of the NDAs and two rotating seats for CSO, NGO and community representatives, nominated by national boards. The body has the highest programmatic oversight body. Resolves high-level issues and ensures GCF alignment..

94. **Programme operation** will be coordinated by the CCCCC RPCU based in Belmopan, Belize, with the following national-level staff embedded in each Grant Administrator's country office: (i) a National Coordinator, contracted by the Grant Administrator and funded through GCF proceeds via the Subsidiary Agreement, serving as the primary liaison between the Grant Administrator and the RPCU, with a reporting line to the Grant Administrator and a coordination line to the CABRIC Regional Programme Manager; (ii) a National Admin Officer, contracted by the Grant Administrator and funded through both GCF proceeds and co-financing from the grant Administrator, reporting to the National Coordinator; and

(iii) a Community Liaison Officer, contracted by the Grant Administrator and funded through GCF proceeds via the Subsidiary Agreement, reporting to the National Coordinator. CANARI will deploy Capacity Building Officers as part of its service contract with CCCCC, providing technical direction for capacity-building activities and reporting to CANARI's project lead, with day-to-day coordination with the National Coordinator.

95. At the national level, each Grant Administrator is required to maintain two functionally separated governance bodies for CABRIC: (i) a National Grant Committee (or equivalent technical body), responsible for the technical review and scoring of sub-grants applications in a non-binding advisory capacity; and (ii) a National Board (or equivalent oversight body), which holds the final binding decision-making authority over sub-grant approvals. Where a Grant Administrator does not already have both bodies in place, CABRIC mandates their creation during the programme inception phase. The National Board must include the NDA (or national climate change committee where the NDA is not directly represented), at least one CSO/NGO representative, and at least one community representative, with these civil society seats rotating on a regular schedule.

96. **Community validation** and accountability are embedded throughout the programme cycle. Grant priorities and calls are established through pCRVAs and validated during collaborative write-shops and where needed, participatory capacity and vulnerability analysis and community level. The LLCA weighting in the grant appraisal scoring framework (25-40%) ensures that proposals lacking genuine community ownership are not competitive or are screened at pre-screening and completeness check. Community and CSO representatives hold rotating seats on National Boards and the RSC, providing direct voice in governance. During implementation, compensated community monitors participate in PMEL, and the GRM provides an independent accountability channel. Grant Administrators will be required to include community-engagement indicators in their Stakeholder Engagement Plans, enabling systematic tracking of engagement quality across the portfolio and informing adaptive management at the national and programme level.

Caribbean Community Climate Chane Centre (CCCCC)

97. CCCCC performs a dual function in the CABRIC programme. As the Accredited Entity (AE), CCCCC holds the ultimate fiduciary responsibility to the GCF, including formal reporting to the GCF, compliance monitoring, and ensuring adherence to the AMA and FAA obligations. These functions are managed independently by CCCCC's internal audit, finance, and compliance departments, which sit outside the RPCU structure. As the Lead Executing Entity (EE), CCCCC is responsible for the day-to-day execution and management of the programme through the dedicated RPCU, including entering into Subsidiary Agreements with the Grant Administrators, managing the programme budget, and coordinating programme delivery across all three components. The two functions are kept separate through discrete personnel and hierarchical oversight.

Financial Management and Accounting

98. As an accredited GCF entity, CCCCC's Financial Management, Accounting and Procurement procedures are aligned with the standards required by the GCF. This project will be subjected to the same financial management and accounting standards, unless otherwise agreed with the Donor. The project will therefore be governed by the CCCCC's Accreditation Master Agreement (AMA) and the Funded Activity Agreement (FAA). Key stipulations detailed in the CCCCC Financial Manual and summarized below.

99. It is the CCCCC's practice to open a new foreign currency bank account for all externally funded projects. The utilisation of an old or existing bank account for a new project is prohibited. The signatories for the new bank account are authorised by the Executive Director of the CCCCC. Closure of the project's bank account takes place within 180 days of a final financial audit or the last disbursement if a financial audit is not undertaken within those 180 days. Small grants benefit from simplified application pathways, are exempt from commissioning costly independent external audits. Instead, they are subject to internal audits and random financial spot-checks conducted directly by the Grant Administrator. Their financial compliance is verified through the mandatory annual independent external audit of the Grant Administrator's overarching CABRIC portfolio. Medium and Large grants must undergo an independent external financial audit upon project completion, with audit costs budgeted within the grant proposal. Small grants also face a lowered co-financing threshold of just 5% (which can be fully satisfied via in-kind community contributions like volunteer labour). This ensures the facility is accessible to true community-based organizations, not just highly capacitated international NGOs.

100. Project budgets are prepared and agreed during the conceptualization and form part of the final proposal and project agreement between the CCCCC, an Executing Agency and a Donor. All project budgets are uploaded to the accounting software to form the budget baseline required for accounting and financial tracking and reporting, which is necessary for variance analysis and time-specific analysis. The Project Manager is responsible for the provision of detailed budgets to the Financial Administrator.

101. The financial year for the project is dependent on the stipulations within the FAA , including the official commencement date of the project; however, Project Financial Reports are generated on a periodic basis (monthly, quarterly, and

annually) or as otherwise required by the Project Manager/ or stipulated in the FAA. Financial reports include the following information to date (in both currency and percentages):

- Commitments
- Expenditure
- Un-committed funds
- Undisbursed
- Variance
- Counterpart (if applicable)

102. Project payments and disbursements must be executed in alignment with the approved FAA and related budget (or its most current amendment). All payments are initiated by the Project Manager and requests for payments are signed by the Project Manager and clearly outline the following:

- The name of the Project (as per Agreement)
- The name and code of the budget line(s) against which the payment(s) should be made
- The amount to be paid
- Approved signed supporting documents that verify delivery or acceptance of the item to be paid (such as invoice, approved deliverable, and signed deliverable slip)

103. CCCCC financial records are audited annually by an independent accounting firm, which is selected using a competitive bidding process every 5 years. To allow for a smooth and timely audit, CCCCC provides assistance to the independent auditors in the following areas of planning, involvement, interim procedures as well as provide schedules, documents and information requested by the auditors in a timely manner. Upon receipt of the completed audited financial statements and accompanying report(s), the CCCCC reviews and responds in writing to all management letters or other internal control and compliance report findings and recommendations made by the independent auditor. These audited financial statements and accompanying reports are subject to review and scrutiny by members of the board of directors who form the Centre's Finance Committee.

Procurement

As the AE, the CCCCC will manage the GCF proceeds in accordance with its Procurement Manual, guidelines and processes. The Grant Administrators will conduct procurement related to the co-financed activities according to their Procurements polices and processes. The CCCCC will periodically report on the progress of the project's implementation, including the co-financed activities, in close coordination with the Grant Administrators. Information on the process and the results of procurement activities undertaken are usually included in the mid-term progress and completion reports. The Procurement Plan details the procurement methods to be utilized (See Annex 8 Procurement Plan).

Anti-Money Laundering (AML) and Countering the Financing of Terrorism (AML/CFT)

104. The CCCCC will be guided by its Board approved AML/CFT which provides the necessary policies and procedures to safeguard both the CCCCC and the GCF; it outlines procedures to screen and report any identified cases of AML or CFT. To effectively contribute to the detection and prevention of ML and TF, the CCCCC is committed to ensuring that its business apparatus is transparent, distinguishable, and trustworthy. All the business processes of the CCCCC are therefore operated upon the principles of economy, efficiency, integrity, and transparency. The CCCCC is committed to full compliance with international standards, the Money Laundering and Terrorism (Prevention) Act, Chapter 104 of Belize, and any other applicable legislation in the territories of its Members.

105. In this regard, the CCCCC has instituted robust procurement and accounting procedures that ensure:

- A system to conduct due diligence on new clients
- Meticulous management and accounting of all financial transactions.
- Appropriate controls are in place to ensure that all funds are fully accounted for and are spent in a manner that is consistent with the purpose and objectives of the grant agreement and/or the CCCCC's mandate.
- Annual internal and external audits are performed and comprehensive financial statements are prepared and available for review by Members and submitted to donors, as required
- Compliance with the accountability measures required by its significant donors.

106. As part of its transparency framework, the CCCCC also maintains information on the purpose and objectives of its stated activities as well as the identity of its Board of Governors and Executive Director of its Technical Secretariat. This information is available directly from the Technical Secretariat and is accessible to the public on its website.

107. The CCCCC applies a risk-based approach to compliance- risk management in accordance with its ERM Framework and AML/CFT Policy. Key risks are assessed based on impact and likelihood, which are then factored to determine inherent risk. The CCCCC's maintain a Risk Register that supports informed decision-making, strengthen organizational resilience, and promote a proactive approach to risk management by ensuring that risks are regularly monitored and

reviewed in accordance with the CCCCC's Enterprise Risk Management. (ERM) Framework . The Risk Register has clearly identified risk owners and it is reviewed annually or as needed to ensure that remains updated based on changes to the internal or external environment.

108. Probability and Impact ratings were used to determine average residual risk rating for the following key risk areas:
- Legal & Compliance (Low)
- Strategic (Low)
- Operational (Medium), and
- Financial (Low)

109. Residual risk ratings determine the level of oversight and management action. Low risks are managed through routine monitoring; Medium risks require enhanced due diligence/monitoring and management action plans; High risks require immediate corrective action and escalation to Executive Management and, where appropriate, the Board or relevant committee. As indicated above, a Risk Register is in place to track key risks.

110. Escalation is triggered where:
(i) Materialized risks exceed the risk owner ability to mitigate;
(ii) identified risk exceeds the CCCCCs approved risk appetite;
(iii) significant control deficiencies or repeated compliance breaches are identified; or
(iv) suspected fraud, money laundering, sanctions violations, or other material regulatory breaches are detected. Compliance risk assessments are reviewed at least annually and whenever significant changes or compliance incidents occur to ensure risks remain within the CCCCCs approved risk tolerance.

Financial Management Capacity Assessment (FMCA)

111. The CCCCC engages an independent consultant to conduct a Financial Management Capacity Assessment (FMCA) of all proposed co-financiers and executing entities before engagement. The assessment reviews the institution's legal status, governance arrangements, ownership and control structure (including ultimate beneficial ownership), fiduciary systems, and financial management capacity to identify and assess potential risks. Based on the FMCA findings and the assessed level of risk, the CCCCC also conducts periodic reviews and risk-based spot checks during project implementation to ensure continued compliance with fiduciary and financial management requirements and to identify any emerging risks requiring further action

UBO and institutional governance

112. UBO and institutional governance information are assessed during the initial FMCA and updated through periodic reviews based on the institution's risk profile and any material changes identified during project implementation. Where the FMCA identifies higher-risk institutions—including those with complex or unclear ownership or governance structures—the CCCCC applies enhanced due diligence measures, such as additional verification, clarification of governance arrangements, and increased oversight before and throughout implementation. Also, The CCCCC Anti-Money Laundering and Financial Terrorism Policy was recently revised and updated to strengthen the CCCCC's AML/CFT framework and provide more comprehensive guidance and requirements on UBO identification, due diligence, ongoing monitoring, and risk-based reassessment.

113. The CCCCC identifies and verifies the ultimate beneficial owners of legal entities through independent sources, including official registries and public information. Medium- and High-Risk entities are subject to additional due diligence, including mandatory independent verification of beneficial ownership. Where a party acts on behalf of another, the CCCCC takes reasonable measures to identify the ultimate beneficial owner.

114. Fraud and misuse risks are mitigated through a risk-based due diligence framework that includes sanctions, PEP and adverse media screening, source-of-funds verification where applicable, enhanced due diligence for higher-risk entities, ongoing monitoring, and escalation of suspicious activities to the Compliance Officer and Executive Director.

115. Risk classifications and beneficial ownership information are reviewed periodically based on the assigned risk level, upon expiry of due diligence documentation, and whenever material changes occur. Medium-Risk entities are reviewed at least annually and High-Risk entities every six months. Counterparties are reassessed when risk triggers arise, including adverse media, changes in ownership or governance, sanctions or PEP matches, high-risk jurisdictions, unusual transactions, or third-party payment requests. High-Risk cases are escalated for Enhanced Due Diligence and management. Due diligence is proportionate to procurement risk. Low-Risk counterparties undergo standard verification, Medium-Risk counterparties are subject to Standard Due Diligence and additional review, and High-Risk counterparties require Enhanced Due Diligence, including independent beneficial ownership verification and more frequent monitoring.

Reassessment is triggered by material changes in ownership or governance, adverse media, sanctions or PEP matches, high-risk jurisdictions, unusual transactions, third-party payment requests, or any other event that may affect the entity's AML/CFT risk profile. Such cases are escalated for enhanced due diligence and management approval where required.

CCCCC''s Financial and Accounting Policy and Procedure manual

116. The CCCCC tracks the end-use of procured materials through documented procurement and payment controls, including Purchase Orders, Goods Received Notes (GRNs), three-way matching (Purchase Order–GRN–Invoice), asset tagging where applicable, and verification by the receiving and end-user units before payment is authorized. For goods delivered outside Belize, signed GRNs and photographic evidence are also required.The CCCCC applies strong internal controls, including segregation of duties, approval thresholds, budget commitment controls, verification of fund availability, independent review of payment packages, and dual authorization of payments. Goods are not approved for use or payment until all discrepancies have been resolved and verified. The CCCCC verifies the use of procured materials throughout the project lifecycle through financial reporting, budget and commitment monitoring, quarterly project financial reviews, reconciliation of project accounts, retention of supporting documentation, and internal and external audits to ensure compliance with project agreements and donor requirements.

CCCCC's Policy on the Protection of Whistle Blower

117. The CCCCC Policy on the Protection of Whistleblowers and Against Retaliation establishes a comprehensive framework for the confidential, impartial, and secure reporting of suspected wrongdoing. The Policy applies to all employees, consultants, contractors, partners, stakeholders, former personnel, and other third parties, and clearly defines reporting procedures, responsibilities, and the protections afforded to whistleblowers.

118. The Policy provides multiple reporting channels to facilitate the safe disclosure of concerns, including supervisors, managers, the Human Resources Unit, the Legal Advisor, the Executive Director, the Chair of the Ethics Committee, the Chair of the Board of Governors, the Centre's online complaints mechanism, dedicated email addresses, and postal submissions. Anonymous reporting is expressly permitted, and the Policy requires that the identities of whistleblowers and witnesses be treated as strictly confidential and disclosed only on a need-to-know basis or with the individual's consent, except where disclosure is required by law.

119. The Policy encourages the good-faith reporting of suspected fraud, corruption, misconduct, or other wrongdoing and expressly prohibits retaliation against any individual who reports concerns or participates in an investigation in good faith. It defines prohibited retaliatory conduct, establishes procedures for reporting allegations of retaliation, and provides for appropriate disciplinary action where retaliation is substantiated. All reports received under the Policy are subject to assessment and investigation in accordance with the prescribed procedures to ensure that allegations are addressed promptly, fairly, and impartially.

120. Responsibility for the administration, implementation, and periodic review of the Policy rests with the Human Resources Unit. The Policy is reviewed at least every five years, or more frequently where required, to ensure its continued effectiveness and alignment with evolving international best practice.

Audit

121. Audits are conducted annually or at such other intervals as required under donor agreements. These audits provide independent assurance that the organization's financial management practices comply with applicable standards, contractual obligations, and internal policies.

122. The scope of each audit includes an assessment of compliance with International Financial Reporting Standards (IFRS), donor agreements, procurement and financial procedures, internal controls, financial reporting practices, and the adequacy of supporting documentation and financial records. Audits are designed to identify areas of risk, strengthen accountability, and promote continuous improvement in financial management.

123. Upon completion of an audit, the Financial Controller reviews the audit findings and, in consultation with management, develops corrective action plans to address any identified issues or recommendations. These action plans are submitted to the Finance and Audit Committee (FAC) for review and oversight. The implementation of corrective actions is monitored on an ongoing basis, and regular progress reports are provided to the FAC.

124. The effectiveness of remediation efforts is measured through the timely implementation and monitoring of corrective action plans, the resolution of audit findings, and the reporting of progress to the Finance and Audit Committee. Monitoring continues until all audit recommendations have been satisfactorily addressed and formally closed.

The Programme Regional Steering Committee (RSC):

125. RSC Serves as the principal oversight body for the programme, responsible for providing strategic guidance and overseeing all aspects of programme management. The RSC will be chaired by representatives from the NDAs of the 5 participating countries, as well as members from CCCCC, CANARI, and rotating NGO and CSO representative positions. The specific responsibilities of the RSC include:

- *Provide overall guidance and direction to the programme, ensuring it remains within any specified constraints.*
- *Address and unblock programme issues as raised by the AE.*
- *Provide guidance on project risks and agree on possible mitigation and management actions to address these.*
- *Support coordination between various donor and government-funded in-country projects and programmes.*
- *Ensure coordination with various government agencies and their participation in programme activities.*

- *Track, monitor and secure co-financing for this programme.*
- *Review the programme's progress, assess performance, and appraise the Annual Work Plan for the following year.*
- *Provide direction and recommendations to ensure that the agreed deliverables are produced according to plans.*
- *Approve the programme Inception Report, Mid-term Review and Terminal Evaluation reports and corresponding management responses.*
- *Review the final programme report package during an end-of-project review meeting to discuss lessons learned and opportunities for scaling up*.

The RSC will take decisions by consensus. If consensus cannot be reached, the CCCCC representative will facilitate mediation. If mediation does not resolve the matter, CCCCC, as the AE, will propose a final decision to avoid implementation delays. The RSC will meet biannually, convened by CCCCC, either virtually or in person. The following members hold full participation rights: representatives from the five NDAs, CCCCC, and CANARI. Two rotating seats are reserved for CSO/NGO and community representatives nominated by the National Boards. These rotating members participate with full voice but in an advisory capacity. The specific decision-making procedures, including quorum requirements, will be finalised in the programme Inception Report. Decisions of the RSC are binding on programme implementation matters (e.g., approval of call for proposals design, annual work plan endorsement) but do not override the AE's obligations under the AMA/FAA.

126. **The Regional Technical Advisory Panel (RTAP):** To ensure technical consistency and promote regional learning, a Regional Technical Advisory Panel will be established under the CABRIC Regional Steering Committee (SC). This panel will serve a critical advisory and quality assurance function for the program, supporting both the EDA Regional Project Coordination Unit (RPCU) and the national Grant Administrators. The Regional Technical Advisory Panel will be composed of independent regional experts recruited through a selective process at programme inception, including representatives from the regional professional, academic, and research community. Members will serve in an advisory capacity and will operate independently of the day-to-day management of the RPCU. To avoid any conflict of interest, neither CANARI staff who have supported proposal development under Component 1 nor CCCCC RPCU staff will serve as formal members of the Panel. The Panel functions strictly in a non-binding, advisory, and quality assurance capacity. It does not possess authority to make final funding decisions, approve sub-grants , or allocate grant capital.

127. **CABRIC Regional Programme Coordination Unit (RPCU):** The RPCU's core function is operational management of the programme: designing and implementing the annual work plan and budget, coordinating with Grant Administrators to launch calls for proposals, consolidating approved grant portfolios for regional monitoring and reporting, supporting the CABRIC Helpdesk, and establishing technical panels s. The RPCU does not exercise AE oversight functions, which are retained by CCCCC's institutional compliance structure. A set allocation for helpdesk technical assistance will be managed across the grantees as a percentage of their grant size.

128. **National grant administrators acting as Executing Entities:** This partners are legally established entities in each country, their primary functions include serving as a liaison between the RPCU and project proponent (CSOs, CBOs, NGOs, LAs, producer groups, research & academic institutes, and Local Authorities) acting as a financial vehicle to distribute sub-grant funding at the local level. For this programme, the executing entities are: **the Belize Fund (for Belize)**, the **Jamaica Social Investment Fund for Jamaica, The Bahamas Protected Areas Fund** in The Bahamas, the **Saint Lucia Development Bank** in Saint Lucia and **Grenada Investment Development Corporation** in Grenada**.** Each country will receive an allocation of USD 5 million to support projects within the designated thematic area. The sub-grant sizes will range from small grants of up to and including USD 150,000, medium grants from USD more than 150,000 and up to and including USD 300,000, and more than 300k and up to and including USD 500K

129. **National ownership:** Although the focus of CABRIC is a locally led approach, NDAs of each country will have oversight as part of the regional steering committee, and the position on national grant administrator boards. This will ensure that not only country priorities are aligned with the thematic sub-grant targets, but also with information and knowledge sharing in both directions.

Table 7 National governance integration with CABRIC

Country	NDA	National Climate Body	Grant Administrator	NDA Role in CABRIC
Bahamas	Office of the Prime Minister (Climate Change & Environmental Advisory Unit)	National Climate Change Committee (NCCC), coordinating body for multi-sector climate engagement	Bahamas Protected Areas Fund (BPAF)	Member of RSC; seat on BPAF Board for CABRIC oversight; ensures alignment with NDC 3.0 priorities

Belize	Ministry of Economic Transformation	National Climate Change Office (NCCO)	Belize Fund for a Sustainable Future	Member of RSC; seat on Belize Fund Board; alignment with NCRIP and NDC priorities
Grenada	Ministry of Climate Resilience, the Environment and Renewable Energy	National Climate Change Committee	Grenada Investment Development Corporation (GIDC)	Member of RSC; alignment with SPCR and NDC priorities
Jamaica	Ministry of Economic Growth and Job Creation	Climate Change Division	Jamaica Social Investment Fund (JSIF)	Member of RSC; represented on JSIF committees; alignment with Climate Change Policy Framework
Saint Lucia	Ministry of Finance / Dept. of Sustainable Development	National Climate Change Committee	Saint Lucia Development Bank (SLDB)	Member of RSC; seat on SLDB Board; alignment with NAP and NDC priorities

130. **Flow of funds AE:** The CCCCC will act as both the AE and EE (RPCU), serving as the main financial vehicle for the grant facility operation, will contract CANARI as an implementing partner under a contractual arrangement for capacity-building activities, and will separately procure contractors and consultants in accordance with CCCCC's procurement framework. These entities act as service providers and do not exercise implementation discretion over GCF proceeds who will support the overall functionality of the facility. The grant funding will be distribute in tranches at the national level to the Grant Administrator Executing Entities. Furthermore, in its role as AE, the CCCCC will also be responsible for overseeing programme implementation and conducting capacity assessments for all Grant Administrators. The Figure below shows the finance flow of the programme.

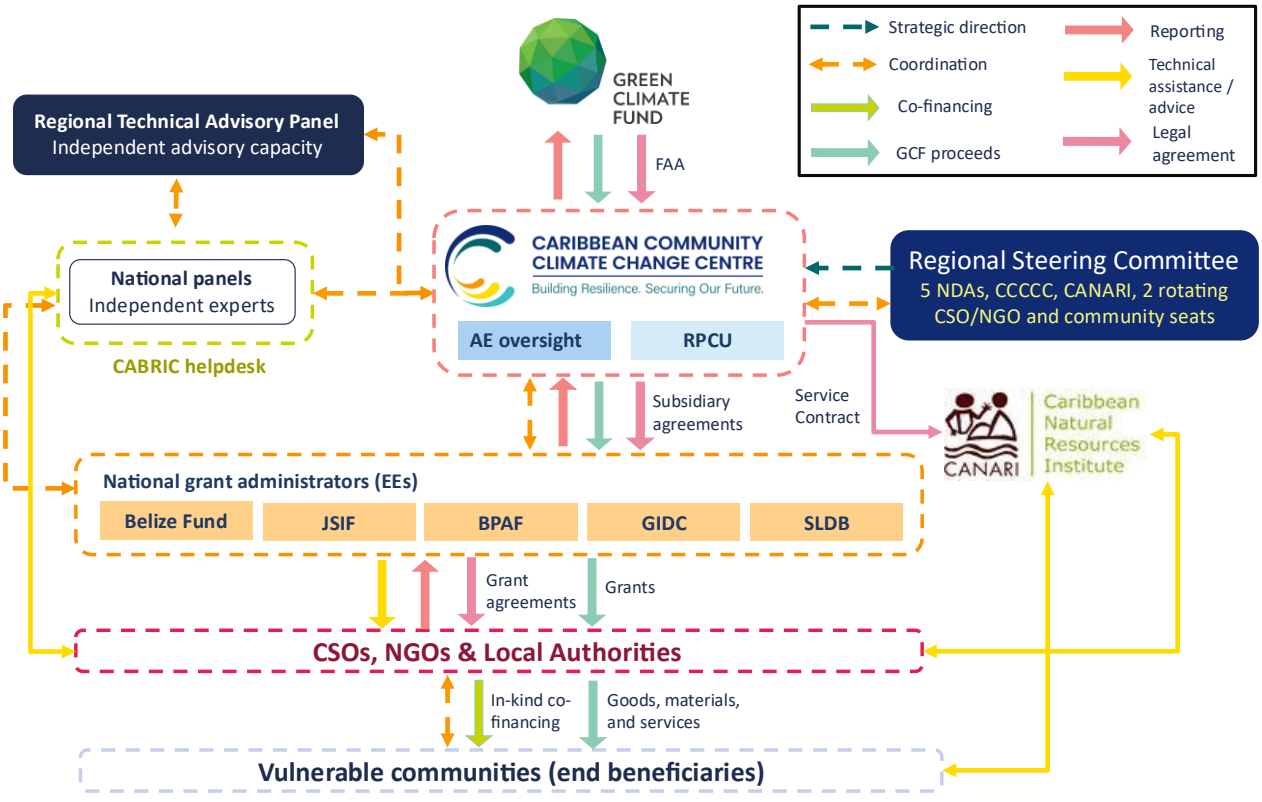


Figure 8 : Implementation arrangements and flow of funds

131. **CABRIC Caribbean grants mechanism:** Component 2 of the programme establishes a mechanism for small, medium and large grants to be dispersed to CSOs including NGOs, producer groups, Community Based Organisations, research and academic institutes and Local Authorities to access grants up to USD 500,000 for projects in CABRIC thematic areas. Grantees are required to provide 5% for small grants, 10% for medium grants, 15% for large grants, of the project funding, which can be as an in kind contribution in alignment with requirements explicated in the Operations Manual.

132. **Flow of funds to Grant Administrators:** The flow of funds and fiduciary controls are documented in the Subsidiary Agreements between CCCCC (as Lead Executing Entity, in addition to its AE role) and each National EE. GCF Proceeds are disbursed by CCCCC to each EE in tranches based on financial reporting and against pre-agreed disbursement conditions. Each EE is required to maintain a segregated account for GCF Proceeds, apply fiduciary controls consistent with CCCCC's accreditation standards, and submit financial reports to CCCCC at agreed intervals. Independent external audits apply at the EE level and at the sub-grants level on a tiered basis. If a participating country or national EE withdraws, the country's allocation will be: (i) held in reserve for re-engagement during the programme cycle if the issue is expected to be resolved; or (ii) reallocated proportionally to the remaining four countries through the Regional Steering Committee, subject to GCF approval, if re-engagement is not feasible within the programme timeframe. Capacity activities under Components 1 and 3 that are regional in nature would continue with adjusted scope. The contingency arrangements are documented in the Subsidiary Agreement

133. **Disbursement to grantees:** The grant facility utilizes a multi-stage process (Figure 10) for the distribution of grants to local NGOs, CSOs and Local Governments[29]. Under its service contract with CCCCC, CANARI will deliver capacity-building activities including community awareness sessions, co-facilitated write-shops, and institutional readiness support to help prospective grantees develop eligible proposals under Component 1. CANARI does not participate in the grant appraisal or approval process. CANARI will not provide operational support to the Helpdesk. However, CANARI may provide post-award technical advisory support directly to grantees, where its expertise is relevant to a specific implementation challenge. All post-award support provided by CANARI will be performed solely in its capacity as a service provider under its Service Contract with CCCCC.

134. Eligible NGOs, CSOs and local governments may then apply for grants. As the first stage, LAs, NGOs and CSOs will submit an Expression of Interest (EOI) to the Grant Administrators for their approval. This EOI will be screened for alignment with GCF investment criteria and community engagement principles, as specified in the annexes of the CABRIC Operations Manual.

135. **Process:** To ensure a sequential approach, all capacity building, institutional readiness, and proposal incubation (including dedicated write-shops) are strictly frontloaded under Component 1. Prospective grantees will first benefit from this tailored capacity development to build implementation-ready proposals. Once pipelines are developed, Component 2 is initiated. The grant facility uses a simplified one-step process for small projects (up to USD 150k) and a two-step process (EOI followed by full proposal) for medium and large projects. Proposals are then reviewed by the National Grant Administrators' technical committees, with final, binding approval from the National Boards based on pre-defined GCF criteria. Approved projects then move to the contracting phase, which specifies the project duration, reporting requirements, and payment schedules. After the contract is signed, grant recipients will implement their projects, adhering to milestones and reporting obligations. Fund disbursement is structured to prevent lump-sum payments; instead, funds are disbursed in tranches (e.g., quarterly or semi-annually) based on the project's duration and the grantee's assessed capacity. Monitoring and evaluation are integral to this process, with baselines established early in the project. The duration of each project's implementation varies based on its funding and nature, and the timeline is assessed for feasibility during the selection process (see Figure 9: EDA Facility Application Process and Project Cycle). Full details on the application process and project cycle are found in Annex 21: Operations Manual.

[29] The eligibility criteria for grantees are detailed in the Operations Manual (Annex 21, Sections 3.1.2 and 4.9) and Annex 24 (Selection criteria for beneficiaries, sites, and eligibility for proposed interventions).

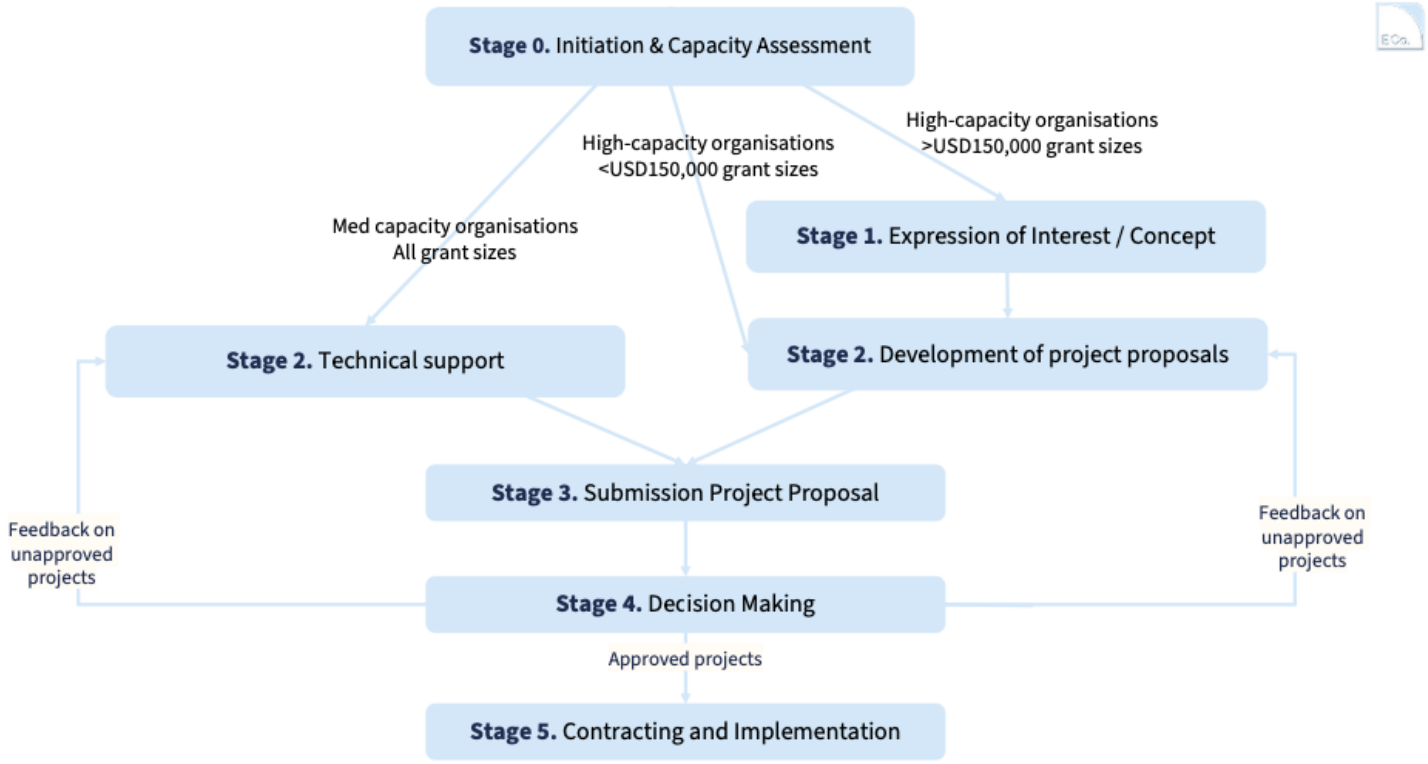


Figure 9: EDA Facility Application Process and Project Cycle

136. **The Investment Programme generated under Component 1** is the primary feeder for grant applications under Component 2. Moreover, the periodic calls for proposals under Activity 2.1.2 are open to all eligible entities that meet the criteria set out in the Operations Manual, regardless of whether they participated in Component 1 capacity-building activities. All applicants, are assessed against the same eligibility, technical, and safeguards criteria. Entities that did not benefit from Component 1 support must independently demonstrate the same readiness standards (fiduciary capacity, pCRVA grounding, community engagement evidence) that C1-supported applicants achieve through the programme's capacity-building activities. Where the number of viable proposals exceeds the available grant envelope in any given call, proposals that meet all eligibility and quality criteria but cannot be funded will be maintained in a reserve pipeline by the Grants Administrators and Consolidated by the RPCU. These proposals will be given priority consideration in subsequent calls, where applicable. Notwithstanding priority considerations, the reserve pipeline will compete on equal footing with new applicants in open calls for proposal. Projects in the reserve pipeline will be prioritized based on conditions outlined in the Operations Manual. CCCCC will also actively support the linkage of unfunded but viable proposals to alternative climate finance sources, including other GCF instruments, the Adaptation Fund, bilateral programmes, and national climate finance mechanisms.

137. **Technical assistance** across the three components is delineated as follows: Component 1 covers all pre-application capacity building, including institutional readiness assessments, write-shops, proposal incubation, and CRVA facilitation. It is important to note that these activities are not confined to year one of CABRIC, but will occur on a rolling basis in support of subsequent calls. Component 2 covers the grant facility operations (calls for proposals, screening, appraisal, disbursement) and post-award implementation support through the Helpdesk, technical panels, and performance monitoring; Component 3 covers knowledge management, communication, and regional learning. CANARI's primary role is the delivery of pre-application capacity building under Component 1. In addition, CANARI will be included in the Helpdesk's roster of technical experts available for post-award implementation support under Activity 1.3.1, alongside other qualified organisations and independent specialists. In this capacity, CANARI will respond to specific requests triaged by the RPCU and do not exercise ongoing implementation oversight or management authority over grantees. Post-award implementation support under Component 2 is delivered by the CCCCC RPCU, National Coordinators, and the Helpdesk, drawing on the Regional Technical Advisory Panel as needed.

138. **In country operations: at the national level,** Grant Administrators will utilise their existing board structure and will be responsible for guiding and overseeing in-country projects. The boards will ensure sub-grants outcomes, resolve issues, and review project evaluation lists. They are required to include the NDA, and if they do not, National Climate Change Committees should be utilised. It is required that two additional seats on these boards should be allocated to: 1 – A CBO representative and 2 – A community representative.

139. **Local structures:** To respect existing social structures and avoid imposing top-down administrative burdens, CABRIC mandates that sub-grants oversight be integrated into legitimate, pre-existing local governance bodies. As outlined in the Operations Manual (Section 4.7), grantees will report directly to established community forums, such as Village Councils or local fisherfolk associations, ensuring that long-term project governance remains permanently rooted in the community.

140. **LLCA principles:** The structure of the CABRIC programme integrates LLCA principles by shifting oversight from traditional top-down auditing to a partnership-based technical accompaniment model. It invests in local capacities, therefore generating stronger local entities. The programme enforces prioritisation and project development being participatory in their approach. Furthermore, by institutionalising participatory monitoring and evaluation, the programme ensures that the community's own indicators and lived experiences drive the learning and adaptive management processes, fulfilling the mandate of transparency and local accountability.

141. **Role of CABRIC team:** CABRIC National Coordinators, national Administrative Officers, and Community Liaison Officers will collaborate with CANARI and the Technical Panel to provide technical assistance, information sessions, and participatory workshops, supporting communities to prioritise and cocreate projects with local actors.

Table 8 Programme staffing and reporting lines

Role	Number	Contracting Entity	Reporting Line	Funding Source
Regional Programme Coordination Unit				
Regional Programme Manager	1	CCCCC	Head of Project Development and Management Unit	GCF
Programme Financial Specialist	1	CCCCC	Regional Programme Manager	GCF
Administrative Specialist	1	CCCCC	Regional Programme Manager	GCF
GEDSI Specialist	1	CCCCC	Regional Programme Manager	GCF
ESS Specialist	1	CCCCC	Regional Programme Manager	GCF
Procurement Specialist	1	CCCCC	Regional Programme Manager	GCF
MEL Specialist	1	CCCCC	Regional Programme Manager	GCF
Communications Specialists	2 (1x for Belize & Jamaica; 1x for Bahamas, Grenada, Saint Lucia	CCCCC	Regional Programme Manager	GCF
National-level staff (embedded in Grant Administrator offices)				
National Coordinators	5 (1/country)	Grant Administrators	Grant Administrator and RPCU	GCF (via Subsidiary Agreement)
National Admin Officers	5 (1/country)	Grant Administrators	National Coordinator	GCF (via Subsidiary Agreement) and Cofinance
Community Liaison Officers	5 (1/country)	Grant Administrators	National Coordinator	GCF (via Subsidiary Agreement)
Capacity Building Officers	5 (1/country)	CANARI	CANARI project lead (coordination with Nat. Coordinator)	GCF (via legal / contractual arrangement with CANARI)

Grant Administrator personnel (ED, PM, Finance, Admin)	Varies	Grant Administrators	Grant Administrator management	In-kind co-financing

B.5. Justification for GCF funding request (max. 1000 words, approximately 2 pages)

142. **CABRIC will address financial barriers to climate resilience:** The Climate Actions for Building Resilience in Coastal Communities in the Caribbean (CABRIC) programme requires GCF financing to implement critical adaptation measures aimed at enhancing climate resilience across vulnerable Caribbean nations. The region faces intensifying climate change impacts, including hurricanes, sea level rise, and extreme weather events, which threaten coastal communities, infrastructure, and economic stability. However, public sector constraints, private sector hesitation, and structural financing gaps prevent the adequate funding of adaptation measures, necessitating grant-based support from the GCF.

143. **Empowerment of women and civil society as agents for change:** The CABRIC EDA programme works synergistically with existing gender and social inclusive on granting funds such as the GEF SGP, to further the empowerment of the whole of society, lifting up the needs of women and vulnerable groups as change makers and decision makers to develop sustainable transformative sub-grants that meet the local ecological – physical – socioeconomic reality of the area.

144. **Need for grant support due to market failures:** Despite the urgent need for adaptation investments, public sector funding is insufficient due to high debt levels across Caribbean nations. According to the International Monetary Fund (IMF), the Caribbean requires over $100 billion for adaptation investments, yet only $800 million has been approved from climate funds (IMF, 2023, link).

145. **The gap between climate finance needs and actual funding in the Caribbean remains significant, underscoring the necessity for increased concessional financing:** While countries have received varying levels of international climate finance, these amounts fall drastically short of the estimated requirements for adaptation and resilience-building. The following tables highlight the severe shortfall in funding, with most nations facing a funding gap exceeding 85%. Without substantial additional financial support, (particularly in the form of grants), these countries will struggle to implement critical climate resilience measures, leaving their economies and communities highly vulnerable to escalating climate risks. The private sector is reluctant to invest in adaptation due to high upfront costs, uncertain financial returns, and long payback periods. Unlike mitigation projects, which can generate revenue through carbon markets or energy savings, adaptation investments—such as capacity-building, ecosystem restoration, and climate risk data enhancement—lack direct financial returns, making them unattractive to private investors (OECD, 2024, link). Furthermore, regional financial institutions lack concessional funding mechanisms tailored to climate adaptation, and existing funding sources are fragmented and insufficient to cover the scale of investments required (CDB, 2023, link).

Table 9: Climate Finance Needs and Gaps in Key Caribbean Nations

Country	Estimated Climate Finance Needs (USD Billion)	Climate Finance Received as of 2023 (USD Billion)	Projected Needs for 2024-2030 (USD Billion)	Funding Gap (%)
The Bahamas	2.1	0.2	2.1	90.5%
Belize	1.3	0.15	1.15	88.5%
Grenada	0.35	0.1	0.25	85.7%
Jamaica	7.0	0.5	6.5	92.9%
Saint Lucia	0.4	0.12	0.28	87.5%

146. **Justification for Grant-Based Financing Over Loans:** High debt burdens pose a significant barrier to Caribbean nations' ability to self-finance climate adaptation projects. The region's economies are already strained by recurrent natural disasters, which cause substantial economic losses and further exacerbate sovereign debt levels. *Table 10* demonstrates that while some progress has been made in reducing debt-to-GDP ratios between 2020 and 2023, most countries still face unsustainable debt levels exceeding 75-90% of GDP. This reinforces the argument that additional loans—even concessional ones—are not a viable solution for climate finance in the region. Instead, grant-based funding from the GCF is essential to enable climate adaptation without worsening financial instability. Loans would exacerbate fiscal pressures, reducing governments' capacity to invest in social and economic development (CDB, 2023, link). A grant-based approach ensures that climate adaptation projects remain sustainable and impactful without imposing additional debt constraints. Furthermore, GCF grants play a catalytic role, helping to unlock co-financing from

international donors and institutions by reducing the perceived financial risks associated with adaptation projects. Many Caribbean governments lack technical expertise and data literacy required for effective climate adaptation. Of the climate finance that is available, countries struggle to access and implement it due to weak institutional capacity (UNDP Climate Promise, 2024, link). Caribbean nations remain highly indebted middle-income countries, limiting their ability to absorb additional loans[lxvi].This reinforces the critical need for grant financing to ensure adaptation investments do not exacerbate financial strain.

Table 10: Debt-to-GDP Ratios in Key Caribbean Nations (2020-2023)

Country	Debt to GDP ratio (2017)	Debt-to-GDP Ratio (2018)	Debt-to-GDP Ratio (2019)	Debt-to-GDP Ratio (2020)	Debt-to-GDP Ratio (2023)	Debt-to-GDP Ratio (2024)
Bahamas	55.4%	62.5%	61.4%	74,6%	81.5%	78.7%
Belize	78.1%	78.8%	78.5%	103%	82.3%	62.3%
Grenada	70.4%	68.5%	62.7%	89.5%	75.2%	75.3%
Jamaica	101.2%	94.4%	94.3%	109.7%	73.3%	67.9%
Saint Lucia	59.9%	60.3%	62.1%	95%	74.5%	73.8%

147. **Coherence Between Grants and Reimbursable Funds:** GCF financing for CABRIC is structured to align with the public goods nature of adaptation investments. Activities such as capacity-building, climate risk data enhancement, and community engagement are essential for strengthening regional resilience but do not generate direct financial returns (Green Climate Fund, 2024, link).

148. **Determination of Co-Financing Amounts and Pricing:** The co-financing strategy leverages contributions from the Grant Administrators and the CCCCC, which will provide funding for specific project components such as technical capacity-building and policy development. The exact allocations are determined based on detailed cost assessments outlined in the project budget (see budget section). The concessionally of GCF financing follows the principle of minimum concessionally, ensuring that resources are allocated efficiently while maximizing additional financial leverage.

B.6. Exit strategy (max. 500 words, approximately 1 page)

149. **Long term sustainability is built into the CABRIC design:** CABRIC EDA programme addresses barriers of institutional capacity, technical capacity, data and knowledge sharing and finance to deliver a paradigm shift with clear ownership from the community level up to government.

Building capacity from the ground up

150. **CSO and NGO institutional capacity building and experience in project and finance management:** Once implementation ends, the capacities of the LAs, NGOs and CSOs will be further enhanced through project management training and operations when it comes to climate risks, and project resource management. Furthermore, as LAs, NGOs and CSOs will receive hands-on training to manage and sustain coastal resilience interventions, this will empower them to continue benefiting long after the project ends. Through adaptation planning and investments, this will lead to a strengthened understanding of the climate risks as well as help build the capacity of LAs, NGOs and CSOs to carry out similar projects.

151. **CSO and NGO technical capacity built for climate resilient livelihoods:** LAs, NGOs and CSOs will be trained with technical responsibilities such as understanding EDA mechanisms, developing strong proposals, and managing funds effectively. In turn, this should enable LAs, NGOs and CSOs to effectively represent community needs and influence climate policy at local and national levels.

152. **Beneficiaries on the ground with strengthened capacity and technical capability:** This will be achieved through the establishment of robust knowledge management systems, including accessible training materials and best practice documentation. Ultimately, the successful integration of enhanced capabilities into existing national development plans and budgets will signal a sustainable exit, demonstrating that beneficiaries are equipped to independently drive climate action and enhance their resilience.

Enhanced communication and sharing of information

153. **CABRIC will leave a legacy of a data linking platform and lessons learnt:** Under component 3, the project will strengthen knowledge-sharing and communication at the local and national levels, and disseminate the results of sub-grant investments. Knowledge and learning will be promoted, lessons learned gathered and gaps identified, then the data will be accumulated and tailored to gender-sensitive adaptation measures, and design documents of projects

located uploaded to a project knowledge portal. The Programme will also connect to the data portals and knowledge communities that already exist in the Caribbean. These will be managed and owned by CCCCC and CANARI.

154. **Established knowledge sharing event will source sponsorship to be held at regular intervals:** This event will strengthen the EDA's appeal and demonstrate its value to potential sponsors. Through the collaboration with relevant (coastal resilience) scientific research and learning institutions in the Caribbean (activity 3.1.4), their knowledge will help form the event and sponsorship packages will be distributed to ensure long term financial sustainability.

Sustainable long-term financing

155. **CABRIC grant facility seeks long-term recapitalization:** Through Activity 2.1.1, an EDA programme board, technical grants committee and Regional programme Coordination Unit will be set up. This informs an analysis of other climate finance mechanisms, outside of the GCF, and their scaling potential. Additionally, it will identify the gaps / limits where coast resilient interventions could not be implemented and propose a strategy to address this. As the programme progresses, it will increasingly seek more resources to pave the way for private sector involvement in resilience initiatives.

156. **Knowledge Enhancement, Social Inclusion and Gender Equality:** This programme will increase awareness and understanding of climate change impacts and adaptation strategies among local communities; encourage the adoption of climate-resilient livelihoods practices by community members; and improved social inclusion and gender equality in climate-resilience initiatives.

C. FINANCING INFORMATION

C.1. Total financing

(a) Requested GCF funding (i + ii + iii + iv + v + vi + vii)	Total amount	Currency
	42.038	million USD ($)

GCF financial instrument	Amount	Tenor	Grace period	Pricing
(i) Senior loans	Enter amount	Enter years	Enter years	Enter %
(ii) Subordinated loans	Enter amount	Enter years	Enter years	Enter %
(iii) Equity	Enter amount			Enter % equity return
(iv) Guarantees	Enter amount	Enter years		
(v) Reimbursable grants	Enter amount			
(vi) Grants	Enter amount 42.038			
(vii) Results-based payments	Enter amount			

(b) Co-financing information	Total amount	Currency
	2.0091	million USD ($)

Name of institution	Financial instrument	Amount	Currency	Tenor & grace	Pricing	Seniority
Belize Fund	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
JSIF	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
The Bahamas Protected Areas Fund	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
Grenada Investment Development Corporation	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
Saint Lucia Development Bank	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
CCCCC	In kind	0.0996	million USD ($)	Enter years Enter years	Enter%	Options

(c) Total financing (c) = (a)+(b)	Amount	Currency
	44.047	million USD ($)

(d) Other financing arrangements and contributions (max. 250 words, approximately 0.5 page)	
	Co-financing requirements apply to all sub-grants regardless of whether activities involve procurement of goods and services. For sub-grants that include procurement components, grantees may satisfy the co-financing requirement through in-kind contributions (e.g., provision of community labour, use of existing facilities, staff time) valued at prevailing local market rates, or through cash contributions. In-kind contributions will be documented using standardised templates provided by the Grant Administrator, with volunteer labour valued at the national minimum wage or equivalent community wage rate. All in-kind contributions must comply with ILO core labour standards.

C.2. Financing by component

Component	Output	Indicative cost (USD)	GCF financing		Co-financing		
			Amount (USD)	Financial Instrument	Amount (USD)	Financial Instrument	Name of Institutions
Outcome 1: Strengthened institutional and operational capacity for GEDSI integrated climate responsive planning	Output 1.1: Community-owned coastal climate adaptation priorities and project pipelines developed in priority high risk areas	4,601,000	4,601,000	Grants	0	Choose an item.	Click here to enter text.
	Output 1.2 Climate resilience and GEDSI mainstreamed national climate resilient coastal policy frameworks	611,250	611,250	Grants	0	Choose an item.	Click here to enter text.
	Output 1.3 Institutional capacity to implement and adaptively manage gender transformative climate resilient livelihood and social projects increased	1,653,500	1,653,500	Grants	0	Choose an item.	Click here to enter text.
Outcome 2: Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities	Output 2.1: Grants are provided to priority climate resilient livelihood and socially inclusive health & climate information projects	31,429,500	29,520,000	Grants	381,900 381,900 381,900 381,900 381,900	In-kind	Belize Fund The Bahamas Protected Areas Fund Grenada Investment Development Corporation JSIF Saint Lucia Development Bank
Outcome 3: Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and adaptation lessons	Output 3.1 Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions	494,600	494,600	Grants	0	Choose an item.	Click here to enter text.
	Output 3.2: Empowered community agency and inclusive awareness of climate-resilient and gender-transformative responses	704,750	704,750	Grants	0	Choose an item.	Click here to enter text.
M&E	M&E	1,128,500	1,128,500	Grants	0	Choose an item.	Click here to enter text.
PMC	PMC	2,140,600	2,041,000	Grants	99,600	In-kind.	CCCCC

Contingency	Contingency	1,282,911	1,282,911	Grants	0	Choose an item.	Click here to enter text.
Indicative total cost (USD)		**44,046,611**	**42,037,511**		**2,009,100**		

C.3 Capacity building and technology development/transfer (max. 250 words, approximately 0.5 page)

C.3.1 Does GCF funding finance capacity building activities?	Yes ☒ No ☐
C.3.2. Does GCF funding finance technology development/transfer?	Yes ☒ No ☐

The CABRIC programme integrates capacity building and technology transfer to empower Caribbean Community Based Organisations and Local Authority's to address local climate risk through local decision making. The capacity building activities of CABRIC are the most important mechanism of paradigm shift for the project. Empowering local actors, and building institution capacity within CSOs, NGOs and LAs to develop climate adaptation projects, implement and monitor them for continuous improvement and exchange the knowledge and learning is the exit strategy for the programme. Capacity building officers will be employed through the programme in each of the countries, contracted by CANARI, to support the National coordinator to ensure CSOs, NGOs and LAS, receive the capacity building support from expression of interest through to project implementation and monitoring and evaluation. Capacity building is also essential for transforming the management of coastal policy frameworks, a key enabling factor in coastal resilience & land/marine planning.

Overall capacity building focuses on overcoming institutional barriers to accessing climate finance. Key activities include "write-shops", peer coaching and mentoring provided by partners like CANARI to assist CSOs in developing full proposals, alongside a dedicated Helpdesk for technical and operational troubleshooting during implementation. Furthermore, regional technical institutions will provide advisory services to enhance data literacy and integrate Gender Equality, Disability, and Social Inclusion (GEDSI) into planning.

Technology development and transfer are operationalized through a USD 25 million on-granting facility designed to fund community-based adaptation measures. Through these grants, the programme facilitates the deployment of specific technologies, including solar-powered irrigation and rainwater harvesting systems for climate-resilient agriculture, cold storage infrastructure and ice plants for artisanal fisheries, meteorological monitoring equipment for Early Warning Systems, and satellite-enabled telehealth hardware for disaster-responsive mental health support. This mechanism ensures that financial resources for hard technology transfer flow directly to the local level for implementation. The programme seeks to secure long term financing for the CABRIC grant facility to continue the support of adaptation technology transfer, with increasingly less capacity building provision due to the built institutional capacity that CABRIC Caribbean aims to deliver.

D. EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA

This section refers to the performance of the project/programme against the investment criteria as set out in the GCF's Initial Investment Framework.

D.1. Impact potential (max. 500 words, approximately 1 page)

Vulnerable people and communities

- **How the sub-grants s will benefit the most vulnerable people and communities:** The CABRIC EDA programme is built around the most vulnerable people and communities. Both thematic areas are driven by the goal of benefiting those women, girls, youth, indigenous people, the elderly, the disabled and marginalized, promoting and supporting gender transformative livelihoods and socially inclusive health, wellbeing and social resilience. Early Warning Systems, health services and emergency shelters / provisions at the level of coastal communities need to ensure that the most vulnerable are included and supported.

Beneficiaries: *Theme A with its focus of livelihoods will benefit the most vulnerable people and communities including: women, coastal producers and artisanal communities.*

Health and wellbeing

- **How the sub-grants s will benefit the health and wellbeing:** The CABRIC EDA programme will support health and wellbeing through its support to sub-grants s in the thematic area B *Inclusive health, wellbeing and social resilience.* This is a progressive approach to the EDA mechanism putting emphasis on the need of health and

wellbeing being a key aspect of social resilience through: **local health centres** that integrate climate aspects to disease and health management in an inclusive way for the whole community: **local emergency shelters** that can support education of children, and include the accessibility needs for the disabled to get to and use, along with have provisions for a broad spectrum of health, well-being and learning needs; mental wellbeing initiative pre during and post climatic event and inclusive Early Warning systems that operated at a local level to ensure climate risk information is communicated and understood by the whole community including the range of needs within.

Beneficiaries: *Theme B with its focus on the whole of society will benefit; Coastal communities, disability groups, women, youth, the elderly.*

Ecosystem resilience

- **How the sub-grants will benefit ecosystem resilience**: Ecosystem resilience will be a **co-benefit** of Theme A sub-grants s. All these livelihood centred projects are built around different aspects of ecosystem resilience: 1 - **Climate smart agriculture** includes watershed management practices, agroforestry, soil and water conservation practices that only support the natural ecosystems to be effective. Agroforestry practices must ensure that native species are used to avoid invasive species issues. **2 - Climate resilience E-B fisheries** includes practices that support sustainable ecological systems, interventions can also include reducing fishing pressure through reducing post-harvest losses or supporting native species sustainable extractive aquaculture. ESS requirements will apply. **3 – Restorative and protective coastal NbS –** this includes livelihoods that are benefiting from restorative / protective coastal NbS such as micro-ecotourism, coral / mangrove / seagrass / seaweed gardening or long line aquaculture. Again, non-native species are not fundable through these projects.

Beneficiaries: *Vulnerable coastal agricultural land, coastal reefs, shores, mangroves, seagrass and littoral ecosystems.*

GEDSI

128. Risks associated with GEDSI:

- Without targeted GEDSI mechanisms, climate finance facilities may bypass women-led and inclusion based organisations who are highly active in climate-sensitive sectors.
- Women face structural constraints limiting their access to training and decision-making due to time poverty and unpaid caregiving responsibilities. If the programme does not mainstream GEDSI support (budgeting for care-economy provisions and accessible engagement venues), vulnerable groups will be blocked from participating in the climate adaptation co-design process.
- Post disaster vulnerability in women, persons living with disabilities, the elderly and youth is high which increases the risk of GBV and SEAH. Patriarchal norms in some countries can mean that women can face physical violence for becoming economically empowered. This necessitates the project's survivor-centric GRM and mandatory SEAH codes of conduct.
- As indigenous peoples and local women are underrepresented in coastal ecosystem governance, without GEDSI being mainstreamed in coastal policy-making, climate adaptation strategies will remain disconnected from the people most reliant on the natural resources.
- Across the five beneficiary countries, achieving resilience goals is constrained by the predominance of gender-blind policies, the limited integration of gender-specific mechanisms within climate finance, and the underrepresentation of women and marginalized groups in ecosystem management and governance. This includes areas such as coastal and water resource management, biodiversity conservation, and overall environmental preservation. When assessing the inclusion of vulnerable groups such as youth, indigenous peoples, persons with disabilities, and the elderly, there is a noticeable lack of recognition or in-depth consideration of their unique knowledge and contributions to ecosystem and climate governance. This can result in the exclusion of those most reliant on natural resources from contributing their knowledge and expertise to support resilience building in coastal communities.
- **129. How the sub-grants s will benefit GEDSI inequities:** The CABRIC programme addresses GEDSI inequities by placing gender and disadvantaged groups front and center of the sub-grants that it funds (at least 40% of EDA grants are earmarked for women-led and inclusion based organizations). CABRIC's efforts will focus on increasing the involvement of women and marginalized groups to enhance their roles as agents of change. The programme will also prioritize projects from indigenous groups are rights and knowledge holders in the climate space. Importantly CABRIC will foster community-level engagement and promote initiatives that empower women, youth and indigenous led organizations to take on leadership roles. Providing

targeted financial support, technical training, and networking opportunities can help identified climate and socially vulnerable groups to overcome existing barriers and contribute effectively to building climate resilience.

- Climate resilient livelihood security sub-grants s prioritise those that provide gender transformative activities, are women led and have a socially inclusive approach to operation, information sharing and monitoring. Financing climate resilient inclusive social structures ensure that pre-during-post climate events that women, men, girls and boys are provided for, in terms of health, wellbeing and community cohesion. The programme will also support LAs, CSOs and NGOs to build their own capacity to programme for GEDSI projects, implement, monitor and adaptatively manage them. This is complemented with building the awareness with governmental institutions involved in coastal climate risk planning to integrate GEDSI needs and vulnerabilities.
- Importantly, CABRIC proposes that where coastal and marine management policies are operationalized, advanced of developed that they address the needs of vulnerable groups, including through targeted financial support.

Beneficiaries: CSOs, NGOs and LAs, governmental institutions, producer groups, *disability groups, women, youth, indigenous peoples led organisations, the elderly.*

Overall beneficiary targets

- The project is expected to impact a total of **51,559 direct beneficiaries** (of which 27,564 are female), and **931,323 indirect beneficiaries** (of which 470,984 are female). The breakdown per country is as follows:

Country	Direct		Indirect	
	Male	Female	Male	Female
Bahamas	4,444	5,392	35,815	39,316
Belize	3,986	5,050	59,163	57,992
Grenada	4,064	3,987	21,292	21,207
Jamaica	6,370	6,893	320,275	328,097
St Lucia	5,131	6,242	23,793	24,372
Total	**23,995**	**27,563**	**460,339**	**470,984**

D.2. Paradigm shift potential (max. 500 words, approximately 1 page)

Potential for scaling up and replication

129. **Training materials can be bespoke to the broader CARICOM countries for replication to other countries:** Component 1 focuses on strengthening institutional and operational capacity on the selected target countries, which, involves the developing of training materials to address current information gaps. Those training materials and specifically, Output 1.2 will create a guidance document to support other CARICOM countries in integrating GEDSI into climate-resilient coastal frameworks. This component will also evaluate the regional frameworks needed to support policy development at the regional level.

Potential for knowledge-sharing and learning

130. **CABRIC will leave a legacy of a data linking platform and lessons learnt:** The Caribbean region faces a lack of quality and accessible data, hindering communities, especially those in remote locations, from accessing information about the current state of the climate and decision-making alternatives. The CABRIC programme will connect with existing Caribbean data portals and knowledge communities to reduce this data gap. Through Component 3, data, information, and awareness will be enhanced regionally, addressing that current key barrier. More specific, output 3.1 will build capacity to disseminate information and knowledge with a GEDSI approach, creating more accessible data in the target countries and on a regional basis.

131. **Established knowledge sharing event will source sponsorship to be held at regular intervals:** The programme will integrate

knowledge, best practices, lessons learned, and information generated into knowledge-sharing events. Activity 3.1.5 will further develop regional CSO and NGO knowledge-sharing events, which will help reduce current data scarcity and information gaps.

Contribution to the creation of an enabling environment

132. **CSO and NGO institutional and technical capacity building and experience in project and finance management supports a pipeline of projects:** Through Component 1, this programme will invest in institutional and community capacity building to ensure project sustainability. This component will enhance the capacity of existing LAs, CSOs and NGOs by providing workshops, write-shops, and technical assistance (Activity 1.1.3). These activities will build capacity for implementing adaptation and resilience-building measures and promote peer-to-peer learning (Activity 3.1.3).

Contribution to the regulatory framework and policies

133. **Coastal Policy frameworks that integrate inclusion and climate resilience:** Vulnerable communities and minority groups are highly exposed to climate change effects, and their needs are often not fully recognized or addressed by policy frameworks. CABRIC aims to be transformative by including a clear GEDSI (Gender Equality, Disability, and Social Inclusion) inclusion approach. This will address current gaps in each CABRIC country by providing technical assistance (Activity 1.2.2) to integrate GEDSI into their coastal frameworks (Activity 1.2.1 and Output 1.2). This approach will fill the gap in integrating climate resilience with the needs of the most vulnerable communities, leading to a gender and social inclusion approach that promotes long-term sustainability across CARICOM states (Activity 1.2.3).

Overall contribution to climate-resilient development pathways consistent with relevant national climate change adaptation strategies and plans

134. CABRIC activities are aligned with national climate change adaptation strategies, Nationally Determined Contributions, and plans. This alignment ensures the integration of coastal ecosystem management and identifies adaptation measures to protect coastal communities and ecosystems. The programme will facilitate coordination within countries, engaging key sectors and actors to support EDA sub-grants and their gender-inclusive approaches. This will also ensure synergy across the CABRIC countries.

D.3. Sustainable development (max. 500 words, approximately 1 page)

135. Environmental co-benefits

- SDG 14 Life below water & CABRIC: CABRIC directly supports SDG 14 by focusing on building resilience in coastal communities. The project aims to protect and restore coastal ecosystems, such as coral reefs and mangroves, which are vital for marine biodiversity and the livelihoods of coastal communities. This aligns with SDG 14 targets such as conserving and sustainably using the oceans, seas, and marine resources (14.1), and increasing the economic benefits to Small Island Developing States (SIDS) and Least Developed Countries (LDCs) from the sustainable use of marine resources (14.7). (https://www.icctf.or.id/on-world-oceans-day-sdgs-remind-us-of-oceans-role-in-our-planetary-ecosystem/ ; United Nations, n.d. a)
- SDG 15 Life on land & CABRIC: CABRIC aligns with SDG 15 by promoting sustainable land management practices and the conservation of terrestrial ecosystems. The project's focus on integrated watershed management and climate-smart agriculture contributes to the protection of biodiversity and the sustainable use of land resources. This aligns with SDG 15 targets such as conserving and restoring terrestrial ecosystems (15.1) and halting and reversing land degradation (15.3).

136. Social co-benefits including health co-benefit

- SDG 3 Good health and wellbeing: CABRIC contributes to SDG 3 by addressing the health impacts of climate change on vulnerable coastal communities. The project's interventions aim to improve access to clean water and sanitation, reduce the risk of climate-related diseases, and enhance mental health support for those affected by climate change. This aligns with SDG 3 targets such as reducing maternal mortality (3.1) and ending the epidemics of major communicable diseases (3.3). (World Health Organization, 2023)
- **SDG 4 Quality education:** CABRIC aligns with SDG 4 by promoting community-led, gender-transformative climate risk health education programs. These programs aim to empower communities with the knowledge and skills to adapt to climate change and build resilience. This aligns with SDG 4 targets such as ensuring inclusive and equitable quality education (4.1) and increasing the number of people with relevant skills for financial success (4.4).

- **SDG 10 Reduce inequality within and among countries:** CABRIC aligns with SDG 10 by promoting social inclusion of youth, persons with disabilities, indigenous people in programming design and implementation, through inclusive engagement and through equitable access to capacity development and granting.

137. Economic co-benefits

- **SDG 1 No poverty and CABRIC:** CABRIC contributes to SDG 1 by promoting economic opportunities and building resilience in coastal communities. The project's focus on sustainable livelihoods, such as climate-smart agriculture and sustainable tourism, aims to reduce poverty and enhance economic security for vulnerable populations. This aligns with SDG 1 targets such as eradicating extreme poverty (1.1) and building the resilience of the poor and those in vulnerable situations (1.3). (United Nations, n.d. d)
- **SDG 8 Decent work:** CABRIC aligns with SDG 8 by promoting decent work and economic growth in the context of climate change. The project's interventions aim to create green jobs, support sustainable livelihoods, and enhance the resilience of coastal economies to climate impacts. This aligns with SDG 8 targets such as promoting sustained, inclusive, and sustainable economic growth (8.1) and achieving higher levels of economic productivity (8.2). (International Labour Organization, 2023)

138. GEDSI development benefit

- **SDG 5 Gender Equality**: CABRIC is committed to promoting gender equality and women's empowerment throughout its interventions. The project recognizes the disproportionate impacts of climate change on women and marginalized groups and aims to ensure that all activities are gender-responsive and promote equitable access to resources and opportunities. This aligns with SDG 5 targets such as ending all forms of discrimination against women and girls (5.1) and ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision-making (5.5).
- **SDG 10 Reduced inequalities**: CABRIC contributes to SDG 10 by addressing the root causes of inequalities and promoting social inclusion in the context of climate change. The project's focus on community-led development and the empowerment of marginalized groups aims to reduce inequalities and build a more inclusive and resilient society. This aligns with SDG 10 targets such as reducing inequality within and among countries (10.1) and promoting the social, economic, and political inclusion of all (10.2).

D.4. Needs of recipient (max. 500 words, approximately 1 page)

Vulnerability

139. **Geographical vulnerability:** Due to its archipelagic landscape, its location within the typhoon belt, and its coastal community concentration, the Caribbean is highly suspectable to climate hazards. Climate threats such as cyclones, floods, and drought caused by the increase in temperature and changes in precipitation have serious economic, social, and environmental consequences on community livelihoods. The El Niño and La Niña phenomenon's contribute to temperature anomalies, alter atmospheric circulation and enhance serious weather events, thus, increasing environmental consequences in the Caribbean region.

140. **Socio economic and livelihoods:** Based on the 2024 GDP standing, the Gross National Income GDP status of the 6 Caribbean countries is as follows: The Bahamas USD 14.46 billion; Belize USD 3.35 billion; Grenada USD 1.32 billion; Jamaica USD 19.5 billion; and Saint Lucia USD 2.52 billion (2023).[lxvii] Due to the Caribbean's rich natural resources, this has brought vibrancy and dynamism to its labour market. However, despite large labour markets within the 5 CARICOM nations, poverty is still rampant. Out of the five nations, Belize had the highest poverty levels in 2022 with 35.7%[lxviii].Climate change has also shaped the patterns of displacement causing poverty levels to rise and communities to disappear. As a lot of communities is located along the coast and is exposed to tropical storms and severe hurricanes, this increases their livelihood vulnerability to hydrological catastrophes. In 2024 in Grenada alone, Hurricane Beryl caused losses of $4.08 million, affecting boats, fish processors, jetties, and coral nurseries as well as leading to over $13.04 million in crop losses, impacting cacao, bananas, nutmeg, and breadfruit. Additionally, it damaged critical health facilities, particularly in Carriacou and Petite Martinique, with total health sector losses reaching $246.19 million[lxix]. Community livelihoods where upended therefore, it is paramount that communities who reply on coastal and agricultural pursuits are supported.

141. **GEDSI:** There are intersecting vulnerabilities in the CABRIC countries. Particularly women who reside in storm or flood-prone areas, are often more vulnerable to climate change events due to societal and economic factors, such as limited access to resources, decision-making power, and information, which can hinder their ability to adapt and recover from climate-related disasters. Indigenous communities are also extremely vulnerable to climate change because due to their reliance on natural resources, limited access to infrastructure, and historical

marginalization, which can hinder their ability to adapt to changing conditions. For such communities, as well as other vulnerable groups like youth, the elderly and people with disabilities, their needs are significant. Direct support such as capacity building, training, material facilitation, project priority can equip such groups with necessary resources to adapt to climate change.

Financial needs

142. The GCF's collaboration for this project is crucial for economic development and conservation. The GCF budget for this project is USD 42,037,511 million which can help create a robust EDA programme. The programme aims to address the barriers in scaling such interventions that can have a positive impact on the livelihoods of all who live in the Five countries and due to the nature of EDA, this gives national and regional authorities control over funding and project oversight, demonstrating enhanced devolution. It can help the necessary stakeholders prepare and adapt to the adverse effects of climate change leading to greater income stability, health, food and water security, as well as a more equal focus on those who are considered more vulnerable.

Institutional needs

143. There is an urgent need for LAs, NGOs and CSOs to gain the relevant skills, knowledge and capacity regarding climate change protection and adaptation. The governments need to highlight with more urgency how its environmental policies can reinforce strong climate action in order to protect those at the local and national level. To increase knowledge management, the EDA programme will enhance generation and sharing of climate risk information and project lessons learned to build capacity with policy makers in use of available data, GEDSI and the multidimensionality of climate resilience.

D.5. Country ownership (max. 500 words, approximately 1 page)

Existing national climate strategy

Country	Climate resilient coastal livelihoods	Climate resilient societies	Coastal climate adaptation
Bahamas	National Wetlands Policy; Forestry Act and Forestry Regulations;	Environmental Planning and Protection Act No. 40; National Energy Policy; National Determined Contribution	National Maritime Policy
Belize	Environment Protection Act, Integrated Water Resource Management Policy; Integrated Coastal Zone Management Plan; Management and Protection of Key Biodiversity Areas; National Agriculture Sector Adaptation Strategy and Action Plan; The National Adaptation Strategy to Address Climate Change in the Water Sector; National Agriculture and Food Policy	Draft Adaptation Policy; the Strategic Plan for Belize; the Sustainable Energy Action Plan; Growth and Sustainable Development Strategy; the National Climate Resilience Investment Plan; Horizon 2030: National Framework for Belize, Growth and Sustainable Development Strategy; National Climate Change Gender Action Plan; National Disaster Management Policy: Belize National Hazard Mitigation Plan; The National Climate Resilience Investment Plan; National Determined Contribution; National Climate Finance Strategy	Coastal Zone Management Act; Marine Conservation and Climate Adaptation (MCCA) Project; Readiness Preparation Proposal (R-PP) to the Forest Carbon Partnership Facility; National Climate Change Policy, Strategy and Action Plan; Belize Policy on Adaptation to Global Climate Change; Climate Change Policy Assessment; Low Emissions Development Strategy and Action Plan
Grenada	National Water Policy	National Energy Policy; National Sustainable Development Plan; National Determined Contribution	Grenada Strategic Program for Climate Resilience; National Climate Policy for Grenada, Carriacou and Petite Martinique
Jamaica	Natural Resources Conservation Authority Act; Endangered Species Act; National Water Resources Development Master Plan	Climate Change Policy Framework; EDF National Indicative Programme; Jamaica Vision 2030 – National Development Plan; Jamaica Gender and Climate Change Strategy and Action Plan; National Determined Contribution	Protected Areas System Master Plan; Beach Control Act; Natural Resources (Marine Parks) Regulations; Climate Change Policy Framework

St Lucia	Sectoral Adaptation Strategy and Action Plan for Water, Agriculture and Fisheries Sectors, Saint Lucia's Resilient Ecosystems Adaptation Strategy and Action Plan	National Climate Change Policy and Adaptation Policy; National Adaptation Plan; Economic Growth on the A.R.I.S.E. – Nou Tout Ansanm; Saint Lucia's Private Sector Engagement Strategy; Nationally Determined Contribution	Sectoral Adaptation Strategy and Action Plans; The Saint Lucia Climate Change Adaptation Policy; National Adaptation Plan; Saint Lucia's Climate Finance Strategy; National Ocean Policy and Strategic Action Plan

144. The Caribbean countries are highly vulnerable to climate change and the adoption of a policy framework to led to mitigation and adaptation plans in coordination with governmental institutions can be evidenced in the Five countries described in the table above. These policies are mainly created to support actions in a multisectoral level towards climate compatible development. Economic sectors such as: agriculture, forestry, fishery, water management, marine conservation, energy transformation among others; are the main targets and several policies, strategies and plans at national and sectorial level, are being built to promote sustainable growth and boost climate resilience in these critical areas. Moreover, the Caribbean commitment with climate change reduction is mainly evidenced in the adoption of the Paris Agreements Nationally Determined Contribution (NDC) framework to implement national decarbonization plans for reducing GHG emissions.

Existing GCF country programme

Country	Alignment of CABRIC programme to GCF country programme
Bahamas	NA
Belize	https://www.greenclimate.fund/document/belize-country-programme
Grenada	NA
Jamaica	https://www.greenclimate.fund/document/jamaica-country-programme
St Lucia	https://www.greenclimate.fund/document/saint-lucia-country-programme

Relevance to and alignment with existing policies such as Nationally Determined Contributions (NDCs), Nationally Appropriate Mitigation Actions (NAMAs), and National Adaptation Plans (NAPs)

Country	Alignment to NDCs / NAMAs and NAPs
Bahamas	NDC (2nd): Latest update in 2022. It covers the energy, transportation, industrial processes, land-use change and forestry, and waste sectors, The 2030 targets are: 30% GHG emission reduction compared to its BAU scenario. At least 30% of renewables in the country's energy mix. Its NAMAs primarily focus on transitioning to renewable energy sources, improving energy efficiency in buildings and transportation, protecting and restoring natural carbon sinks like mangroves, and implementing sustainable land use practices. Regarding its NAPA, its policy framework enhances the urgency to adapt to climate change mainly due to the impacts of rising sea level and extreme weather events that affects its coastal ecosystems and the communities depending on them. The plan includes strategies to build resilience and mitigate the impacts in primary selected sectors such as tourism, infrastructure, water management, DRR and agriculture.
Belize	NDC (2nd): Latest update in 2021. It aims to avoid a cumulative emissions total of 5,647 KtCO2e between 2021 and 2030. Mitigation targets: land use change, agriculture, energy, and waste management sectors; adaptation targets: coastal zones and marine resources, agriculture, fisheries and aquaculture, human health, tourism, forestry and biodiversity, human settlements and infrastructure, and water. Belize's NAMA focus on protecting and restoring its mangrove ecosystems, promoting sustainable forestry practices, transitioning to renewable energy sources, implementing climate-smart agriculture and enhancing coastal resilience. Belize's NAPA address the immediate and urgent impacts of climate change focusing primarily in agricultural patterns with a key emphasis on managing water resources and protecting vulnerable coastal areas. It highlights the need to strengthen existing institutions and build capacity within relevant government agencies to effectively implement adaptation actions.
Grenada	NDC (2nd): Latest update in November 2020. It looks after reducing emissions by 40% in 2030 compared to 2010 levels. The updated NDC covers priority actions in the energy, transport, forestry, and waste sectors as well as adaptation for coastal resilience, water resource management, community resilience, institutional arrangements, health and education.

	Grenada's NAMAs focus in reducing greenhouse gas emissions in the energy, transport, forestry, and waste sectors with a strong emphasis in gender, youth, and community resilience initiatives into its climate action plan. This includes strategies like promoting renewable energy, energy efficiency measures, sustainable land management, and waste reduction practices while leveraging international climate finance. Referring to its NAP, the country aims to take a medium and long-term approach to reducing vulnerability to the adverse effects of climate change by facilitating the integration of climate change adaptation into existing policies, programmes and activities. It includes the institutional strengthening, increased infrastructure resilience, conservation of key ecosystem areas and climate-sensitive surveillance and control.
Jamaica	NDC (1st): Submitted in 2020. Jamaica aims to reduce emissions relative to business-as-usual by 2030, covers the energy sector and land-use change and forestry. The NDC also considers adaptation co-benefits and is subject to the National Policy for Gender Equity. Jamaica's NAMAs focus on initiatives to reduce GHG through increased renewable energy usage, energy efficiency measures and forest conservation for scaling up renewable electricity generation as a central strategy to achieve its climate goal. All these actions with the direct coordination of the Climate Change Division within the Ministry of Water, Land, Environment and Climate Change to support different actions across different governmental agencies. Jamaica's NAP, is a plan focused on developing strategies to manage vulnerabilities across various sectors like agriculture, coastal communities, water resources, and health, to strengthen national adaptation planning and implementation frameworks through governance, solution design, private sector engagement, and increased access to adaptation financing.
St Lucia	NDC (1st): Submitted in January 2021. The country commits to an emissions reduction target of 7.2% for the energy sector by 2030. The updated NDC also covers components related to loss and damage, and sectoral adaptation measures including extensive reforestation. St Lucia's NAMAs focus in reducing GHG through initiatives like increasing renewable energy penetration (particularly solar and wind), enhancing energy efficiency measures across sectors, promoting electric vehicle adoption, and implementing sustainable land management practices, including reforestation and mangrove conservation. St Lucia's NAP s a 10-year process (2018-2028) focused on implementing priority adaptation measures across key sectors like water, agriculture, fisheries, tourism, infrastructure, natural resource management, education, and health to address the impacts of climate change on the island. It includes detailed sectoral adaptation strategies and action Plans for each sector, outlining specific actions to be taken.

D.6. Efficiency and effectiveness (max`. 500 words, approximately 1 page)

Expected impact and cost-effectiveness

145. The CABRIC programme, with a total budget of **USD $44,046,611 million** (including a GCF grant of USD **42,037,511million),** represents a sound investment in the climate resilience of the Caribbean. The project targets **51,559 direct beneficiaries** (of which 27,564, or 53%, are female), alongside **931,323 indirect beneficiaries** (of which 470,984 are female) across The Bahamas, Belize, Grenada, Jamaica, and Saint Lucia (see earlier section for breakdown). This translates to a GCF grant cost per direct beneficiary of approximately USD 815, and a cost per indirect beneficiary of approximately USD 45. These figures reflect the capital intensity of community-level climate adaptation infrastructure, which requires meaningful per-beneficiary investment to deliver durable, structural change in the face of escalating climate risk. Considered against the total population reached across direct and indirect channels (982,882 people), the GCF cost per beneficiary falls to approximately USD 45, demonstrating the broader reach of the programme beyond its direct investment targets. By utilising an Enhanced Direct Access (EDA) modality, CABRIC minimises bureaucratic layering, ensuring that finance flows directly to LAs, CSOs and NGOs, thereby maximising the percentage of funding that reaches vulnerable coastal communities.

Justification of concessionally

146. The request for 100% grant funding is grounded in three distinct and compounding barriers: the macro fiscal constraints of the target countries, the institutional characteristics of CABRIC's grantee organisations, and the demonstrated financial unviability of adaptation investment under any debt instrument, including concessional, for the target beneficiary groups.

147. At the sovereign level, the target countries face high debt-to-GDP ratios, with levels reaching 81.5% in The Bahamas and 73.3% in Jamaica. Additional borrowing obligations, even at concessional rates, would exacerbate sovereign debt burdens and reduce the fiscal space necessary for social protection, disaster response, and ongoing

climate commitments. The programme therefore cannot draw on sovereign loan instruments as an alternative or complementary financing mechanism.

148. At the grantee level, CABRIC's intended recipients, CSOs, NGOs, community-based organisations, producer cooperatives, and Local Authorities, are non-profit civil society actors without a revenue base from which to service debt obligations. Many face legal restrictions on commercial borrowing and lack the collateral, credit history, or financial management infrastructure that debt financing requires. These are structural features of the civil society delivery model that underpins CABRIC's Locally-Led Climate Action design. Imposing repayment obligations on these organisations or passing debt costs through to the smallholder farmers and artisanal fishers they represent, would be fundamentally inconsistent with CABRIC's target beneficiary profile and would replicate the access-to-finance failure the programme is designed to overcome.

149. The case for grants over concessional lending is further substantiated by the programme's Economic and Financial Analysis, which models concessional loan scenarios for the two revenue-generating intervention types in the portfolio. For cooperative cold storage (A2), a concessional loan at 6% interest over 10 years, structured through a GCF two-step lending facility, yields an incremental NPV of approximately -USD 9,200 relative to the business-as-usual baseline, meaning the investment fails to improve on doing nothing even under the most favourable debt terms modelled. For climate-resilient agriculture (A1), the concessional loan scenario yields a marginally positive NPV in absolute terms, but a near-zero or negative incremental return versus BAU once debt service is accounted for. In both cases, grant financing is the only instrument under which the investment is clearly additional and beneficial for the end beneficiary. For the four non-revenue-generating interventions in the portfolio (Early Warning Systems, community-managed MPAs, mental health support, and hurricane-proof shelters) there is no revenue stream against which debt could be serviced under any conditions, and loan financing is structurally inapplicable.

150. The grant envelope requested reflects the minimum residual concessionality required after accounting for available co-financing and shared-cost efficiencies built into CABRIC's design. These include: (i) mandatory grantee co-financing contributions across all sub-grants ; (ii) in-kind contributions from grant administrators; (iii) use of existing governance structures rather than parallel administrative systems, minimising duplication; and (iv) regional pooling of capacity-building, knowledge-sharing, and helpdesk functions , exploiting economies of scale across the five countries. The GCF grant therefore covers only the residual financing gap that remains after these contributions and efficiencies have been applied, consistent with the principle of minimum concessionality.

Economic and financial analysis

151. A cost-benefit analysis was conducted on a representative portfolio of six intervention types. Over a 20-year horizon, the modelled portfolio generates an Economic Net Present Value (ENPV) of USD 31.8 million at a 12% social discount rate, an Economic Internal Rate of Return (EIRR) of 32%, and an undiscounted benefit-cost ratio of approximately 3.3:1. Total undiscounted 15-year benefits of USD 156.3 million are generated against a total programme cost of USD 46.8 million.

152. Benefits are distributed across the six intervention types, with community-managed MPAs (A3) contributing the largest share at USD 40.8 million (37% of total 15-year benefits), followed by climate-resilient agriculture packages (A1) at USD 31.4 million (29%). Community-based Early Warning Systems (B1) generate USD 60.4 million over the full 20-year horizon, reflecting the compounding value of avoided disaster losses. Individual intervention economic returns are positive across all modelled types: community-managed MPAs benefit from enhanced fisheries productivity and ecosystem service values that compound over the long term, while climate-resilient agriculture packages deliver sustained multi-year productivity and resilience gains across a large number of smallholder farming households. Cold storage infrastructure (A2), mental health support (B2), and hurricane-proof shelters (B3) generate USD 12.2 million, USD 12.9 million, and USD 8.5 million respectively, each addressing critical adaptation needs across multiple dimensions of vulnerability.

Application of best practices

153. CABRIC ensures effectiveness by leveraging the established capacity of the Caribbean Community Climate Change Centre (CCCCC) and CANARI. By scaling up proven interventions, such as those piloted by the GEF SGP and previous EDA pilots, the programme avoids the inefficiencies of testing unproven concepts. The demand-driven EDA mechanism ensures that sub-grants are locally owned and tailored to specific community needs, fostering long-term sustainability and operational efficiency.

E. LOGICAL FRAMEWORK

E.1. Project/Programme Focus

☐ Reduced emissions (mitigation)

☒ Increased resilience (adaptation)

E.2. GCF Impact level: Paradigm shift potential (max 600 words, approximately 1-2 pages)

Assessment Dimension	Current state (baseline)		Potential target scenario (Description)	How the project/programme will contribute (Description)
	Description	Rating		
Scale	The current level of coastal adaptation is limited across the CABRIC countries. This is due to the barriers identified in this project; those of the lack of policy frameworks in the coastal zone that include the most vulnerable; data and sharing limitations and capacity to develop, implement and monitor adaption activities. However, there are existing initiatives, some funded via the GEF SGP and other small Funds that have demonstrated great potential for coastal resilience for livelihood security and health, wellbeing and social resilience.	Low	The target scenario is a future where GEDSI climate resilient frameworks are in place at a country level, with government departments and agencies operating with built capacity and awareness of gender and social vulnerabilities, needs and climate adaptation solutions for livelihood and social resilience. Existing coastal adaptation solutions will be scaled, driven by LAs, CSOs and NGOs who have piloted them, and other solutions will be piloted for scale. Knowledge will be actively shared between CSOs, NGOs and LAs, government organizations within country and between CABRIC countries. Grassroot organizations will have stronger capacity and understanding of developing, implementing and monitoring their projects.	The project will contribute to encourage transformation by enhancing conditions that support climate, environmental and social goals (e.g., training in climate data use as well as climate resilience understanding). Through strengthening institutional and operational capacity for GEDSI integrated climate responsive planning (Outcome 1), the project will a) enable the scaling up of initiatives that aims at increasing the capacities of those at the local level, and b) build the capacity of policy makers. The project will work with different national level stakeholders to demonstrate the viability of such support and improve the resilience of community members. In Outcome 2, the project will provide grants to climate resilient livelihood and social projects, and scale-up the institutional capacity to implement such gender transformative projects for the communities within the CABRIC countries.
Replicability	Knowledge and climate information is present across the Caribbean, however locating, accessing, and understanding how to use it all inhibit replication of existing best practices. Added to this, the regulatory and financial environment does not support	Low	Knowledge and information on climate risk and adaptation solutions are shared freely, accessed easily and are understandable to those that need to utilize them. See target scenario with project implementation aims to successfully launch the EDA facility in the CABRIC countries. By covering such a vast geographical area, the project will be able to encourage the replication of these CRA	The activities under the project's Outcome 3 (Output 3.1 and 3.2) fosters an environment for data sharing relating to climate risks and vulnerabilities, as well as lessons learnt, knowledge sharing products, and events to show case experiences. The information collected can be integrated into other projects, making it easier to identify best practises and project replication within and between CABRIC countries.

	the replication of existing piloted efforts both within and between countries.		practices in other Caribbean nations. This project will foster knowledge exchange with similar initiatives in the Caribbean and other similar countries such as SIDS, by providing financial support and building the capacity of coastal communities at both institutional and individual levels.	This experience and the development of knowledge products will be expanded on through the sourcing of capital to refill the EDA facility and potentially expand to other CARICOM countries. This is an activity within activity 2.1.5.
Sustainability	Often, once funding runs out, adaptation projects on the ground stop functioning. This can due to training models that do not build in a training of the trainer, or mentorship approach, or simply embed knowledge products in an organization. In some cases where technology is disseminated, maintenance is not built into the project design. Restoration efforts halt, and often progress made is reversed.	Low	Institutional capacity will be built in CSOs, NGOs and LAs within government agencies and organizations with a focus on holding the knowledge within an organization once personnel changes. Coastal climate adaptation sub-grants s will be supported to be designed with sustainability paramount. This projects will include self-sustaining training and mentorship models, maintenance training to livelihood connections, and ongoing social resilience mechanisms for long term management and operation of the sub-grants activities. In addition, the EDA facility will establish recapitalization processes, funders and financing for long term sustainability of grants provision. Finally the knowledge sharing products will be managed by CANARI and CCCCC for long term data sharing purposes. With a conference established financed by sponsorship from public and private sources.	The CCCCC, and its capacity building technical lead F, have a track record of supporting and identifying the needs of LAs, CSOs and NGOs in the Caribbean, and through this programme will build sustainable and lasting built capacity within these grassroots organizations (Output 1.1 & 2.2). The strengthening of institutional capacities, accompanied by the creation of coastal frameworks with support regulatory requirements for coastal regions, (Output 1.2). The greatest opportunity for sustainability lies at the sub-grants and local level (Outputs 2.1 & 3.2). The programme will be able to support its sustainability beyond the project's timeline by ensuring that sub-grants s build in sustainability in training and maintenance models, this can be supported through project design capacity supported by activities of Output 1.1. In addition, the programme will prioritize improved communication and knowledge sharing (Output 2.1), utilising accessible data tools and methods that beneficiaries can easily manage and maintain independently after the project concludes, and establish a financially self-sustaining conference on coastal adaptation and resilience.

E.3. GCF Outcome level: Reduced emissions and increased resilience (IRMF core indicators 1-4, quantitative indicators)

GCF Result Area	IRMF Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions / Note
				Mid-term	Final	

Total beneficiaries	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	15,468 direct 279,397 indirect 145,300 male 149,564 female	51,559 direct 931,323 indirect 460,339 male 470,984 female	**For more information on the beneficiary calculations, please see Annex 23a: Methodology for estimating beneficiaries.** Note: 30% mid-term target reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
ARA1 Most vulnerable people and communities	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	1,430 direct 256,828 indirect 135,453 male 130,604. female	4,765 direct 856,093 indirect 425,511 male 435,347 female	See Annex 23a, section 3.2.
	Supplementary 2.1: Beneficiaries (female/male) adopting improved and/or new climate-resilient livelihood options	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	867 direct 0 indirect 431 male 436 female	2,890 direct 0 indirect 1,437 male 1,453 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Supplementary 2.4: Beneficiaries (female/male) covered by new or	CCCCC reporting CANARI reporting	0 direct 0 indirect	60 direct 74,359 indirect	200 direct 247,862 indirect	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects

	improved early warning systems	Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 male 0 female	36,685 male 37,733 female	122,283 male 125,778 female	initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
ARA2 Health, well-being, food and water security	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	7,080 direct 18,969 indirect 12,239 male 13,810 female	23,600 direct 63,230 indirect 40,796 male 46,034 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Supplementary 2.2: Beneficiaries (female/male) with improved food security	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	18,969 direct 0 indirect 9,407 male 9,562 female	63,230 direct 0 indirect 31,356 male 31,874 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
ARA3 Intrastructure and built environment	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC	0 direct 0 indirect 0 male 0 female	7,093 direct 0 indirect 3,695 male 3,398 female	23,644 direct 0 indirect 12,318 male 11,326 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are

		Independent mid-term and terminal evaluation reports				established and adoption rates increase
	Core 3: Value of physical assets made more resilient to the effects of climate change and/or more able to reduce GHG emissions	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 USD	500,000 USD	1,500,000 USD	Based on the B3 model intervention composition in the portfolio as illustrated in Annex 3. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Supplementary 2.4: Beneficiaries (female/male) covered by new or improved early warning systems	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	44,488 direct 0 indirect 21,799 male 22,689 female	148,293 direct 0 indirect 72,664 male 75,630 female	All ARA3 direct beneficiaries are counted under Supplementary 2.4, as early warning systems and climate information services are expected to cover these beneficiaries.
	Supplementary 3.1: Change in expected losses of economic assets due to the impact of extreme climate-related disasters in te geographic area of the GCF intervention	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	USD 0	USD 18,120,000 reduction in expected losses	USD 60,400,000 reduction in expected losses	Conservative estimate reflecting the combined impact of early warning systems, climate-proofed community infrastructure, and improved community preparedness enabled by sub-grants interventions. Target is anchored to the EFA models (Annex 3b), which estimate USD 60.4 million in sustained economic benefits/avoided losses

						specifically derived from the B1 (Early Warning Systems) interventions across the portfolio.
ARA4 Ecosystems and ecosystem services	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	50 direct 3,600 indirect 1,803 male 1,842 female	150 direct 12,000 indirect 6,009 male 6,141 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Core 4: Hectares of natural resources brought under improved low-emission and/or climate-resilient management practice	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Spatial analysis and GIS mapping Independent mid-term and terminal evaluation reports	0 ha	1,181 ha	3,938 ha	Comprising 937.5 hectares of climate-resilient agricultural land under improved management through A1 CRA package investments, and 3,000 hectares of community-managed marine protected areas established through A3 investments across three countries. This estimate will be validated and refined at mid-term evaluation based on the actual sub-grants portfolio.

E.4. GCF Outcome level: Enabling environment (IRMF core indicators 5-8 as applicable)

Core Indicator	Baseline context (description)	Rating for current state (baseline)	Target scenario (description)	How the project will contribute	Coverage
Core Indicator 5: Degree to which GCF investments contribute to strengthening institutional and regulatory frameworks for low	Currently, the implementation of climate resilience projects are not matching the speed of climate change impacts. This is why they are not sufficiently mainstreamed	medium	In the target scenario, institutional and regulatory frameworks in the Caribbean will have GEDSI-focused climate resilient projects mainstreamed via the EDA facility.	The project will actively contribute to the strengthening of institutional and regulatory frameworks through the	Multi-countries

emission climate-resilient development pathways in a country-driven manner	into local institutional frameworks in the Caribbean. There is limited government capacity and funding to reinforce project implementation as well as local communities having limited understanding of climate vulnerabilities and lack access to financing.		LAs, NGOs and CSOs, will gain the capacity and financial resources necessary to drive these projects. By disseminating knowledge, M&E, and establishing stronger regulatory frameworks, this can enable the replication and scale-up of project initiatives.	activities under Output 1.2 and 2.2. The objective will be to mainstream GEDSI into national climate resilient coastal frameworks for each of the five countries, and to implement M&E protocols.	
Core indicator 8: Degree to which GCF investments contribute to effective knowledge generation and learning processes, and use of good practices, methodologies and standards	The knowledge about climate risks and vulnerabilities in the Caribbean is not well disseminated among local actors and communities. Poor information management impedes the implementation of good practices.	medium	The target scenario with the project implementation will include support in generating, disseminating, and deploying GEDSI climate risk data as well as gender-transformative responses regarding decision-making. This will empower communities and policymakers across the Caribbean to access, share, and benefit from this information, leading to similar outcomes.	The project will contribute to the effective knowledge generation and use of good practices by enhancing climate awareness among those most vulnerable through Outputs 3.1 and 3.2.	Multi-countries

E.5. Project/programme specific indicators (project outcomes and outputs)

Project/programme results (outcomes/ outputs)	Project/programme specific Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions / Note
				Mid-term	Final	
Outcome 1: Strengthened institutional and operational capacity for inclusive climate responsive planning	Number of national and local institutions demonstrating strengthened operational capacity to implement inclusive climate-responsive planning (evidenced by successful policy adoption and grant execution(disaggregated by country, type of institution))	Signed Grant Agreements with local community-based organizations (CBOs) and local authorities. Evidence of Community Co-Design packages (meeting minutes, attendance) submitted with proposals. Formal designation of the 5 National EEs as in the CABRIC Operations Manual.	0	70 local institutions/communities	123 local institutions/ communities(Bahamas: 20, Belize: 28, Grenada: 29, Jamaica: 18, Saint Lucia: 28)	Final: 5 National Executing Entities (Grant Administrators) plus 118 communities that will receive and manage grants Mid-term: By Year 3, Calls 1, 2, and 3 will be fully contracted and disbursing: 65 communities and 5 National EEs.Mid-term: The related activity will begin in year 1 and will be foundational to strengthening

						communities, CSOs, NGOs, LAs; will be fully completed by mid-term. Note: This indicator supports measurement for the Gender Action Plan.
	Extent to which institutional readiness and capacity assessments for inclusive climate response planning meet quality requirements	Completed Institutional Readiness and Capacity Assessment Reports. A standardised scoring matrix or rubric for undertaking the assessment.	0% – does not meet any quality requirements	100% - (meets all quality requirements)	100% - (meets all quality requirements)	Institutional willingness for assessments and quality standards is sufficiently defined, documented and agreed by all parties. Quality requirements include: (a) Institutional readiness assessment tool/scorecard inclusive of fiduciary, technical, implementation, GEDSI, ESS, GRM & MEL capacities; (b) Report provides summaries of the readiness profiles for each prospective grantee (c) alignment with capacity strengthening plan per organisation; (d) Includes disaggregated grantee support pipeline and progression matrix for each organisation; (e) includes needs assessment report with recommendations for training for each organisation
	Number of trainings conducted (disaggregated by type of training, country, community, organizations, participants)	Training Reports	0	175	345 Breakdown of workshops are as follows: - 25 sub-national workshops in	Training packages have been designed to support Participatory MEL approaches and will be logically implemented to

					YR1 to identify priority communities for pCRVA. - 60 decentralized entry-point workshops - 10 national training workshops on integrating community knowledge with climate and GEDSI data for CSOs. - 60 bi-annual project management fundamentals workshops for CSOs, NGOs, LAs. - 60 collaborative project design write-shops for CSOs, NGOs, LAs. - 10 National participatory workshops with grant administrators, MFIs, SMEs and private sector actors. - 60 targeted foundational	meet the agreed outcomes.

					and moderate capacity training bi-annual full proposal development workshops for CSOs, NGOs, LAs.	
Output 1.1 Community-owned coastal climate adaptation priorities and project pipelines developed in priority high risk areas	Number of participatory capacity assessment workshops completed for CSOs/NGOs/LAs (disaggregated by community/country/ participation)	CCCCC reporting Assessment reports CANARI reports Independent mid-term and terminal evaluation reports	0	25	25	**Assumptions:** Participating LAs, CSOs and NGOs maintain interest in implementing adaptation projects for vulnerable coastal communities. Assessments to be completed in Y1 to inform training design.
	Number of outreach events conducted (disaggregated by country, community, participants)	Outreach events report	0	30	60	**Assumptions:** That outreach events are strategically planned to coincide with calls for EOI for maximum impact on recruiting prospective applicants.
	Number of decentralized entry-point workshops	Training Reports	0	30	60	**Assumptions:** Decentralized workshops actioned in parallel with outreach events.
	Number of community climate investment programmes inclusive of pCVRA informed eligibility criteria and community investment priorities developed and accepted by countries	Approved/accepted Community Climate Investment Programmes.	0	5	5	**Assumptions:** The pCVRA process will mirror inclusivity and provide a feedback mechanism for validation and acceptance by the communities.

	Number of targeted modular trainings conducted (disaggregated by readiness level categorization, country, type of organization)	Training reports	0	45	60	**Assumptions:** Modular curriculum will be developed by CANARI in Y1 and continue through YR 5. 60 workshops per year, for each country is anticipated.
	Extent to which modular trainings and mentorship programmes improve readiness progress of beneficiary groups/ organizations	Concept Note quality scoring rubric completed by reviewers. Readiness categorization records from training intake assessment. Training attendance and module completion records. Mentorship session logs.	Average Concept Note quality score per readiness level cohort before training commences; Proportion of organisations meeting minimum threshold for their readiness level	≥ 60% of trained organizations meet or exceed the minimum composite score threshold for their readiness level; ≥ 70% demonstrate improvement from pre-training baseline	≥90% of trained organisations meet or exceed threshold for their readiness level	Modular curriculum will be developed by CANARI in Y1 and advanced through YR 2 – YR 4. Organisations are accurately categorised at intake and that the Concept Note quality improvement reflects training uptake rather than external support not provided by CABRIC.
Output 1.2 Coastal policy frameworks that integrate climate resilience and social inclusion developed.	Number of gender-responsive national coastal policy frameworks and roadmaps officially adopted by the government and implemented.	CCCCC reporting Policy documents Independent mid-term and terminal evaluation reports	0 national policy frameworks	2 national policy frameworks	5 national policy frameworks	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Political support maintained; No major changes in the government priorities of the five countries
	Number of CSO/NGO staff participating in community-led climate adaptation project development,	Training records CANARI reports	0 staff trained	944 staff trained	944 staff trained	**Assumptions:** Participating LAs, CSOs and NGOs maintain

	climate data interpretation, and GEDSI integration	Independent mid-term and terminal evaluation reports Local news reporting Reports from NGOs/CSOs				interest in implementing adaptation projects for vulnerable coastal communities Assuming 118 grantees × 8 staff per organisation = 944 staff trained. See beneficiary methodology (Annex 23a) and calculations (Annex 23b) for details. Assuming all staff trained by programme mid-point
	Number of government officials, policymakers, and technical staff trained on climate data interpretation, GEDSI analysis, and coastal vulnerability assessment (disaggregated by country and sex)	CCCCC reporting Training records Reporting from national government ministries / agencies Independent mid-term and terminal evaluation reports	0 staff and officials trained	50 staff and officials trained	175 staff and officials trained	**Assumptions:** Political support maintained; No major changes in the government priorities of the five countries 35 staff per country × 5 countries = 175 Mid-term assumes 30% of final target Government counterparts remain engaged throughout programme
	Regional guidance document and best practice toolkit for GEDSI-integrated coastal resilience policy produced	CCCCC reporting Published document CARICOM reporting Independent mid-term and terminal evaluation reports	No document produced	No document produced	1 document produced	**Assumptions:** No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Sufficient lessons learned generated from country-level work

	Number of trainings conducted for policymakers and technical staff in gender responsive and socially inclusive coastal resilience policy implementation	Training Reports	0	2	5	**Assumptions:** Relevant policymakers and technical officers in the coastal resilience sector are committed to participating in the training.
	Regional Community of Practice established for coastal resilience policy implementation	CCCCC reporting Reports from national government ministries CARICOM reporting Independent mid-term and terminal evaluation reports	No CoP established	1 CoP established	1 CoP established	**Assumptions:** No major climate disasters occur that significantly disrupt project implementation National priorities remain unchanged Government counterparts remain engaged throughout programme
Output 1.3 Institutional capacity to implement and adaptively manage gender transformative climate resilient livelihood and social projects increased	CABRIC Community Resilience Support Centre (helpdesk) established and operational	Progress Reports Independent mid-term and terminal evaluation reports Local news reporting Reports from NGOs/CSOs	No	Yes	Yes	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Participating LAs, CSOs and NGOs maintain interest in implementing adaptation projects for vulnerable coastal communities
	Number of institutions demonstrating improved capacity to implement and adaptively manage community-led, gender-responsive climate resilience interventions as	Sub-grants Mid-Term and Completion Reports submitted by the grantees (which mandate reporting on GEDSI integration). Sub-grants financial audits and PMU checks (proving	0	40 institutions	118 institutions/ grantees	Mid-term: number of projects from Call 1 and 2. Local institutions do not suffer from high staff turnover, ensuring that the individuals trained during the proposal phase

	a result ofCABRIC Community Resilience Support Centre (disaggregated by country) Number of cross-country learning exchanges conducted (disaggregated by country, participation)	adaptive fiduciary management). Post-implementation Capacity Scorecards administered by CANARI or the National EEs. Knowledge exchange reports Video/documentary evidence	0	2	10	remain in place to execute the project. Regional helpdesk successfully providing ongoing, on-demand troubleshooting support during implementation. **Assumptions:** Cross-country learning exchanges planned for Years 3 – 6; 2 per year as part of the Participatory MEL system.
Outcome 2: Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities	Percentage of beneficiaries in vulnerable coastal communities affirming improved resilience as a result of sub-grants interventions (disaggregated by country, sex)	Programme Inception Baseline Study Sub-grants Baseline Reports (derived from participatory CRVA) Beneficiary surveys (e.g. SHARP+) CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by AE Independent mid-term and terminal evaluation reports	Baseline to be established	30% of beneficiaries affirming improved resilience	80% of beneficiaries affirming improved resilience	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Equipment / technology supply chains remain stable and there are no major cost escalations. Participating LAs, CSOs and NGOs maintain interest in implementing adaptation projects for vulnerable coastal communities Beneficiaries are willing to participate in surveys

	Percentage of sub-grants rated satisfactory or above in performance assessment	CCCCC reporting Sub-grants closure reports quality assessed by AE CABRIC independent terminal evaluation report	0% of projects rated satisfactory of above	0% of projects rated satisfactory or above	75% of projects rated satisfactory of above	**Assumptions**: A baseline value of 0 is established prior to implementation. The minimum threshold for 'satisfactory' is strictly defined in the Operations Manual as a sub-grants achieving a minimum score of 75% across the technical delivery, financial utilization, and ESS/GEDSI compliance metrics on the standardized CABRIC Sub-grants Performance Scorecard. No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Performance assessments evaluate implementation quality, safeguards compliance, and results achievement National grant administrators conduct sub-grants closure reports and are assessed and approved by CCCCC
Output 2.1 Grants are provided to priority climate resilient livelihood and socially inclusive health & climate information projects	Number of sub-grants approved and funded cross the five CABRIC countries	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC	0 sub-grants funded	65 sub-grants funded	118 sub-grants funded	**Assumptions**: Because CABRIC operates as an EDA grant facility, the exact quantitative targets for specific infrastructure and services (e.g., number of

		Spatial analysis and GIS mapping Site visits Reporting of relevant national ministries and agencies Independent mid-term and terminal evaluation reports Local news reporting Reports & communications from other international organisations, UN agencies, INGOs, etc.				shelters, hectares of MPAs) are indicative. They are derived directly from the hypothetical portfolio split utilized in the CABRIC Economic and Financial Analysis (Annex 3a) to demonstrate baseline viability. Actual outputs will be entirely driven by grassroots demand and community prioritization during the application phases. No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Equipment / technology supply chains remain stable and there are no major cost escalations. Local vulnerable coastal communities maintain interest and commitment to sub-grants implementation
	Percentage of local grantees accessing finance that are women-led from all grant window**s**	Grant Agreements between the National EEs and the local grantees. Financial disbursement ledgers from the National EEs proving funds were transferred to grantee bank accounts. CABRIC PMU's centralized digital grant registry.	0%	20%	40%	Mid-term: By Year 3, Calls 1, 2, and 3 will be fully contracted and disbursing. Women-led Grassroots organizations possess the foundational fiduciary capabilities (e.g., registered bank accounts)

						required to legally receive disbursed funds. Grant Administrators (EEs) process sub-grant disbursements without administrative or political delays.
	Percentage of large grants awarded to women-led organizations or inclusion-based organisations	Audit Reports, Project Progress Reports	0	30%	30%	CABRIC Communications Strategy will tailor advocacy campaign to women-led organisations.
	Number of climate-responsive mental health and support services mobilized	Health clinic/mobile unit service records Sub-grants annual performance reports submitted to the National EEs	0	15 mobile mental health units	59 mobile mental health units	Assuming 40% of the facility's total grants are fully operational by Year 3. Target populations are willing to access mental health services, and socio-cultural stigmas do not prevent utilization. Trained mental health support workers are retained within the target communities post-training.
	Percentage of targeted community members actively participating in the co-design and execution of the intervention through Locally Led Adaptation principles	Evidence of Community Co-Design packages (meeting minutes, attendance sheets, participatory maps) submitted with approved proposals. Sub-grants Baseline Reports (derived from the Community-Led CRVAs) Post-implementation community surveys conducted by the National EEs	0%	80%	80%	CSOs/NGOs successfully utilize the participatory facilitation tools provided in Output 1.1 to conduct inclusive dialogues. Local socio-cultural dynamics allow for the safe and active participation of women, youth, and marginalized groups in project design.

Outcome 3. Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and adaptation lessons	Number of knowledge products from the CABRIC Knowledge Hub that enable two-way exchange of climate risk information and lessons learned between communities, institutions and countries with evidence of uptake by local actors.	CCCCC reporting Website analytics	0 downloads / accesses	500 downloads / accesses	4,000 downloads / accesses	**Assumptions**: Knowledge hub is operational by end of Year 2 Products are relevant and accessible to target audiences
Output 3.1 Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions	CABRIC knowledge hub operational with climate risk maps for all five countries	CCCCC reporting Website analytics	No knowledge hub developed	No knowledge hub developed	1 knowledge hub with risk maps developed and operational	**Assumptions**: Climate risk data available or can be generated for all five countries
	Number of CSO/Community-driven learning engagements conducted (disaggregated by country, type of learning event)	Learning engagement reports	0	6	12	Assumptions: Learning engagements will be continuous throughout implementation and will promote the spirit of participatory MEL.
	Number of formal knowledge sharing partnerships established with regional research institutions	CCCCC reporting Partnership agreements Reports from research institutions	0 partnerships established	1 partnership established	3 partnerships established	**Assumptions:** Research institutions are interested in collaboration Partnerships support co-development of analytical products and knowledge transfer
Output 3.2: Empowered community agency and inclusive awareness of climate-resilient and gender-transformative responses	CABRIC public communication strategy developed and implemented	CCCCC reporting CABRIC knowledge hub platform Website analytics	No communication strategy developed	1 communication strategy developed	1 communication strategy developed and disseminated	**Assumptions:** No major climate disasters occur that significantly disrupt project implementation

						No major health crises or pandemics disrupt in-person project activities Strategy includes accessibility considerations for diverse disabilities Wider public interested in CABRIC programme
	Number of case studies and knowledge products produced documenting sub-grants experiences	CCCCC reporting CABRIC knowledge hub platform Case studies	0 case studies / knowledge products	2 case studies / knowledge products	10 case studies / knowledge products	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Sub-grants s generate sufficient experience for documentation
Project/programme co-benefit indicators						
Co-benefit 1: Enhance livelihood diversification and economic security	Percentage of beneficiaries supported by the project with increased livelihood diversification	CCCCC reporting Surveys Independent mid-term and terminal evaluation reports	Baseline survey to be conducted	3% of beneficiaries reporting diversified livelihoods	5% of beneficiaries reporting diversified livelihoods	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities **Notes:** One of the following indices (Number of income sources, Shannon index of income diversification, Simpson index of income diversification) will be selected during the project inception phase and

						applied in the baseline, MTR and final evaluation of the project.
Co-benefit 2: Improved Gender Equality and Social Inclusion (GEDSI)	Percentage of local grantees accessing finance that are women-led, women-focused or inclusion-based organizations.	CCCCC reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0%	40% (represented by 47 sub-grants of the 118 total)	40% (represented by 47 sub-grants of the 118 total)	Assumptions: Programme will prioritise proposals demonstrating gender-transformative approaches. Women's organisations, Indigenous-led, and inclusion-based organisations are supported to apply
	Percentage of regional knowledge conference participants (moderators, speakers, attendees) who are women	CCCCC reporting	0	50% Moderators / speakers should be women 40% women attendees	50% Moderators / speakers should be women 40% women attendees	Assumptions: Programme will prioritise proposals demonstrating gender-transformative approaches. Women's organisations are supported to apply
	Percentage of sub-grants with GBV, SEAH, human trafficking, and child exploitation safeguard provisions	CCCCC reporting	0	100%	100%	Assumptions: Concept Note and Full Proposal templates includes mandatory safeguard section requiring applicants to describe their GBV, SEAH, human trafficking and child exploitation provision. Scoring rubric includes safeguard provisions.

Co-benefit 3: Improved Ecological Condition and Biodiversity Protection	Hectares of degraded coastal/marine ecosystems under active restoration showing signs of ecological recovery	Project Progress Reports inclusive of sub-grants interventions.	Baseline to be established	500 ha	1,500 ha	**Notes:** Ecological recovery defined as evidence of natural regeneration, species recolonisation, or improved habitat structure (e.g., mangrove seedling establishment, coral recruitment, return of fish species, increased bird nesting). Monitoring conducted by national environmental/fisheries agencies through periodic site assessments. Only areas under active restoration interventions through CABRIC sub-grants s are counted.

E.6. Project/programme activities and deliverables

Activities	Description	Sub-activities	Deliverables
Activity 1.1.1 Conduct participatory community climate risk and vulnerability assessments	This consultatively informed process will identify climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and locally validated priority adaptation needs within strategically selected high-risk coastal communities. This will help demonstrate that the grant facility is not only locally accessible, but also locally driven by evidence of vulnerability and priority needs. Twenty-five sub-national workshops (5 workshops per country in YR1) is planned to identify the priority communities for the pCRVA.	Sub-activity 1.1.1.1: Conduct working sessions across coastal districts and parishes to strategically identify target communities where pCRVAs will be conducted in each country Sub-activity 1.1.1.2: Facilitate Community-Led Participatory CRVA (pCRVA) "Deep-Dive" workshops) Sub-activity 1.1.1.3: Synthesize community inputs into Climate Investment Programme	(i) Twenty-five (25) sub-national workshops hosted in YR1 in each country to strategically identify targeted communities where pCRVAs will be conducted. (ii) Five (5) Community Climate Investment Programme (CCIP), including pCRVA-informed eligibility criteria and investment priorities to guide climate resilience and adaptation investments in vulnerable communities (One per country – Bahamas, Belize,

			Grenada, Jamaica and Saint Lucia. (iii) Five (5) pCRVA Community Baseline Reports for each country including community climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and priority adaptation needs.
Activity 1.1.2 Undertake phased outreach, onboarding, and periodic calls for registration and indicative participation of interest of local actors	Conduct decentralized outreach and entry-point support for CSOs, NGOs, CBOs, women-led groups, youth groups, indigenous peoples' organisations, local community groups, and Local Authorities to explain eligibility, thematic windows, fiduciary expectations, and registration/EOI requirements. This step broadens access and reduces entry barriers for lower-capacity actors. This activity will use an initial broad-based outreach and onboarding phase, followed by rolling or periodic registration and expression of interest windows throughout programme implementation, to ensure continued access for new and strengthening local actors.	Sub-activity 1.1.2.1: Produce and disseminate outreach package and establishment of a community Registry of prospective applicants. Sub-activity 1.1.2.2: Hold decentralized entry-point workshops and outreach events. (Grant Administrators) Sub-activity 1.1.2.3: Launch periodic calls for registration identifying prospective applicants. (Grant administrators)	(i) (Outreach materials package (eligibility note, simplified applicant guide, FAQs, onboarding deck, expression of interest guidance). (ii) Fifteen (15) Registry of Expressions of Interest (EOIs) received from prospective applicants (iii) Sixty (60) outreach events (12 events: 2 per call *6 calls, 50 participants per event, per country).
Activity 1.1.3 Facilitate institutional readiness and capacity assessments	Evaluate technical, financial, and GEDSI responsiveness of prospective grantees to match them to the appropriate level of funding and support based on the EOIs received. Conduct rolling institutional readiness and capacity assessments of prospective grantees, linked to phased capacity strengthening and proposal incubation. Interested local actors will first complete a simple institutional self-assessment and submit basic organizational information at registration or expression of interest stage. This will be followed by a grant facility-led validation and readiness assessment, to assess fiduciary, technical, implementation, GEDSI, ESS, GRM, and monitoring capacities. Based on the results,	Sub-activity 1.1.3.1: Co-design and deploy a participatory institutional readiness tool Sub-activity 1.1.3.2: Develop institutional readiness and Capacity Assessment action roadmaps	*(i) Institutional readiness assessment tool/scorecard covering fiduciary, technical, implementation, GEDSI, ESS, GRM, and M&E capacities.* *(ii) Grantee Needs Assessment reports with summaries of the readiness profiles for each prospective grantee. Each report should present a Readiness categorization matrix (e.g.,*

	applicants will be categorized by readiness level and provided with tailored capacity strengthening, technical assistance, and proposal incubation support. Assessments will be undertaken on a rolling or periodic basis throughout programme implementation, with applicants able to be reassessed after support and advanced into subsequent funding cycles as their capacities improve.		*low, moderate, advanced readiness), and tailored capacity strengthening plan for each assessed organization. Finally, underpinned by GEDSI targets, the report should present a disaggregated Grantee support pipeline / progression matrix showing which organizations are: ready to proceed, require foundational support, require targeted technical assistance, recommendations for training, before proposal development.* *(iii) Twenty-five (25) Participatory Capacity Assessment Workshops completed for CSOs/NGOs/Las.*
Activity 1.1.4: Deliver targeted capacity strengthening and proposal incubation support	Deliver modular training and technical assistance on proposal development, climate rationale, financial management, GEDSI, ESS, monitoring, and implementation planning. Training will not be generic or front-loaded for all applicants. It will follow the assessment results and be differentiated by readiness level. For example: low-capacity applicants will receive foundational support on fiduciary basics, proposal writing, and safeguards; moderate-capacity applicants will receive targeted technical assistance to strengthen concept notes and implementation systems; and more advanced applicants will move quickly into proposal incubation and technical	Sub-activity 1.1.4.1: Develop a modular Locally Led Adaptation Toolkit and curriculum Sub-activity 1.1.4.2: Deliver targeted foundational and moderate-capacity development support	(i) Modular training curriculum and materials tailored to different readiness levels. (ii) 30 capacity development sessions (per country and per year and based on readiness-level categorization) detailing post-training progress notes showing movement from one readiness stage to another.

	refinement. Based on the EDA grant planner, 6 calls for proposals are expected under the facility over 3.5 years. The delivery of targeted training will be scheduled in batches based on the capacity levels of prospective grantees		
Activity 1.1.5: Facilitate collaborative project design and write-shops	Convene co-design sessions and write-shops only after community priorities are known and grantees have received initial support (1.1.4). These sessions should translate validated local priorities into technically sound sub-grants s aligned with the CABRIC thematic areas.	Sub-activity 1.1.5.1: Hold collaborative project design write-shops for sub-grants proponents	(i) Five (15) Co-design summary reports (one per country, per year) documenting how community priorities were translated into the project pipeline. (ii) Sixty (60) collaborative project design write-shops for CSOs, NGOs, LAs to co-develop climate adaptation project concepts and draft proposals (5 countries x 6 calls, twice a year, 30 participants each).
Activity 1.1.6: Engage MFIs, SMEs, and private sector actors on climate-resilient livelihood financing pathways	Facilitate targeted engagement with the local private and financial sectors to ensure the broader economic ecosystem supports community-led resilience.	Sub-activity 1.1.6.1: Deliver targeted capacity-building for MFIs and SMEs	(i) One (1) Capacity Needs Assessment report to enable local SMEs to access financial products for climate adaptation interventions. (ii) Ten (10) National participatory workshops with Grant Administrators, MFIs, SMEs, and private sector actors to identify barriers to climate-resilient livelihood financing and co-develop green taxonomy frameworks and enabling instruments (2 per country, 30 participants each)
Activity 1.2.1: Produce climate-resilient coastal policy framework informed by participatory analysis of differentiated climate risks, barriers to inclusion, institutional gaps, and pathways	This activity moves beyond a general reference to GEDSI integration by ensuring that national coastal policy frameworks are evidence-based, operational, and shaped by structured engagement with the communities they affect. This will be conducted in each of the five target	Sub-activity 1.2.1.1: Conduct a participatory gap assessment of national coastal policies Sub-activity 1.2.1.2: Co-design coastal resilience frameworks and implementation roadmaps that are gender-responsive and socially inclusive	(i) Five (5) national coastal policy gap assessment reports. (ii) Five (5) national integrated coastal resilience policy frameworks and roadmaps that

for implementation, monitoring, and accountability	countries. It explicitly incorporates a participatory analysis of differentiated vulnerabilities and barriers, ensuring that the resulting policy frameworks and roadmaps are genuinely gender-responsive and socially inclusive, in full alignment with GCF's expectations for institutional strengthening.		integrate GEDSI and Climate resilience.
Activity 1.2.2: Build institutional and technical capacity for gender-responsive and socially inclusive coastal resilience policy implementation	This activity aims to strengthen regional capacity for coastal resilience by training policymakers and technical staff on interpreting climate data and assessing vulnerability. To ensure this is not just a temporary intervention, the initiative creates a lasting impact by embedding standardized curricula directly into national institutions, developing a regional best-practice toolkit, and fostering a peer-to-peer learning network for sustained knowledge exchange. This ensures that future cohorts of policymakers are equipped with Locally Led Climate Action (LLCA) methodologies from the start. Participants are nominated by the NDA and relevant line ministries based on their role in coastal policy implementation. CCCCC acts as the Executing Entity for this activity, and will engage short-term consultants to support.	Sub-activity 1.2.2.1: Design and deliver training on climate data interpretation, GEDSI analysis, and coastal vulnerability assessment for policymakers and technical staff Sub-activity 1.2.2.2: Develop and institutionalise standardised training curricula within national institutions Sub-activity 1.2.2.3: Produce regional LLCA coastal policy guidance and Best Practice Toolkit Sub-activity 1.2.2.4 Establish a Community of Practice network among participating countries	Five (5) training workshops held for policymakers and technical staff (including participant lists with pre/post capacity assessments) One (1) standardised coastal resilience training curriculum institutionalised in national systems One (1) Regional GEDSI-integrated coastal resilience toolkit produced One (1) Report detailing established Community of Practice network
Activity 1.3.1: Establish a CABRIC Community Resilience Support Centre (helpdesk) with technical packages for specific support	The Support Centre will offer a range of tailored technical support packages addressing key areas such as project implementation, participatory monitoring, evaluation and learning, financial management, climate resilience planning, GEDSI integration, environmental and social safeguards, data management, and reporting. The Centre will facilitate knowledge sharing, problem-solving, mentorship, and access to specialized expertise to strengthen project effectiveness, institutional capacity, and community resilience outcomes.	Sub-activity 1.3.1.1 Conduct regular stocktaking reviews through quarterly site visits Sub-activity 1.3.1.2 Establish the Community Resilience Support Centre as a dedicated mechanism for providing technical assistance, guidance frameworks, and implementation support across the CABRIC grant programme.	(1) 25x annual site visit reports submitted(5 per year over 5 years) (2) 1x operational framework document for CABRIC helpdesk (3) 4x Annual help desk status report.

Activity 1.3.2: Build institutional capacity for project implementation through a community mentorship model	This activity utilizes a sponsorship model to facilitate Knowledge sharing between experienced organizations and emerging local actors. All sub activities involve coordination with national CABRIC teams.	Sub-activity 1.3.2.1: Develop community-owned Data Systems and M&E Training Programmes that utilize a Mentorship Framework. Sub-activity 1.3.2.2: Provide specialised training on GEDSI and Environmental and Social Safeguards	(i) Sixty (60) bi-annual data literacy and M&E training workshops for CSOs, NGOs, and LAs, delivered through a peer mentorship framework (5 countries × 6 calls, twice a year, 30 participants each). (ii) Sixty (60) bi-annual GEDSI and ESS integration workshops for CSOs, NGOs, and LAs (5 countries × 6 calls, twice a year, 30 participants each).
Activity 1.3.3: Implement participatory monitoring, evaluation and learning systems	This activity will establish and operationalize Participatory Monitoring, Evaluation, and Learning (PMEL) systems that places community members, CSOs, NGOs and LAs at the centre of evidence generation, progress tracking and adaptive management. Rather than a conventional top-down MEL compliance approach, the PMEL system treats local knowledge as primary evidence, builds permanent community-level data capacity and generates learning that feeds back into project design in real time.	Sub-activity 1.3.3.1: Co-design flexible data collection templates and monitoring tools. Sub-activity 1.3.3.2: Conduct participatory performance assessments and implement corrective action processes for projects as necessary. Sub-activity 1.3.3.3: Organise cross-project peer learning exchanges and site visits to facilitate knowledge sharing and identify best practices	(i) Ten (10) cross-country site visit exchanges (10 exchanges over Years 3-6, 2 per year). (ii) Two (2) Regional peer learning workshops (2 workshops, hybrid, incl. venue and catering for 100 participants), (iii) 1x set of standardised M&E data collection templates and tools.
Activity 2.1.1 Establish CABRIC operational framework	This activity involves developing and formalising the operational framework that will guide the implementation and management of the CABRIC programme.		Deliverable(1) 5x annual reports from each Executing Entity (year 2 to 5).
Activity 2.1.2: Launch periodic calls for proposals and receive submissions from the pipeline	This activity initiates the formal funding cycles of the grant facility. It focuses strictly on launching the periodic calls for full proposals, providing clear communication on submission processes, and formally receiving the proposal packages from the incubated local actors.	Sub-activity 2.1.2.1: Communicate calls for proposals and distribute application packages Sub-activity 2.1.2.2: Manage proposal submission and receipt	At least six (6) calls for proposals launched and communicated.
Activity 2.1.3: Screen, appraise, and select sub-grants s for financing under the CABRIC grant facility	This activity will assess sub-grants proposals emerging from the periodic calls for proposals. The activity will apply a staged review process to ensure that only proposals that are eligible, community-prioritized, technically sound, climate-responsive, gender- and socially	Sub-activity 2.1.3.1: Conduct pre-screening and completeness checks Sub-activity 2.1.3.2: Appraise proposals through National Grant Committees	118 sub-grant screening/appraisal report.

	inclusive, environmentally and socially compliant, and institutionally feasible are recommended for grant approval. The appraisal process will build on the readiness assessments, vulnerability analyses, and proposal incubation support provided under Component 1, thereby ensuring coherence between pipeline development and grant financing.	Sub-activity 2.1.3.3: Secure binding final approval from National Boards	
Activity 2.1.4: Distribute funds to coastal climate resilience and adaptation projects	This activity disperses funds to Grant Administrators for sub grant and larger sub-grants . CCCCC will manage this and will distribute the funds based on the workplan laid out in the proposal.	Sub-activity 2.1.4.1: Disperse funds to LAs, CSOs and NGOs in Bahamas **- Bahamas Protected Areas Fund** Sub-activity 2.1.4.2: Disperse funds to LAs, CSOs and NGOs in Belize **– Belize Fund** Sub-activity 2.1.4.3: Disperse funds to LAs, CSOs and NGOs in Grenada **– Grenada Investment Development Corporation (GIDC)** Sub-activity 2.1.4.4: Disperse funds to LAs, CSOs and NGOs in Jamaica **– Jamaica Social Investment Fund** Sub-activity 2.1.4.5: Disperse funds to LAs, CSOs and NGOs in St Lucia **- Saint Lucia Development Bank**	Bahamas: 19x funding agreements signed and disbursed. (Based on 4 Large, 5 Medium, 10 Small) Belize: 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small) Grenada: 28x funding agreements signed and disbursed. (Based on 1 Large, 3 Medium, 24 Small) Jamaica: 17x funding agreements signed and disbursed. (Based on 4 Large, 7 Medium, 6 Small) St Lucia: 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small)
Activity 3.1.1: Co-design an integrated Knowledge and Action Platform	This activity involves the collaborative design and development of an Integrated Knowledge and Action Platform with key stakeholders, including programme teams, implementing partners, and community representatives. The platform will serve as a central hub for storing, sharing, and accessing project knowledge, data, tools, and learning products. It will also support coordination, evidence-based decision-making.	Sub-activity 3.1.1.1: Facilitate a participatory audit of climate information barriers Sub-activity 3.1.1.2: Launch of the CABRIC knowledge hub Sub-activity 3.1.1.3: Create interactive community-validated climate risk maps	I. One (1) CABRIC Integrated Knowledge and Action Platform operational. II. 1x assessment report on climate risk data platforms and gaps. III. 5x national interactive climate risk map

Activity 3.1.2: Co-produce and mobilize knowledge products from local implementation	The activity will generate, document, and share knowledge emerging from local project implementation. It also supports the dissemination and mobilisation of these knowledge products through appropriate channels and platforms to promote learning, inform decision-making, and strengthen replication of effective practices across the programme and wider stakeholder network.	Sub-activity 3.1.2.1: Develop Locally led adaptation practice case studies Sub-activity 3.1.2.2: Conduct collaborative research for policy influence Sub-activity 3.1.2.3: Multimedia mobilization for diverse audiences	I. 10x case studies and policy briefs, I. (3x analytical products co-developed with regional research institutions, I. 5x multimedia knowledge products on CABRIC (videos/podcasts) produced).
Activity 3.1.3: Facilitate Peer-to-Peer Learning and Institutional Networks	This activity supports the establishment and facilitation of structured peer-to-peer learning processes and institutional networks among implementing partners, community organisations, and other stakeholders. Through learning exchanges, workshops, and network engagements, the activity promotes continuous learning, relationship building, and the dissemination of innovations and lessons learned.	Sub-activity 3.1.3.1: Establish virtual regional CABRIC problem solving circles Sub-activity 3.1.3.2: Establish an annual regional knowledge to action conference Sub-activity 3.1.3.3: Establish local communities of practice Sub-activity 3.1.3.4: Institutionalise research-community partnerships	I. Quarterly virtual problem-solving circles for CABRIC implementers, grant administrators, and government stakeholders to address shared implementation challenges (20 sessions, Y2–Y6). I. National CABRIC communities of practice orientation workshops (5 workshops) I. 3x partnership agreements/MOUs signed with research institutes
Activity 3.2.1: Co-design and implement an inclusive CABRIC Communication and Accountability Strategy	This activity involves the participatory development and rollout of a CABRIC Communication and Accountability Strategy to ensure transparent, accessible, and inclusive communication across all programme stakeholders. The strategy will strengthen two-way communication by ensuring that communities and stakeholders can both receive timely information about programme activities and provide feedback through accessible accountability mechanisms.	Sub-activity 3.2.1.1: Design a universally accessible communication strategy Sub-activity 3.2.1.2: Launch a transparent CABRIC website and accountability portal Sub-activity 3.2.1.3: Develop multi-format, community-validated communication materials	(i) One (1) Participatory CABRIC Communication and Accountability Strategy (ii) CABRIC website and Accountability Portal (iii) 1x Suite of accessible communications materials (including local languages, braille etc)
Activity 3.2.2: Implement community-level awareness and engagement campaigns	This activity focuses on delivering community-based awareness and engagement campaigns to increase understanding of the CABRIC programme, its objectives, and opportunities	Sub-activity 3.2.2.1: Mobilize social media for community-driven advocacy – execute digital campaigns where the pCRVA findings are shared by the community members themselves.	(1) Participatory CABRIC Communication and Accountability Strategy

	for participation. It will use inclusive and accessible communication approaches to reach diverse community groups, including marginalized and vulnerable populations.		(2) CABRIC website and Accountability Portal (3)1x Suite of accessible communication materials (including local languages/braille)

E.7. Monitoring, reporting and evaluation arrangements (max. 500 words, approximately 1 page)

154. The **Caribbean Community Climate Change Centre (CCCCC)**, in its role as the **Accredited Entity (AE)**, will oversee and supervise the implementation of this project in accordance with the agreement signed between CCCCC and the GCF. CCCCC will be responsible for project-level monitoring and evaluation in compliance with CCCCC policies.

155. **Programme indicators will be collected every six months, incorporating self-assessments from beneficiaries, with national coordinators compiling and producing an annual report for each country supported by the approved Grant Administrators**. A dedicated M&E specialist within the **programme Coordination Unit** at CCCCC will support national coordinators and consolidate a regional report for the board. Further refinements to the M&E framework will be made at programme inception to enhance effectiveness.

156. **Reporting will be simple and efficient at all levels, with a strong focus on usability for subgrantees.** Priority will be given to key beneficiary indicators and impact stories for **Monitoring, Evaluation, and Learning (MEL)**, rather than over excessive data collection and onerous reporting requirements.

157. **Standardized Digital Aggregation:** To ensure consistent knowledge capture across 118 diverse sub-grants without causing an administrative burden, the programme will utilize standardized digital Participatory MEL toolkits, such as KoboToolbox templates. This ensures that grassroots data can be easily aggregated into broader GCF performance metrics.

158. **Robust Baseline Surveys:** During the first year, a comprehensive baseline survey will be conducted across the target communities. This survey will incorporate internationally recognized methodologies like the Food Consumption Score (FCS) and the Food Insecurity Experience Scale (FIES) to establish rigorous baselines and track household food security changes over the project lifecycle.

159. **Dedicated M&E Personnel:** To guarantee that local data is reliably reported upward to the GCF, the Regional Programme Coordination Unit (RPCU) will employ a full-time Regional Monitoring, Evaluation and Learning (MEL) Officer, supported directly by 5 National M&E Assistants (one embedded in each Grant Administrator's office).

160. **Mandatory Participatory MEL Budgets:** To ensure communities are active participants in monitoring rather than passive subjects, all Medium and Large grant applicants are explicitly required to dedicate a specific portion of their requested budget to Participatory MEL. This securely funds local indicator co-design workshops, community validation meetings, and fair financial compensation for local "Community Monitors" who collect data

161. **Gender-disaggregated data will be systematically collected to ensure equity and inclusivity in impact assessments**. This approach aims to balance accountability, efficiency, and meaningful impact tracking, ensuring that reporting processes remain practical and insightful.

162. **The M&E system will be aligned with the reporting requirements of the Green Climate Fund (GCF), ensuring that progress is tracked against established outcomes and impact indicators.** Its objectives are to:

- be used as an annual planning tool.
- monitor the implementation of project activities and report in due time on progress.
- report on achievements in quantitative and qualitative terms to the different stakeholders and donors.

- evaluate the quality of project outputs and likelihood of achievement of outcomes.
- support knowledge management and sharing, policy dialogue, sustainability, upscaling and replication by capturing successes, innovations, lessons and implementation challenges; and
- support project management decisions and allocation of resources and activities by monitoring the progress of implementation of activities and achievement of targets.

Specifically, the programme's primary target of 51,559 direct beneficiaries feeds directly into GCF Core Indicator 2. Furthermore, Theme 1 interventions report against Supplementary 2.1 and Core 4, while Theme 2 interventions report against Supplementary 2.2, 2.4, and Core 3.

163. **Project oversight will be carried out by the Project Management Unit (PMU) of the Regional Programme Coordination Unit (RPCU).** Oversight will ensure that: (i) project outputs are produced in accordance with the project results framework and leading to the achievement of project outcomes; (ii) project outcomes are leading to the achievement of the project objective; (iii) risks are continuously identified and monitored and appropriate mitigation strategies are applied; and (iv) agreed project climate-related benefits are being delivered. The data collection tools will be made based on the indicators from the project's Results Framework (RF) and the Annual Work Plan and Budgets (AWPBs).

164. **An annual self-assessment process, supported by national coordinators, will serve as the foundation for annual reporting, learning, and adaptive management of sub-grants at the country level.** This process will enable Grant Administrators to systematically evaluate progress, identify challenges, and incorporate lessons learned to improve project delivery. The self-assessments will also contribute to ongoing monitoring and evaluation (M&E) efforts, ensuring that adaptation measures and resilience-building initiatives remain effective and responsive to changing conditions. In addition to the annual assessments, a Mid-Term Review (MTR) and a Final Evaluation (FE) will be conducted by an independent evaluator, requiring a comprehensive assessment of project performance in each country's prioritized areas.

See Annex 11. For further details.

F. RISK ASSESSMENT AND MANAGEMENT

F.1. Risk factors and mitigations measures (max. 3 pages)

Analysis of the project risks is provided below. Environmental and Social risks are considered in the Environmental and Social Management Plan (ESMP, Annex 6). Gender-specific risks are considered in the Gender Assessment and Gender Action Plan (Annex 8).

Selected Risk Factor 1: Operational capacity of LAs, CSOs and NGOs – project development, management and monitoring

Category	Probability	Impact
Technical and operational	High	High

Description

There may be inadequate assessment and understanding of community needs, leading to projects that are irrelevant or unsustainable. If LAs, CSOs and NGOs have limited technical expertise this can compromise the project management process. Furthermore, weak monitoring and evaluation systems can hinder learning and adaptation, making it difficult to demonstrate impact or improve future programming, ultimately affecting the organization's credibility and sustainability.

Mitigation Measure(s)

By building capacity through implementation support as built into project design, this will equip LAs, NGOs and CSOs with the relevant knowledge and targeted training to carry out successful project management and monitoring. That is why this EDA programme aims to deliver multi-stage training on climate change, GEDSI, and sub-grants design as well as sustained technical support and guidance which is clear from Outcome 1 and Outcome 3, respectively.

Selected Risk Factor 2: High turnover of staff in LAs, CSOs and NGOs

Category	Probability	Impact
Technical and operational	Medium	High

Description

High staff turnover in LAs, CSOs and NGOs can lead to a loss of institutional knowledge and capacity, hindering project effectiveness. Additionally, it can result in increased recruitment and training costs, as well as potential disruption of services to vulnerable communities.

Mitigation Measure(s)

In addition to capacity of personnel, institutional capacity will be built into the design. Furthermore, it would be beneficial to provide LAs, NGOs and CSOs access to relevant training to enhance their skills and knowledge within the organization to promote and foster personal and professional growth.

Selected Risk Factor 3: Extreme climate event damaging / disrupting / sub-grants interventions

Category	Probability	Impact
Technical and operational	Medium	High

Description

Extreme climate events such as hurricanes, drought, and typhoons can pose a significant risk to sub-grants interventions, potentially damaging infrastructure, disrupting supply chains, and eradicating progress made towards project goals. This can lead to financial losses, delays in implementation, and a failure to achieve desired outcomes, ultimately hindering the overall project's success and the well-being of the communities it serves.

Mitigation Measure(s)

A budget line will be added as a buffer fund for sub-grants to request additional funding in the event of a storm or hurricane reversing any physically implemented activities. This mitigates the impact to a 'low' impact, as although initially it will be high there is a reserve to support the implementation after the damage or impact.

Selected Risk Factor 4: Corruption / embezzlement of sub-grants funds by CSOs / NGOs / LAs

Category	Probability	Impact

Prohibited practices	Low	High
Description		
This risk of corruption can divert crucial resources away from intended beneficiaries and undermines the project's objectives, potentially leading to failure in achieving its impact. Such actions can erode public trust, damage the credibility of the sector, and jeopardise future funding opportunities for both the implicated organisation and others.		
Mitigation Measure(s)		
The programme's operational procedures will require all participating LAs, CSOs and NGOs to meet fiduciary standards outlined in the EOI stage. These requirements will be specified in the OM.		
Selected Risk Factor 5: Gender equity issues prevent equal access to finance and benefits from the sub-grants s		
Category	**Probability**	**Impact**
Technical and operational	Medium	Medium/High
Description		
Gender equity can lead to reduced project effectiveness and sustainability as marginalised groups are unable to fully participate or benefit. This can exacerbate inequality and social tension, undermining the broader goals of community development and potentially leading to project failure or its progress reversal.		
Mitigation Measure(s)		
The programme aims to be more than just gender inclusive, but gender transformative. Ensuring that both beneficiary groups and local actors have equal access to the finance and benefits of the outcomes and impacts of sub-grants is very important for the programme. Processes will be built around the Gender Assessment and Action Plan, Environmental and Social Safeguarding Framework and Indigenous Peoples Plan Framework for the programme. This will be integrated into the processes for selection of sub-grants s and operationalisation of the overall programme. This mitigates the probability to a Low.		
Selected Risk Factor 6: Elections inhibiting the programme		
Category	**Probability**	**Impact**
Other	High	Medium/High
Description		
There may be a diversion of resources and attention towards the elections, potentially halting or slowing down programme activities. Additionally, a change in political leadership or priorities following an election could lead to the abandonment or significant alteration of the programme, jeopardising its long-term impact and sustainability. In 2025, elections will be held in Belize and Jamaica.		
Mitigation Measure(s)		
This makes it essential that programme design is completed before June 2025 and non-objection letters are in place. If there are delays, then it is recommended to closely monitor election results and the transition process to anticipate potential changes and proactively engage with the new administration.		
Selected Risk Factor 7: Sub-grants s misalign with national priorities		
Category	**Probability**	**Impact**
Technical and operational	Low	Medium
Description		
This can lead to a waste of resources on initiatives that don't contribute to the country's overall development goals, potentially hindering progress and impact. It may result in a loss of funding or support from government or international bodies if the sub-grants s are not seen as strategically aligned with national objectives.		
Mitigation Measure(s)		
The programme needs to seek a balance between bottom up and top down. To ensure national priorities are aligned, countries are asked to prioritise sub-grants types as part of the thematic areas. This is the responsibility of institutional		

actors to ensure the targets within their national policies are ambitious enough to be feasible within the context of their climate change struggles.

Selected Risk Factor 8: Expectations of local actors are not met and public approval of the programme is reduced

Category	Probability	Impact
Reputational	Medium	Medium

Description

Expectations from local actors may not be met weakening public approval which would then bring limited interest of engagement from local community groups, This could happen due to various factors, for example, not seeing the value of the EDA programme measures or the perception that the CABRIC programme may not have a long-lasting impact in the target countries.

Mitigation Measure(s)

All engagement with local actors needs to be very explicit on the length of time development takes, and during inception of the programme realistic timelines need to be communicated for sub-grants design and approval.

Under Outcome 1, the CABRIC Programme includes training participating countries' LAs, CSOs and NGOs in the understanding and use of climate, climate change data and GEDSI capacity assessment information. Similarly, there will be capacity building for policy makers in the same areas. The core aim of the EDA programme is to engage local actors in sub-grant training, application and review processes, so extensive due diligence will be undertaken to hedge against this risk.

G. GCF POLICIES AND STANDARDS

G.1. Environmental and social risk assessment (max. 750 words, approximately 1.5 pages)

165. **The Environmental and Social Management Framework (ESMF) – Annex 6 - for CABRIC aligns with international environmental and social safeguard standards**, including the GCF Environmental and Social Safeguards (ESS) framework. Additionally, it integrates national regulatory requirements from the five participating countries. Key safeguards include:

- *Environmental Protection: Measures to prevent and mitigate adverse impacts on ecosystems and biodiversity.*
- *Social Inclusion: Ensuring equitable participation of marginalized and vulnerable communities.*
- *Gender Equity: Promoting gender-responsive adaptation strategies.*
- *Indigenous Peoples' Rights: Respecting and integrating traditional knowledge and cultural heritage.*
- *Stakeholder Engagement: Strengthening participatory governance mechanisms.*
- *Objective and Scope of the ESMF*

166. The ESMF provides a structured approach to managing the environmental and social risks associated with CABRIC. The key objectives of the ESMF include:

- *Establishing a framework for identifying and mitigating environmental and social risks.*
- *Ensuring compliance with GCF and national safeguard policies.*
- *Providing guidelines for monitoring, reporting, and adaptive management.*
- *Facilitating stakeholder engagement and community participation in decision-making.*
- *The scope of the ESMF covers all project activities, from initial planning to implementation and evaluation, ensuring that climate adaptation interventions are sustainable and inclusive.*

167. The environmental and social risk assessment conducted as part of the ESMF identified several key findings:

- ***High Climate Vulnerability:*** The five target countries face increasing threats from climate change, including rising sea levels, coastal erosion, and extreme weather events.
- ***Ecosystem Degradation:*** Critical coastal and marine ecosystems, including coral reefs and mangroves, are under significant pressure due to human activities and climate change.
- ***Socio-Economic Disparities:*** Marginalized communities, including women and indigenous groups, are disproportionately affected by climate impacts.
- ***Governance Gaps:*** While national climate policies exist, there are gaps in implementation and enforcement.

168. Key Recommended Actions: To address these challenges, the Environmental and Social Management Framework (ESMF) **recommends a series of integrated actions designed to build resilience, safeguard ecosystems, and support sustainable development.** Strengthening policy and institutional capacity is essential to ensure that national, provincial, and local government institutions are equipped to plan, implement, and monitor climate adaptation initiatives effectively. This includes updating relevant policies and regulatory frameworks to integrate climate resilience into development planning, providing targeted training for government staff, and fostering cross-sectoral coordination to deliver coherent and impactful adaptation responses.

169. In parallel, the ESMF emphasizes **the importance of implementing nature-based solutions by prioritizing the restoration, protection, and sustainable management of critical ecosystems** such as forests, wetlands, mangroves, and watersheds. These ecosystems provide natural defences against climate hazards, support biodiversity, and deliver essential services for water security, food production, and disaster risk reduction. Investing in nature-based solutions offers a cost-effective and sustainable approach to reducing vulnerability and protecting livelihoods.

170. Ensuring meaningful **community participation is another key priority**. The ESMF calls for the active engagement of local communities, including vulnerable and marginalized groups, at every stage of project design, implementation, and monitoring. This will be achieved through inclusive consultation processes, culturally appropriate capacity-building programs, and the establishment of community-led governance structures. Empowering communities to identify their adaptation priorities and co-manage natural resources will enhance the sustainability, equity, and local ownership of adaptation measures.

171. To support the long-term sustainability of these efforts, the **ESMF proposes the development of sustainable financing mechanisms.** This involves designing innovative funding frameworks that can secure ongoing investment in climate adaptation, such as establishing dedicated climate adaptation funds, mobilizing

private sector contributions, leveraging international climate finance, and creating incentives for community-based conservation and sustainable livelihoods.

172. The ESMF underscores the need to **improve monitoring and reporting systems** to ensure accountability and measure progress. Robust environmental and social monitoring mechanisms will be established to track project performance, safeguard compliance, and assess adaptation outcomes. These systems will incorporate clear indicators, regular data collection and analysis, participatory monitoring approaches, and transparent reporting. By generating reliable data and lessons learned, these systems will inform adaptive management and guide future policy and investment decisions, contributing to more resilient and climate-ready communities.

173. **Residual Risks and Mitigation Measures:** Despite the comprehensive mitigation strategies outlined in the ESMF, several residual risks remain that may continue to affect the success and sustainability of project outcomes.

- ***Future climate change impacts*** - even with well-designed adaptation measures in place, unpredictable climate variability, such as shifts in rainfall patterns, prolonged droughts, or the increased frequency and intensity of extreme weather events—may exceed anticipated scenarios. This uncertainty can undermine the effectiveness of planned interventions and make it difficult to ensure long-term resilience, requiring continuous adjustments and adaptive management approaches throughout the project lifecycle.
- ***Institutional and capacity constraints*** - Many national and local institutions tasked with implementing climate adaptation measures may face limitations in terms of technical expertise, human resources, and financial capacity. Weak institutional frameworks and insufficient coordination between government agencies can further slow decision-making processes and impede the timely execution of project activities. Without sustained investments in capacity-building, institutional strengthening, and resource mobilization, there is a risk that projects may fall short of their objectives or face significant implementation delays.
- ***Engaging and maintaining the active participation of local communities*** - remains a complex and ongoing challenge. Achieving meaningful stakeholder involvement is not a one-time activity but requires continuous dialogue, trust-building, and capacity development to ensure that community members are informed, empowered, and able to contribute effectively to project planning and management. High levels of community engagement are crucial for the success of adaptation measures; however, competing livelihood demands, consultation fatigue, and socio-cultural dynamics may limit the depth and consistency of participation over time.
- ***Potential for social tensions or conflicts to emerge*** -particularly in areas where land tenure systems are unclear or contested, or where access to natural resources is a source of competition. Climate adaptation projects that involve changes in land use, resource allocation, or ecosystem management may inadvertently exacerbate existing disputes or create new grievances if not carefully managed. Ensuring that adaptation interventions are equitable, transparent, and sensitive to local power dynamics is essential to minimizing these risks and promoting social cohesion.

  Together, these residual risks highlight the need for adaptive project management, robust grievance redress mechanisms, continuous stakeholder engagement, and flexible financing strategies that can respond to evolving challenges over time To mitigate these risks, **the ESMF emphasizes adaptive management, continuous stakeholder engagement, and integration of climate science into project planning.**

G.2. Gender assessment and action plan (max. 500 words, approximately 1 page)

174. **The GAAP (Annex 4) provides detailed country gender baselines for each of the Five nations, covering socio-economic, environmental, and gender contexts**. For The Bahamas, it highlights a high percentage of female-headed households and a significant female labour force participation, particularly in tourism, but underrepresentation in traditionally male sectors like agriculture.[lxx] Belize shows lower female labor force participation and a higher rate of vulnerable employment for women, alongside a diverse population with significant Indigenous representation.[lxxi] Grenada's baseline indicates gender disparities in labor market participation and political representation despite legal frameworks supporting women's asset ownership.[lxxii] Jamaica exhibits a high percentage of poor female-headed households and gender disparities in coastal-related industries, despite women's strong overall labour force participation.[lxxiii] Saint Lucia reveals a gender gap in unemployment, with women facing challenges in agriculture and fisheries livelihoods.[lxxiv]

175. **The GAAP consolidates stakeholder findings from t**he **five countries, revealing common gendered gaps that exacerbate economic inequality and limit women's leadership in climate resilience.** The gender assessment unveiled a complex tapestry of issues working in concert to disempower communities on the frontline

of the climate change impacts within the region. It can be seen through the unfulfillment of many critical gender needs of those residing in these coastal communities that in turn limits their ability to implement necessary climate resilience action. The assessment, through both desk review and stakeholder engagement, found that the key gender needs unfulfilled for these communities are (a) access to and control over resources, (b) rights and participation, (c) governance, and (d) leadership and decision-making. These four needs serve as the primary factors in determining the community ability to enact self-sustainability and resilience, particularly for a livelihood security perspective and also in addressing multidimensional vulnerability. It is critical to note that while these needs are major influencers for resilience within this setting, there are additional needs acting as pressures or drivers complementing the major needs. These needs are livelihoods, gender-based education and assets, agency, social organisation, and time.

176. **The report analyses the project enabling environment, assessing gender sensitivity in climate change, environment, coasts, sustainable development, and gender policies across the Five countries.** It finds a significant number of gender-blind policies, particularly in coastal and water use sectors, while noting that sustainable development and gender policies tend to be more gender-responsive or transformative. The assessment also maps localized issues on gender, climate change, and access to finance, highlighting the varying impacts of environmental changes and the specific challenges faced by women in different sectors and countries.

177. **Based on the assessment, the GAP outlines implications for the Gender Action Plan, the Environmental and Social Management Plan (ESMP), the EDA Climate Finance Architecture, and the Grievance Redress Mechanism (GRM).** The GAP identifies that proactive action is key by strengthening policy frameworks and institutional capacities. The GAP also prioritises GESDI integrated co-creation and participation as a key pillar of LLCA. It promotes diversity and inclusion through target setting ensuring at least 40% of grantee organisations are women led or represent diverse constituents including rights and knowledge holders in the climate space and marginalized groups.

178. In conclusion, the document underscores the **compounding vulnerabilities faced by women and marginalized groups in climate-sensitive sectors** due to socio-cultural norms, limited resources, and underrepresentation. It provides recommendations focused on creating inclusive, accessible, and responsive GRMs, enhancing financial inclusion for women-led organisations, strengthening capacity and knowledge through decentralized and gender-responsive training, reforming governance and decision-making to ensure diverse representation, and operationalizing inclusive engagement strategies. The appendices provide the stakeholder instrument, a list of stakeholders engaged, country-specific stakeholder analysis links, and detailed policy tables for each of the Five countries.

G.3. Financial management and procurement (max. 500 words, approximately 1 page)

179. **Financial Management and Disbursement** The Caribbean Community Climate Change Centre (CCCCC), as the Accredited Entity (AE), will maintain overall fiduciary responsibility for the programme. Financial management will adhere to the **CCCCC Financial & Accounting Policy Manual**.

180. **Flow of Funds:** GCF proceeds will be disbursed to the CCCCC, which will then transfer funds to the **Grant Administration Executing Entities** (The Belize Fund, JSIF, The Bahamas Protected Areas Fund, Saint Lucia Development Bank and Grenada Investment Development Corporation) annually based on approved annual work plans.

181. **Disbursement to Grantees:** Grant Administrators will disburse funds to grantees (CSOs, NGOs, and LAs) in tranches to ensure accountability. A standard schedule includes:

Tranche 1 (40–50%): Upon signing the grant agreement.
Tranche 2 (40–50%): Upon approval of a satisfactory mid-term financial and progress report.
Final Tranche (10%): Upon approval of final narrative and financial reports,.

182. **Reporting:** Grant Administrators will submit biannual financial reports to the CCCCC detailing the status of activities and disbursements. Final project financial audits will be conducted by independent accredited auditors.

183. **Procurement Policy Framework** Procurement for the CABRIC programme will be governed by the **CCCCC's Procurement Policy Framework (Module 1)**, which aligns with international best practices. All procurement activities will adhere to the core principles of **Value for Money (VfM)**, **Economy**, **Efficiency**, **Equality and Fairness**, **Transparency**, and **Integrity**.

184. **Applicability:** These policies apply to all goods and services procured directly by the CCCCC (e.g., for the Regional Programme Coordination Unit) and set the standards for procurement undertaken by Grant Recipients.

185. **Code of Conduct:** All staff, bidders, and vendors must adhere to the CCCCC's Procurement Code of Conduct and regulations regarding Prohibited Practices (corruption, fraud, coercion, collusion).

186. **Exclusionary Criteria:** The CCCCC applies strict exclusionary criteria (e.g., bankruptcy, professional misconduct) to all bidders, with specific exceptions recently approved by the Board of Governors to allow for firms of a "unique and exceptional nature" where critical to project implementation (e.g., specialized research entities),

187. **Procurement Methods and Thresholds** Procurement will be conducted using the methods outlined in CCCCC's Procurement Modules and the specific thresholds established for the CABRIC programme (Annex 10).

***A. Goods and Non-Consulting Services**:*
*• **Direct Selection (< USD 7,500):** Solicitation from a single source where prices are reasonable.*
*• **Request for Quotations (RFQ) (USD 7,500 – 100,000):** Comparison of price quotations from a minimum of three bidders.*
*• **Invitation to Bid (ITB) (USD 100,000 – 300,000):** Limited or open national/regional bidding.*
*• **International Competitive Bidding (ICB) (> USD 300,000):** Open international bidding advertised globally.*

***B. Consulting Services** :*
*• **Direct Selection (< USD 7,500):** Selection of a firm or individual without competition, justified by low value,.*
*• **Limited Bidding (USD 7,500 – 150,000):** Invitation to tender sent to a minimum of three qualified bidders.*
*• **Regional/National Competitive Bidding (USD 150,000 – 500,000):** Competitive selection targeting regional capacity.*
*• **International Competitive Bidding (> USD 500,000):** Open international competition.*
• Selection Methodologies: Quality and Cost-Based Selection (QCBS) will be the default method, generally using an 80:20 ratio for Quality:Cost,. Other methods (Least Cost Selection, Fixed Budget Selection) may be used where appropriate.

***C. Works**: While major infrastructure is not envisaged, minor works (e.g., retrofitting shelters) will follow CCCCC's Procurement Module 5.*
*• **Limited Bidding (USD 7,500 – 150,000):** Invitation to a minimum of three bidders.*
*• **National/Regional Competitive Bidding (USD 150,000 – 500,000)***

188. **Grant Award Mechanism (Enhanced Direct Access)** The programme's core financial mechanism is the award of grants to CSOs, NGOs, and LAs. This process is detailed in the **Operations Manual (Annex 21)**:

- **Grant Windows:** Funding is categorized into Small (≤USD 150k), Medium (USD above 150k up to and including 300k), and Large (above USD 300k up to and including 500k) grants.
- **Competitive Selection:** Grants will be awarded through **Calls for Proposals**.
- **Evaluation:** Proposals will be reviewed by existing national boards (e.g., The Belize Fund Blue Bonds Committee, JSIF Grant Evaluation Committee),.
- **Due Diligence:** All grant recipients must demonstrate accountability, including providing charters, detailed budgets, and proof of bank accounts/financial audits.

189. **Oversight and Capacity Building:**

- **Procurement Planning:** A procurement plan covering the first 18 months has been developed (Annex 10) and will be updated annually.
- **Capacity Building:** To address low fiduciary capacity at the local level, the programme includes specific training for CSOs/NGOs on GCF standards and fiduciary requirements (Activity 1.1.2).
- **Conflict of Interest:** Strict conflict of interest protocols are in place for all evaluation committees and project staff.

G.4. Disclosure of funding proposal

☒ No confidential information: The accredited entity confirms that the funding proposal, including its annexes, may be disclosed in full by the GCF, as no information is being provided in confidence.

☐ With confidential information: The accredited entity declares that the funding proposal, including its annexes, may not be disclosed in full by the GCF, as certain information is being provided in confidence. Accordingly, the accredited entity is providing to the Secretariat the following two copies of the funding proposal, including all annexes:

- full copy for internal use of the GCF in which the confidential portions are marked accordingly, together with an explanatory note regarding the said portions and the corresponding reason for confidentiality under the accredited entity's disclosure policy, and
- redacted copy for disclosure on the GCF website.

The funding proposal can only be processed upon receipt of the two copies above, if containing confidential information.

H. ANNEXES

H.1. Mandatory annexes

☒	Annex 1	NDA no-objection letter(s) **(template provided)**
☒	Annex 2	Feasibility study - and a market study, if applicable
☒	Annex 3	Economic and/or financial analyses in spreadsheet format
☒	Annex 4	Detailed budget plan **(template provided)**
☒	Annex 5	Implementation timetable including key project/programme milestones **(template provided)**
☒	Annex 6	E&S document corresponding to the E&S category (A, B or C; or I1, I2 or I3): **(ESS disclosure form provided)** ☐ Environmental and Social Impact Assessment (ESIA) or ☐ Environmental and Social Management Plan (ESMP) or ☒ Environmental and Social Management System (ESMS) ☒ Others (Indigenous People Planning Framework.)
☒	Annex 7	Summary of consultations and stakeholder engagement plan
☒	Annex 8	Gender assessment and project/programme-level action plan **(template provided)**
☒	Annex 9	Legal due diligence (regulation, taxation and insurance)
☒	Annex 10	Procurement plan **(template provided)**
☒	Annex 11	Monitoring and evaluation plan **(template provided)**
☒	Annex 12	AE fee request **(template provided)**
☒	Annex 13	Co-financing commitment letter, if applicable **(template provided)**
☒	Annex 14	Term sheet including a detailed disbursement schedule and, if applicable, repayment schedule

H.2. Other annexes as applicable

☐	Annex 15	Evidence of internal approval **(template provided)**
☐	Annex 16	Map(s) indicating the location of proposed interventions
☒	Annex 17	Multi-country project/programme information **(template provided)**
☐	Annex 18	Appraisal, due diligence or evaluation report for proposals based on up-scaling or replicating a pilot project
☐	Annex 19	Procedures for controlling procurement by third parties or executing entities undertaking projects financed by the entity
☐	Annex 20	First level AML/CFT (KYC) assessment
☒	Annex 21	Operations manual (Operations and maintenance)
☐	Annex 22	Assessment of GHG emission reductions and their monitoring and reporting (for mitigation and cross cutting-projects)[30]
☐	Annex X	Other references

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[30] Annex 22 is mandatory for mitigation and cross-cutting projects.

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No-objection letter issued by the national designated authority(ies) or focal point(s)

No. OPM/CCC/GCF
In Replying Please

OFFICE OF THE PRIME MINISTER
Sir Cecil Wallace Whitfield Centre
Nassau, New Providence
The Bahamas
Tel: (242) 702-5500

June 8, 2026

Ms. Mafalda Duarte
Executive Director
Green Climate Fund (GCF)
Songdo Business District
175 Art center-daero
Yeonsu, Incheon 22004
Republic of Korea

Re: No-objection letter in respect of the funding proposal titled "Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean" submitted by Caribbean Community Climate Change Centre (CCCCC)

Dear Madam,

We refer to the funding proposal titled "*Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean*" including the Commonwealth of the Bahamas by the Caribbean Community Climate Change Centre to us on December 04, 2025 (the "**Proposal**").

The undersigned is the duly authorized representative of the Office of The Prime Minister, the national designated authority of the Commonwealth of the Bahamas. Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

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

(a) The government of the Commonwealth of The Bahamas has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of the Commonwealth of The Bahamas.

We also confirm that our national process for ascertaining no-objection to the Proposal has been duly followed. Notwithstanding the foregoing, we expect the Caribbean Community Climate Change Centre to take the necessary measures to ensure that the programme (and its sub-projects) described in the Proposal are implemented in a manner consistent with applicable national laws. We acknowledge that this letter will be made publicly available on the GCF website.

Kind Regards,

Mrs. Rochelle Newbold
Director Climate Change & Environmental Advisory Unit
Office of the Prime Minister
Nassau, Bahamas

GOVERNMENT OF BELIZE

Ministry of Finance, Investment, Economic Transformation,
Civil Aviation & E-Governance

P.O. Box 42
Ground Floor, Sir Edney Cain Building
Belmopan City
Belize, Central America

Tel: (501) 880-2526
(501) 880-2527
Email: econdev@med.gov.bz

Our Ref: IA/GCF/1/26 (06)

January 30, 2026

Ms. Mafalda Duarte
Executive Director
Green Climate Fund
Songdo Business District
175 Art center-daero
Yeonsu-gu, Incheon 22004
Republic of Korea

Re: No-objection letter in respect of the funding proposal titled "Climate Actions for Building Resilience in Coastal Communities (CABRIC)" submitted by the Caribbean Community Climate Change Centre.

Dear Ms. Duarte,

We refer to the funding proposal titled **"Climate Actions for Building Resilience in Coastal Communities (CABRIC)"** as included in the Funding Proposal submitted by the **Caribbean Community Climate Change Centre** to Belize on January 30, 2026 (the "Proposal").

The undersigned is the duly authorized representative of the Ministry of Economic Transformation, the national designated authority of Belize.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

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

a. The government of Belize has no-objection to the Proposal; and
b. The Proposal is in conformity with the national priorities, strategies, and plans of Belize.

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

Notwithstanding the foregoing, we expect Caribbean Community Climate Change Centre to take the necessary measures to ensure that the programme and its sub-projects as described in the Proposal are implemented in a manner consistent with applicable national laws.

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

Kind regards,

Mr. Carlos Pol
Chief Executive Officer
Ministry of Economic Transformation & National Designated Authority for Belize – GCF

C:

Hon. Osmond Martinez, Minister of State, Ministry of Economic Transformation
Dr. Leandra Cho-Ricketts, Executive Director, Belize Fund For A Sustainable Future
Dr. Colin Young, Executive Director, Caribbean Community Climate Change Centre
Mr. Leroy Martinez, Ag. Director, Climate Finance Unit, Ministry of Economic Transformation
Ms. Kristin Lang, Director of the Latin America and the Caribbean Region
Mr. Cayetano Casado, Subregional Head – Caribbean, Department of Latin America and the Caribbean
Ms. Candace Leung Woo-Gabriel, Portfolio Management Officer, Department of Latin America and the Caribbean
Ms. Yuribeth Sarceño, Information & Capacity Building Officer, Climate Finance Unit, Ministry of Economic Transformation
Ms. Anisa Nah, Proposal Development Officer, Climate Finance Unit, Ministry of Economic Transformation

Ref. No. : **CRE 2/06/06**
In replying the above
Number and date of this
Letter should be quoted

MINISTRY OF CLIMATE RESILIENCE, THE
ENVIRONMENT & RENEWABLE ENERGY
4TH FLOOR, MINISTERIAL COMPLEX
SIR ERIC GAIRY BOTANICAL GARDENS
TANTEEN, ST. GEORGE'S,
GRENADA, W.I.

Telephone.: (473) 440-0366
Email: registry@cre.gov.gd

June 18, 2026

Ms. Mafalda Duarte
Executive Director
Green Climate Fund (GCF)
Songdo Business District
175 Art center-daero
Yeonsu, Incheon 22004
REPUBLIC OF KOREA

Dear Ms. Duarte,

Re: No-objection letter in respect of the funding proposal titled "Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean" submitted by Caribbean Community Climate Change Centre (CCCCC)

We refer to the funding proposal titled "*Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean*" including Grenada by the Caribbean Community Climate Change Centre to us on December 04, 2025 (the "**Proposal**").

The undersigned is the duly authorized representative of the Ministry of Climate Resilience, the Environment and Renewable Energy, the national designated authority of Grenada.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

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

- The government of Grenada has no-objection to the Proposal; and
- The Proposal is in conformity with the national priorities, strategies and plans of the Grenada

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

--2-- Notwithstanding

Notwithstanding the foregoing, we expect the Caribbean Community Climate Change Centre to take the necessary measures to ensure that the programme [and its sub-projects] as described in the Proposal are implemented in a manner consistent with applicable national laws.

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

Yours sincerely,

…….
Peron Johnson (Ms.)
PERMANENT SECRETARY
MINISTRY OF CLIMATE RESILIENCE,
THE ENVIRONMENT AND RENEWABLE ENERGY

MINISTRY OF WATER, ENVIRONMENT & CLIMATE CHANGE
16A Half Way Tree Road, Kingston 5
Telephone No.: (876) 633-7500, Ext 2500
Email: psoffice@mlca.gov.jm

ANY REPLY OR SUBSEQUENT REFERENCE TO THIS COMMUNICATION SHOULD BE ADDRESSED TO THE PERMANENT SECRETARY

February 2, 2026

Ms Mafalda Duarte
Executive Director
Green Climate Fund
Songdo, Incheon City, Republic of Korea

Dear Ms Duarte:

Re: No-objection letter in respect of the funding proposal titled "Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean" submitted by the Caribbean Community Climate Change Centre

We refer to the funding proposal titled "**Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean**" in Jamaica submitted by the Caribbean Community Climate Change Centre to us on January 29, 2026 (the "**Proposal**").

The undersigned is the duly authorized representative of the Ministry of Water, Environment and Climate Change, the National Designated Authority of Jamaica.

Pursuant to GCF decisions B.08/10 and B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the National Designated Authority, we hereby communicate our no-objection to the Proposal.

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

(a) The Government of Jamaica has no-objection to the Proposal; and
(b) The Proposal is in conformity with Jamaica's national priorities, strategies and plans.

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

Notwithstanding the foregoing, we expect the Caribbean Community Climate Change Centre to take the necessary measures to ensure that the project as described in the Proposal is implemented in a manner consistent with applicable national laws.

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

Kind regards,

Omar Alcock (Mr)
National Designated Authority / Focal Point
Ministry of Water, Environment and Climate Change
Jamaica

copy: Minister the Honourable Matthew Samuda, MP – MWECC
Mr Wayne O. Robertson JP, Permanent Secretary – MWECC
Dr. Sharon Morrison JP, Director General – MWECC

GOVERNMENT OF SAINT LUCIA
Ministry of Economic Development and the Youth Economy

Department of Economic Development
Correspondence on this matter should be addressed to:

Permanent Secretary
1st Fl. Finance Administrative Centre
Pointe Seraphine
Castries
Saint Lucia

Ms. Mafalda Duarte
Executive Director
Green Climate Fund (GCF)
Republic of Korea

Saint Lucia, March 12, 2026

Re: No-objection letter in respect of the funding proposal titled "Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean" submitted by Caribbean Community Climate Change Centre (CCCCC)

Dear Madam, Sir,

We refer to the funding proposal titled "*Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean*" including Saint Lucia submitted by the Caribbean Community Climate Change Centre to us on December 04, 2025 (the "**Proposal**").

The undersigned is the duly authorized representative of the Department of Economic Development, the national designated authority of Saint Lucia.

Pursuant to GCF Decisions B.08/10, B.37/22, and B.41/02, the content of which we acknowledge to have reviewed, in my capacity as representative of the national designated authority, we hereby communicate our no-objection to the Proposal.

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

(a) The government of Saint Lucia has no-objection to the Proposal; and
(b) The Proposal is in conformity with the national priorities, strategies and plans of Saint Lucia.

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

Notwithstanding the foregoing, we expect the Caribbean Community Climate Change Centre to take the necessary measures to ensure that the programme [and its sub-projects] as

described in the Proposal are implemented in a manner consistent with applicable national laws.

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

Kind regards,

Paul Hilaire (Mr.)
Permanent Secretary

Environmental and Social Safeguards (ESS) Report Disclosure Form

Basic project or programme information	
Project or programme title	Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean
Potential sub-project(s) anticipated after GCF Board approval	Yes
Sector (public or private)	Public
Accredited entity/Project-specific Assessment Approach (PSAA) applicant	Caribbean Community Climate Change Centre (CCCCC)
Environmental and social safeguards (ESS) category	Category B
Location – specific location(s) of project or target country or location(s) of programme	The Commonwealth of The Bahamas, Belize, Grenada, Jamaica, Saint Lucia
Safeguard Documents: Environmental and Social Impact Assessment (ESIA), Environmental and Social Management Plans (ESMPs), Environmental and Social Management System (ESMS), Environmental and Social Management Framework (ESMF), Environmental and Social Due-Diligence (ESDD) report, Land Acquisition and/or Resettlement Action Plan (LARAP), Indigenous Peoples Plan (IPP), Indigenous Peoples Planning Framework (IPPF), Resettlement Action Plan (RAP), Resettlement Policy Framework (RPF) etc. (as applicable)	
Date of disclosure on entity's website	Wednesday, September 9, 2026
Language(s) of disclosure	English
Explanation on language	English is an official language of the participating countries.
Link(s) to disclosure	**Environmental and Social Management Framework (ESMF)** English: https://caribbeanclimate.org/wp-content/uploads/2026/09/Annex6CABRICESMF.pdf?_gl=1*1i9z36i*_up*MQ..*_ga*MTgzODY2NTI5Mi4xNzg4ODM5NjEw*_ga_7YHB7MGTEJ*czE3ODg4Mzk2MTAkbzEkZzEkdDE3ODg4Mzk2MjgkajQyJGwwJGgw **Indigenous Peoples planning Framework (IPPF)** English: https://caribbeanclimate.org/wp-content/uploads/2026/09/Annex6aCABRIC_IPPF.pdf?_gl=1*1i9z36i*_up*MQ..*_ga*MTgzODY2NTI5Mi4xNzg4ODM5NjEw*_ga_7YHB7MGTEJ*czE3ODg4Mzk2MTAkbzEkZzEkdDE3ODg4Mzk2MjgkajQyJGwwJGgw
Other link(s)	N/A
Remarks on compliance with GCF policies	ESS reports consistent with the requirements for a Category B programme are contained in the documents above.
Disclosure in locations convenient to affected peoples (stakeholders)	
Date(s)	Wednesday, September 9, 2026
Place(s)	**Commonwealth of the Bahamas:** • Office of the Prime Minister Sir Cecil Wallace Whitfield Center, Nassau, Bahamas • Bahamas Protected Areas Fund (Bahamas) #204 Marina Lane, Sandyport

	ESMF: https://bahamasprotected.com/wp-content/uploads/2026/09/Annex-6-CABRIC-ESMF-.pdf IPPF: https://bahamasprotected.com/wp-content/uploads/2026/09/Annex-6a-CABRIC_IPPF-.pdf **Belize:** • Ministry of Economic Transformation (Belize) Sir Edney Cain Building, First Floor, Right Wing, Belmopan, Belize ESMF: https://met.gov.bz/climate-actions-for-building-resilience-in-costal-communities-in-the-caribbean-eda-facility/ https://met.gov.bz/indigenous-peoples-planning-framework-for-the-funding-proposal-titled-climate-actions-for-building-resilience-in-coastal-communities-in-the-caribbean-cabric-caribbean/ IPPF: • Belize Fund for a Sustainable Future (Belize) Garden City Plaza, Mountain View Blvd, Belmopan City, Cayo District, Belize C.A ESMF and IPPF: https://belizefund.bz/public-disclosure-cabric/ **Grenada:** • Ministry of Climate Resilience, the Environment and Renewable Energy (Grenada) 4th Floor, Ministerial Complex, Sir Eric M. Gairy Botanical Gardens, St. George's, Grenada W.I., St. George's, Grenada ESMF: https://climateresilience.gov.gd/docs/climate-actions-for-building-resilience-in-coastal-communities-cabric-in-the-caribbean-eda-facility/ IPPF: https://climateresilience.gov.gd/docs/indigenous-peoples-planning-framework-for-the-funding-proposal-titled-climate-actions-for-building-resilience-in-coastal-communities-in-the-caribbean-cabric-caribbean/ • Grenada Investment Development Corporation (Grenada) Frequenté Industrial Park, St. George, Grenada, West Indies ESMF/IPPF: https://gidc.gd/blog/2026/09/08/climate-actions-for-building-resilience-in-coastal-communities-cabric/ **Jamaica:** • Jamaica Social Investment Fund (Jamaica) 11 Oxford Road, Kingston 5, Jamaica

	ESMF: https://www.jsif.org/sites/default/files/Annex%206%20CABRIC%20ESMF.pdf IPPF: https://www.jsif.org/sites/default/files/Annex%206a%20CABRIC%20IPPF.pdf **Saint Lucia:** • Ministry of Finance, Economic Development and the Youth Economy (Saint Lucia) 2nd Level, Finance Administrative Centre, Pointe Seraphine, Castries, Saint Lucia ESMF: https://www.finance.gov.lc/programmes/view/222 IPPF: https://www.finance.gov.lc/programmes/view/223 • Saint Lucia Development Bank (Saint Lucia) 15-17 Brazil Street, Castries, LCO4 301, Saint Lucia ESMF: https://www.sldb.lc/climate-actions-for-building-resilience-in-coastal-communities-cabric-in-the-caribbean-eda-facility-annex-6-environmental-and-social-management-framework-esmf IPPF: https://www.sldb.lc/indigenous-peoples-planning-framework-for-the-funding-proposal-titled-climate-actions-for-building-resilience-in-coastal-communities-in-the-caribbean-cabric-caribbean
Date of Board meeting in which the FP is intended to be considered	
Date of entity's Board meeting	N/A
Date of GCF's Board meeting	Monday, October 26, 2026

Note: This form was prepared by the entity stated above.

Secretariat's assessment of FP325

Proposal name:	Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean
Accredited entity:	Caribbean Community Climate Change Centre (CCCCC)
Country(ies):	Bahamas (the), Belize, Grenada, Jamaica, Saint Lucia
Programme size:	Small

I. Overall assessment of the Secretariat

1. The funding proposal is presented to the Board for consideration with the following remarks:

Strengths	Points of caution
The programme has strong alignment with the GCF enhanced direct access (EDA) approach. Its devolution of decision-making to local actors is innovative and supports community ownership. The dedicated grant facility (USD 25 million) offers a predictable, simplified and accessible pathway suited to organizations with different levels of capacity.	The multi-layered implementation structure may increase transaction costs and require strong oversight, fiduciary controls and compliance support. The accredited entity (AE) has presented clear eligibility criteria for the selection of final beneficiaries and a detailed operations manual to guide overall administration of the EDA grant facility to ensure efficient delivery. These factors may help to reduce administrative burden when combined with other planned features of the programme, including tailored institutional strengthening throughout implementation, the selection of national grant administrators based on positive capacity assessments, and the use of existing governance structures instead of the creation of temporary parallel structures. The final adaptation impact will depend heavily on future subproject selection, as specific investments, sites and beneficiaries will be defined during implementation. The programme's design intentionally frontloads early proposal incubation support and community-led climate vulnerability assessments as a pipeline feeder for the EDA grant facility. This will ensure subprojects are responsive to prioritized climate hazards at the local level.

There is a clear focus on removing barriers faced by local authorities, non-governmental organizations (NGOs), civil society organizations (CSOs) and community-based organizations in accessing adaptation finance.	Capacity and absorption risks remain material, particularly for local actors expected to develop, manage and report on subprojects. Delivering foundational and tailored capacity development support is a prominent feature of the programme's design and will help to improve absorptive capacity and provide an accessible pathway for local actors to deliver climate action.

2. The Board may wish to consider approving this funding proposal in accordance with the term sheet agreed between the Secretariat and the AE and, if considered appropriate, subject to the conditions set out in annex II of document GCF/B.46/02.

II. Summary of the Secretariat's assessment

2.1 Project background

3. Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean is a public sector, multi-country adaptation programme submitted by the Caribbean Community Climate Change Centre (CCCCC). It is intended to cover the Bahamas, Belize, Grenada, Jamaica and Saint Lucia, and seeks to operationalize locally led climate action by strengthening the capacity of local actors and channelling adaptation finance directly to vulnerable coastal communities through a grant facility.

4. The programme is grounded in a strong climate rationale. The five CABRIC countries face escalating and compounding climate risks, including rising air and sea surface temperatures, more frequent and intense heatwaves, sea level rise, coastal flooding, coastal erosion, drought, changing rainfall patterns, stronger hurricanes, storm surges, marine heatwaves, coral bleaching and ecosystem degradation. These hazards are already affecting coastal settlements, infrastructure, livelihoods, food and water security, health systems, and ecosystems.

5. The proposal notes that approximately 70 per cent of the population in the target countries lives in coastal zones, where critical infrastructure, tourism assets, agricultural livelihoods, fisheries and ecosystems are concentrated. This creates high exposure to sea level rise, hurricanes, storm surge and coastal erosion. The programme further identifies climate-sensitive sectors (particularly tourism, agriculture, fisheries, health and ecosystem services) as central to livelihoods and national economies but increasingly vulnerable to climate impacts.

6. The climate rationale is reinforced by evidence of recent and repeated disasters, including major hurricanes, droughts, flooding, coastal erosion and ecosystem losses. These events impose significant economic costs, disrupt recovery, increase public debt pressures and reduce fiscal space for adaptation. The proposal also highlights that climate impacts are unevenly distributed, with women, low-income households, rural communities, smallholder farmers, fishers, persons with disabilities, and other vulnerable groups facing heightened exposure and lower adaptive capacity.

7. The proposal identifies several interlinked barriers that constrain effective adaptation in coastal communities:

(a) Limited access to climate finance at the local level, particularly for CSOs, NGOs, community-based organizations, local authorities, women-led organizations and inclusion-based groups;

(b) Low fiduciary, technical and institutional capacity among grass-roots and local actors to design, access, manage and report on climate finance;

(c) Insufficient fiscal space, driven by high debt burdens and recurrent climate-related losses, limiting the ability of the five countries' Governments to finance adaptation at the scale required;

(d) Fragmented adaptation delivery systems, where finance and decision-making do not adequately reach vulnerable communities;

(e) Limited availability and use of localized climate risk information (including community-validated vulnerability data) to inform local adaptation planning; and

(f) Gender and social inclusion barriers, including unequal access to land, finance, decision-making platforms, training and climate-resilient livelihood opportunities.

8. CABRIC responds to these barriers through a combination of institutional capacity-building, a locally led adaptation grant facility, and knowledge-sharing systems intended to improve access to finance, strengthen community-level planning and support replication across the Caribbean.

9. The programme expects to reach 51,559 direct beneficiaries, of whom 27,563 are female, and 931,323 indirect beneficiaries, of whom 470,984 are female. It targets all four GCF adaptation results areas: most vulnerable people and communities; health and well-being, and food and water security; infrastructure and built environment; and ecosystems and ecosystem services.

10. The total programme cost is USD 44,046,611, of which USD 42,037,511 is requested from GCF. The requested GCF financing would be provided entirely as a grant, consistent with the programme's public sector adaptation focus, the limited revenue-generating nature of many community-level resilience investments, and the fiscal constraints faced by the participating Caribbean countries.

11. The proposal is classified as a small-size GCF programme with an implementation period spanning six years. The co-financing amounts to approximately USD 2.01 million. The proposal classifies the programme as environmental and social (E&S) risk category B. This appears broadly consistent with the nature of the activities, which include small- to medium-scale community adaptation investments, ecosystem-based interventions, livelihood resilience measures, early warning systems and climate-resilient community infrastructure development. These activities may generate site-specific E&S risks, which are expected to be manageable through appropriate screening, mitigation and monitoring measures.

12. CCCCC will act as the AE and overall programme implementer. The programme will be delivered through a regional structure, including a regional programme coordination unit hosted within CCCCC. National grant administration will be supported by country-level entities: the Bahamas Protected Areas Fund, the Belize Fund for a Sustainable Future, the Grenada Investment Development Corporation, the Jamaica Social Investment Fund and the Saint Lucia Development Bank. The last two are GCF-accredited direct access entities. Collectively, the five executing entities (EEs) will support grant management, national-level coordination, calls for proposals, disbursement and oversight of sub-grants. The Caribbean Natural Resources Institute will provide technical support for capacity-building, drawing on its experience with civil society and participatory natural resource governance in the Caribbean.

13. Overall, CABRIC presents a relevant and timely adaptation programme for highly climate-vulnerable Caribbean countries. The programme's added value lies in combining direct local adaptation finance, capacity-strengthening and regional knowledge-sharing to address systemic barriers that prevent vulnerable communities from accessing climate finance. The proposal is particularly aligned with GCF priorities on locally led adaptation, support for small

island developing States, gender-responsive programming, and resilience of vulnerable communities and ecosystems.

2.2 Component-by-component analysis

14. Overall, the following components are mutually reinforcing and broadly coherent. Component 1 will build the institutional and operational capacity needed for local actors to access and manage climate finance, component 2 will deploy adaptation finance through a locally led grant facility, and component 3 will capture, validate and disseminate knowledge to support replication and scaling. This structure is well aligned with the GCF locally led climate action approach and responds to the proposal's climate rationale, which identifies high exposure of coastal communities to multiple and compounding climate hazards, alongside limited fiscal space and weak access to finance at the local level.

Component 1: Institutional and operational capacity (total cost: USD 6.865 million)

15. Component 1 is relevant and responsive to the proposal's core barrier: the limited capacity of local actors – particularly CSOs, NGOs, local authorities, women-led and inclusion-based organizations – to access, design, manage and report on climate finance. The component is well aligned with the GCF emphasis on country ownership, locally led adaptation and institutional capacity-strengthening, as it seeks to build the enabling environment required for the delivery of community-level adaptation. Its focus on fiduciary readiness, proposal development, gender-responsive coastal policy frameworks and locally led approaches is appropriate given the documented low financial absorption capacity and limited technical access among grass-roots actors.

16. This component has strong potential to support a paradigm shift by addressing systemic barriers rather than only financing isolated activities. However, its effectiveness will depend on whether its capacity-building outputs are sufficiently targeted, measurable and linked to the readiness of organizations to access and implement grants under component 2.

Component 2: Grant facility for locally led adaptation measures with implementation support (total cost: USD 31.42 million; GCF cost: USD 29.52 million)

17. Component 2 is the core investment component and represents the strongest contribution to impact potential. The USD 25 million grant facility directly responds to the lack of accessible climate finance for local actors in vulnerable coastal communities across the Bahamas, Belize, Grenada, Jamaica and Saint Lucia. The tiered grant windows – small, medium and large, are appropriate for accommodating organizations with varying capacities, while the simplified access pathways will help to reduce barriers for grass-roots and community-based entities.

18. The proposed investment themes – gender-transformative livelihood security and inclusive health, well-being and social resilience – are well aligned with the climate rationale. The programme's interventions – such as climate-resilient agriculture, ecosystem-based fisheries, mangrove restoration, last-mile early warning systems, climate-resilient shelters and clinics, and community health resilience – will directly address the documented exposure to droughts, hurricanes, storm surges, coastal erosion, sea level rise, heat stress, food insecurity and ecosystem degradation.

19. The grant facility has strong adaptation relevance and the potential to create direct benefits for vulnerable communities. It also provides a credible delivery mechanism for locally led climate action by shifting finance and decision-making closer to local actors. Key strengths include the use of community-led climate risk and vulnerability assessments, community co-design, participatory monitoring, and gender and inclusion targets.

Component 3: Climate information, knowledge-sharing and agency (total cost: USD 1.19 million)

20. Component 3 provides an important enabling function by supporting knowledge equity, regional learning and transparent sharing of community-led climate risk information. The proposed regional knowledge hub, community of practice and community-validated climate risk maps are relevant to scaling and replication, particularly in a multi-country Caribbean context where countries face similar climate hazards but have different local vulnerability profiles.

21. This component contributes to the paradigm shift potential by seeking to institutionalize learning from locally led adaptation and create mechanisms for replication across other Caribbean territories. It also supports country ownership and regional coherence by aiming to make climate risk information and lessons more accessible to communities, national institutions and regional partners.

Monitoring and evaluation (total cost: USD 1.12 million)

22. CABRIC presents a reasonably strong monitoring and evaluation (M&E) approach, particularly through its emphasis on participatory monitoring, evaluation and learning (PMEL) and the integration of community-led processes into project design and implementation. The proposal indicates that sub-grant budgets will ring-fence resources for PMEL, which is a positive feature given the programme's locally led adaptation objective and the need to ensure downward accountability to communities, CSOs, NGOs and local authorities. This approach is well aligned with the programme's EDA and locally led climate action rationale, as it seeks to track not only delivery of outputs but also community ownership, learning and responsiveness to local adaptation priorities.

23. The M&E design is also strengthened by the programme's proposed institutional arrangements. The regional programme coordination unit within CCCCC is expected to coordinate M&E, consolidate portfolio-level reporting across the five participating countries and support consistency across the national grant administrators. The inclusion of community-led climate risk and vulnerability assessments, knowledge-sharing mechanisms, and community-validated climate risk maps provides a useful basis for generating evidence, documenting lessons learned, and supporting adaptive management across the programme.

24. Overall, the M&E component appears directionally sound and aligned with GCF expectations for learning, accountability and adaptive management in a locally led adaptation programme. Its strengths lie in the participatory and community-based approach, the use of PMEL, and the regional consolidation role of CCCCC.

Project management (total cost: USD 2.14 million; GCF cost: USD 2.04 million)

25. This component covers the project management cost for implementation of the programme. The GCF portion of the project management cost is 4.9 per cent of the total requested GCF funding and complies with the GCF Policy on Fees.

Contingency (total cost: 1.28 million)

26. Contingencies will be disbursed upon request by the Accredited Entity subject to approval of the GCF Secretariat. The Accredited Entity shall provide such evidence as GCF requests to demonstrate the need for such contingencies. The contingencies budget line is intended to cover unforeseeable expenditure and changes in the budget related to exchange rate fluctuation, unforeseen adjustment in prices and unpredictable events during programme implementation which do not constitute a Major Change.

III. Assessment against investment criteria

3.1 Impact potential *Scale: N/A*

27. The programme demonstrates moderate to high impact potential as an adaptation intervention due to its focus on highly climate-vulnerable coastal communities across five Caribbean countries, its direct support for locally led adaptation investments and its potential to reach a substantial number of beneficiaries through direct financing. However, the magnitude of the adaptation benefits remains partially contingent on the future design and performance of the sub-grants portfolio under the grant facility mechanism.

28. The proposal targets countries facing severe and increasing climate risks, including sea level rise, hurricanes, coastal flooding, drought, marine heatwaves, coastal erosion and ecosystem degradation. The proposal provides extensive evidence across the five countries that coastal populations, livelihoods, ecosystems and infrastructure are already experiencing significant climate impacts and that these impacts are projected to intensify. Approximately 70 per cent of the population in the participating countries lives in coastal areas (where climate-sensitive sectors such as tourism, fisheries and agriculture tend to be concentrated), creating a strong basis for substantial adaptation benefits if resilience measures are successfully implemented.

29. The proposal estimates that there will be 51,559 direct beneficiaries and 931,323 indirect beneficiaries across the Bahamas, Belize, Grenada, Jamaica and Saint Lucia. These beneficiaries are expected to benefit from improved climate resilience, enhanced adaptive capacity, strengthened livelihoods and reduced exposure to climate hazards. The scale of the indirect reach is particularly notable relative to the sizes of the participating countries and suggests the potential for broad adaptation impacts beyond individual grant recipients.

30. The programme aims to contribute across all four GCF adaptation results areas: most vulnerable people and communities; health and well-being, and food and water security; infrastructure and built environment; and ecosystems and ecosystem services. This integrated approach reflects the multidimensional nature of climate vulnerability in coastal communities and increases the likelihood of generating co-benefits across sectors.

31. The proposal identifies several systemic barriers that currently limit adaptation outcomes, including weak institutional capacity, low climate data literacy, technical capacity constraints and limited access of local actors to climate finance. The programme seeks to address these barriers through a combination of capacity-building, technical assistance, knowledge-sharing and direct grant financing. The allocation of USD 25 million for sub-grants to CSOs, NGOs and local authorities represents a substantial direct investment in local adaptation action and could accelerate adaptation benefits in vulnerable communities.

32. The proposed adaptation interventions are linked to identified climate risks, including climate-resilient agriculture, ecosystem-based fisheries, mangrove restoration, last-mile early warning systems, climate-resilient shelters and clinics, and community health resilience. These interventions are broadly aligned with the climate hazards and vulnerability pathways identified in the proposal.

33. A key caveat is that the programme is intended to operate through an EDA grant facility, meaning that specific investments and implementation sites will largely be identified during implementation. While thematic investment areas are defined, the exact adaptation outcomes, locations and beneficiary distributions of future subprojects remain uncertain. Consequently, the scale and durability of the adaptation benefits cannot yet be fully verified as they will largely depend on the actual sub-grant portfolio. Additionally, achievement of impact will depend heavily on the ability of local authorities, NGOs and CSOs to absorb funds, develop quality

adaptation proposals and implement activities effectively. The proposal acknowledges existing capacity constraints and therefore programme success will depend on the effectiveness of the planned capacity-building measures.

3.2 Paradigm shift potential *Scale: N/A*

34. The programme presents a moderate to strong paradigm shift rationale because it aims to transform how adaptation finance is accessed, governed and delivered in the Caribbean. The shift from centralized project delivery towards devolved decision-making, community-led adaptation planning, direct financing of local actors and institutional strengthening represents a potentially significant change in regional climate finance architecture.

35. The proposal's strongest paradigm shift attributes relate to:

(a) Institutionalization of locally led adaptation;

(b) Strengthening of long-term capacity of local actors;

(c) Replicable financing and governance mechanisms across Caribbean countries;

(d) Creation of regional knowledge-sharing and learning systems; and

(e) Development of a pipeline of locally led adaptation investments.

36. The proposed grant facility addresses a long-standing structural barrier in the region: the limited ability of local authorities, CSOs, NGOs, and community organizations to access and manage international climate finance. By combining direct financing, capacity development, grant administration systems, participatory planning and regional knowledge-sharing mechanisms, the programme seeks to establish a durable model that could be replicated and expanded across other Caribbean Community Member States.

37. A notable strength of the proposal is its focus on building institutional and human capacity rather than solely financing adaptation investments. The programme explicitly seeks to strengthen the proposal development, fiduciary management, implementation, monitoring, climate data literacy and adaptive management capabilities of local organizations. These investments in institutional capacity could generate benefits that persist beyond the implementation period and improve future access to climate finance by local actors. The proposed use of established national institutions as grant administrators, further strengthens sustainability by embedding programme functions within existing country systems rather than creating temporary parallel structures.

38. In addition, the programme proposes knowledge-management mechanisms – including a regional knowledge hub, communities of practice, participatory monitoring systems and community-validated climate information – that may help to sustain learning and adaptive capacity beyond individual grant cycles. The proposal indicates that the grant facility itself would be replenished or maintained following the exhaustion of GCF resources to ensure long-term sustainability of grants provision.

39. Replicability appears to be one of the programme's strongest paradigm shift characteristics. The proposal presents the five participating countries as an initial platform for wider regional expansion and explicitly notes that they were selected in part to support future expansion of the CABRIC approach. Importantly, the proposal builds on lessons from previous GCF EDA pilots, the Global Environment Facility Small Grants Program and other regional initiatives, suggesting a deliberate effort to develop an adaptable model rather than a one-off intervention.

40. The programme demonstrates credible potential for scale-up at several levels. First, the grant facility is designed to support numerous subprojects rather than a single intervention,

creating opportunities to identify and expand successful local adaptation models. The allocation of USD 25 million for sub-grants across the five countries provides a substantial platform for locally led adaptation approaches. Second, the programme seeks to strengthen the enabling environment for continued adaptation investment by improving local institutions' ability to develop and manage climate projects. By increasing the absorptive capacity of local organizations, the programme could generate a pipeline of future climate investments that extend beyond CABRIC itself.

3.3 Sustainable development potential *Scale: N/A*

41. The sustainable development potential is assessed as high. The programme is expected to generate substantial environmental, social, economic and institutional co-benefits through improved climate resilience of coastal communities, strengthened livelihoods, enhanced ecosystem services, increased food and water security, improved disaster preparedness, and strengthened local governance and capacity. The proposal demonstrates a strong link between adaptation investments and broader sustainable development outcomes, particularly for vulnerable populations dependent on climate-sensitive sectors such as agriculture, fisheries and tourism.

42. The programme targets climate-vulnerable livelihood sectors that underpin rural economies, including agriculture, fisheries and tourism. Investments in climate-smart agriculture, ecosystem-based fisheries, livelihood diversification and nature-based solutions are expected to improve income security, protect productive assets and reduce climate-related economic losses. By strengthening local organizations' ability to access climate finance and implement adaptation investments, the programme is likely to create longer-term economic opportunities and improve local financial resilience.

43. The programme directly targets vulnerable coastal populations exposed to hurricanes, flooding, drought, sea level rise and ecosystem degradation. It is expected to contribute to food security, water security, health resilience and social cohesion in vulnerable coastal communities. The programme's social development rationale is particularly compelling given the multidimensional vulnerabilities affecting the recipient communities.

44. The programme adopts a gender-transformative approach and explicitly targets women-led and inclusion-based organizations. Gender considerations are well integrated into both programme design and implementation arrangements, and they represent a significant sustainable development co-benefit. Key commitments include:

(a) 40 per cent of grant awards are earmarked for women-led or inclusion-based organizations;

(b) At least 30 per cent of large grant awards (USD 300,000–500,000) are allocated to women-led or inclusion-based organizations; and

(c) At least 40 per cent of grant awards are allocated to organizations demonstrating significant female participation in governance structures.

45. The programme seeks to support the restoration and protection of coastal ecosystems, including mangroves, coral reefs, seagrass ecosystems, wetlands and coastal habitats. Investments in nature-based solutions are expected to generate benefits for biodiversity, ecosystem health and coastal protection. Ecosystem-based fisheries and livelihood interventions tend to lead to more sustainable natural resource management and reduced pressure on degraded ecosystems. Enhanced protection of ecosystem services is particularly important given the documented decline in mangrove coverage, coral reef health and biodiversity across the region. The environmental co-benefits are likely to be significant, although their magnitude will depend on the final portfolio of sub-grants selected during

implementation. Institutional strengthening is one of the programme's strongest sustainable development dimensions and may generate benefits that extend beyond individual adaptation investments.

3.4 Needs of the recipient *Scale: N/A*

46. The proposal presents a compelling and well-substantiated case for recipient needs. It demonstrates that the participating countries face acute climate vulnerability, substantial adaptation financing gaps and significant institutional constraints that limit access to and delivery of climate adaptation investments.

47. The programme targets highly climate-vulnerable Caribbean small island developing States exposed to multiple and compounding climate hazards, including hurricanes, sea level rise, coastal flooding, drought, marine heatwaves, ocean acidification and coastal erosion. Approximately 70 per cent of the population in the participating countries lives in coastal areas (where climate-sensitive sectors such as tourism, fisheries and agriculture tend to be concentrated), meaning that exposure to climate impacts is high. The proposal demonstrates that climate impacts are already affecting key livelihood sectors. It also contains a compelling vulnerability rationale, supported by extensive climate risk evidence and documented impacts on highly exposed coastal populations and ecosystems.

48. The proposal identifies a major adaptation financing gap in the Caribbean. The region's estimated adaptation investment needs exceed USD 100 billion, equivalent to one-third of its annual economic output, but approved climate finance remains insufficient to meet those needs. The participating countries face constrained fiscal space due to high sovereign debt burdens, ranging from approximately 62 per cent to over 90 per cent of gross domestic product, limiting their Governments' ability to finance adaptation investments independently. The proposal demonstrates that repeated climate disasters generate significant economic losses and further erode fiscal capacity.

49. The programme specifically targets those actors that face the greatest barriers to accessing international climate finance, namely local authorities, NGOs, CSOs and community organizations. The requested grant financing is consistent with the objective of addressing adaptation activities that are unlikely to attract commercial financing due to the local, public-good nature of investments and the limited revenue-generating potential of beneficiaries.

50. The proposal clearly identifies institutional capacity constraints as a major barrier preventing local actors from accessing and implementing climate finance. The programme also seeks to strengthen institutions through the use of established national grant administrators and regional technical support mechanisms.

3.5 Country ownership *Scale: N/A*

51. The programme demonstrates high country ownership potential through its alignment with regional and national climate resilience priorities, the use of national institutions as grant administrators, and design features that devolve adaptation decision-making to local actors. The proposal places significant emphasis on country-driven and community-led identification of investment priorities, implementation and monitoring, which is consistent with the GCF EDA approach.

52. The proposal is founded on a well-documented climate rationale that reflects adaptation priorities widely recognized across the Caribbean, including protection of coastal livelihoods, food and water security, ecosystem resilience, disaster preparedness, and social resilience. The programme directly responds to climate risks affecting the participating countries and targets

adaptation needs in sectors identified as climate sensitive, including agriculture, fisheries, tourism, health and coastal ecosystems. The proposed interventions and the design of the grant facility's thematic scope were informed by the priorities set out in the five countries' nationally determined contributions and further validated through a series of stakeholder consultations undertaken as part of the proposal development process.

53. A notable strength is the reliance on established national institutions to administer country-level grant facilities. Rather than creating parallel implementation arrangements, the programme will utilize existing entities: the Bahamas Protected Areas Fund, the Belize Fund for a Sustainable Future, Grenada Investment Development Corporation, the Jamaica Social Investment Fund and Saint Lucia Development Bank. These institutions will manage sub-grants, support country-level decision-making, and serve as interfaces between the programme and local beneficiaries. To further demonstrate ownership and financial discipline, each national EE has provided meaningful co-financing commitments to support implementation of the programme.

54. Country ownership is particularly strengthened through the programme's locally led adaptation approach. The proposal commits to:

(a) Community-led climate risk and vulnerability assessments;

(b) Participatory identification of investment priorities;

(c) Community co-design of proposals;

(d) PMEL; and

(e) Direct financing of local actors.

55. Furthermore, priority investment areas are expected to be identified through multi-stakeholder processes during implementation, allowing adaptation actions to reflect country-specific and locally identified needs rather than externally prescribed interventions.

56. The programme seeks to enhance the institutional capacities of local authorities, CSOs and NGOs through training, proposal development support, implementation assistance, fiduciary strengthening, monitoring systems and technical advisory support. The emphasis on capacity development could improve the long-term ability of national and local organizations to access and manage climate finance independently, thereby contributing to more durable ownership of adaptation processes.

3.6 Efficiency and effectiveness *Scale: N/A*

57. Efficiency and effectiveness are assessed as medium. The programme is expected to generate adaptation benefits across five highly vulnerable Caribbean countries through a USD 25 million locally led grant facility, complemented by institutional capacity investments, knowledge systems and decentralized climate finance delivery mechanisms. The EDA structure has the potential to improve the effectiveness of the programme by directing resources to local actors and reducing barriers to access, although the final efficiency of the resource allocation will depend on the quality and performance of the subprojects selected during implementation.

58. The programme targets 51,559 direct beneficiaries and 931,323 indirect beneficiaries across five climate-vulnerable Caribbean countries, suggesting potentially broad adaptation benefits relative to the overall programme size. USD 25 million (57 per cent of total programme financing) will be deployed through sub-grants to local actors, indicating that a substantial share of resources is directed towards front-line adaptation investments rather than centralized implementation. The GCF grant cost per direct beneficiary is approximately USD 815 and the cost per indirect beneficiary is approximately USD 45. The use of existing national institutions

as grant administrators and the reliance on established regional coordination structures may improve implementation efficiency and reduce duplication of systems.

59. The use of 100 per cent grant financing is broadly justified by the characteristics of the beneficiaries and activities targeted under the programme. The proposal focuses on local authorities, NGOs, CSOs, community organizations and vulnerable populations that face significant barriers to accessing commercial finance. It addresses adaptation activities (including ecosystem restoration, disaster preparedness, community resilience, local capacity-building, climate information services and social inclusion initiatives) that are likely to generate substantial public goods and social benefits but that are unlikely to generate revenue streams sufficient to support debt financing. The case for grants over concessional lending is further substantiated by the programme's economic and financial analysis, which models both commercial and concessional loan scenarios against grant financing for the two revenue-generating intervention types: climate-resilient agriculture (A1) and fisheries cold storage (A2). In each case the incremental net present value over the business-as-usual baseline is negative under debt financing (A1: −USD 7,235 over 20 years at commercial rates; A2: −USD 52,110 over 15 years at concessional terms) and turns positive only under grant financing, as debt-service obligations otherwise exceed the incremental revenues the interventions would generate.

60. The proposal demonstrates severe adaptation financing constraints in the participating countries, including high sovereign debt levels, limited fiscal space and insufficient access to international climate finance. The programme explicitly seeks to address financial exclusion among local actors that currently lack the fiduciary and institutional capacity required to access climate finance directly.

IV. Assessment of consistency with GCF safeguards and policies

4.1 Environmental and social safeguards

61. **Programme overview:** The programme seeks to strengthen climate resilience and adaptive capacity across five Caribbean countries: the Bahamas, Belize, Grenada, Jamaica and Saint Lucia. Coordinated by CCCCC, it aims to deliver community-driven adaptation through nature-based and ecosystem-based solutions, underpinned by robust stakeholder engagement. By requiring community-led climate risk and vulnerability assessments, embedding community co-design in project development, and ring-fencing resources for PMEL, the programme places local communities at the centre of decision-making and accountability. Critically, it aims to tackle the key barriers to effective community-led adaptation, limited access to finance, weak institutional capacity and inadequate climate data, thereby enabling more sustainable, locally owned and scalable resilience outcomes.

62. **Environmental and social risk categorization:** The programme is categorized as B for E&S risks and impacts, in accordance with the GCF revised Environmental and Social Policy and the AE accreditation level. As part of the funding proposal, the AE has shared an environmental and social management framework (ESMF) that aims to manage E&S risks that may arise within the programme. The ESMF is aligned with the GCF Environmental and Social Safeguards (ESS), the CCCCC environmental and social management system, and the national regulatory frameworks of the five participating countries. The ESMF incorporates measures to prevent and mitigate adverse environmental impacts, safeguard biodiversity and ecosystems, promote inclusive participation of vulnerable and marginalized groups, advance gender-responsive adaptation, respect Indigenous Peoples' rights and traditional knowledge, and strengthen stakeholder engagement through participatory and accountable governance processes.

63. **Environmental and social instruments:** The programme will implement a suite of environmental and social instruments to manage risks and impacts throughout its lifecycle. The

primary instrument is the ESMF, which establishes the overall safeguarding principles, screening procedures, institutional responsibilities, monitoring arrangements and mitigation requirements applicable to all sub-project activities. The ESMF serves as the overarching framework guiding E&S risk management across the programme. Given that subproject locations and beneficiaries will only be identified during implementation, the programme will use ESS screening to assess risks and determine safeguarding requirements. Where subprojects are classified as moderate risk, proponents will be required to prepare site-specific environmental and social management plans (ESMPs). Small grants will require a risk mitigation framework, while medium and large grants will require formal ESMPs for project approval.

64. **Labour and working conditions:** To manage labour-related risks, the programme will implement a labour management procedure aligned with ESS 2 and the CCCCC environmental and social management system. The labour management procedure will address recruitment and employment conditions, occupational health and safety, worker grievance procedures, prevention of child and forced labour, prevention of gender-based violence, non-discrimination, equal opportunity, and protections for vulnerable workers. Contractors and implementing partners will be required to maintain labour grievance registers, ensure confidential reporting, and monitor complaints and resolutions. The proposal also includes measures to address labour risks within supply chains. Contractors and primary suppliers must undertake due diligence to identify and mitigate risks associated with child labour, forced labour, unsafe working conditions and labour exploitation. Corrective actions and supplier replacement mechanisms will be required where serious labour violations are identified. Occupational health and safety will be managed through mandatory plans, training programmes, emergency preparedness measures and incident reporting systems. Contractors will be required to provide worker training, maintain accident and incident records, implement emergency response procedures, and monitor workplace safety performance throughout project implementation.

65. **Stakeholder engagement:** The programme underwent extensive stakeholder engagement during preparation and involved Government ministries, departments and agencies as well as private sector organizations, CSOs, NGOs, local authorities, universities and regional organizations. Since 2024, there has been a strong focus on engaging with national designated authorities (NDAs) in order to ensure Government alignment and support across the five countries. The stakeholder engagement report (annex 7 to the funding proposal) shows a substantial level of engagement, with these national-level efforts being complemented in 2025 and 2026 by targeted community consultation events with NGOs, CSOs, local authorities, community representatives, women's and youth groups, fisher and farmer associations, community councils, and community health workers. Across the five countries, more than 229 stakeholders have been engaged, with women representing 64 per cent (88 women including representation of 14 women's organizations, women's networks or gender focused groups) of the participants. A stakeholder engagement plan, presented with the funding proposal, defines oversight arrangements; stakeholder roles; project-phase engagement; free, prior and informed consent (FPIC) requirements; provisions for the inclusion of vulnerable groups; and means for monitoring stakeholder engagement. The plan places a strong emphasis on inclusive, locally led participation by Governments, NDAs, CSOs, NGOs, local authorities and affected communities, with specific attention to gender, Indigenous Peoples, persons with disabilities and youth. During implementation, the Secretariat recommends that stakeholder engagement be cascaded through locally rooted and trusted national and community structures to support subproject identification, proposal development, implementation monitoring and grievance access, with feedback loops so communities can see how their inputs shape decisions.

66. **Grievance redress mechanism (GRM):** The programme will establish a GRM to provide accessible, culturally appropriate and transparent processes that allow affected people and stakeholders to raise concerns about project activities, environmental and social impacts, access to benefits, exclusion, consultation, or implementation. The GRM will also enable them to

seek redress. It will establish a structured, multi-tier complaints process with defined steps for registration, assessment, resolution, implementation and appeal across the CCCCC, project and community levels. At the level of CCCCC, a full-time Gender Equity and Social Inclusion Specialist will be hired to work across the programme components. Additionally, the project management unit will appoint a focal person in each country, supported by the PMU's ESS Specialist, to ensure GRM compliance and monitor reporting mechanisms, awareness, code-of-conduct implementation, working conditions and mitigation measures.

67. **Sexual exploitation, sexual abuse and sexual harassment (SEAH):** In accordance with the GCF revised Environmental and Social Policy, the AE will implement a dedicated SEAH protocol to prevent and respond to SEAH risks. The separate SEAH complaints channel will sit alongside the normal grievance process but will operate independently so that SEAH complaints are not handled through ordinary GRM or community channels. The mechanism will also allow for the triggering of law enforcement remedies by consulting law enforcement authorities, in accordance with national laws. The Gender Equity and Social Inclusion Officer at CCCCC will receive and handle SEAH complaints.

68. **Biodiversity management plan:** To address ecological risks, all relevant subprojects will undergo biodiversity screening using a biodiversity impact checklist. Where risks are identified, a biodiversity management plan may be required. The programme will also adopt a strict no introduction of invasive species protocol, requiring the use of native species and ecological review of restoration activities.

69. **Chance find procedures:** Subprojects involving excavation, earthworks or potential impacts on cultural heritage will be required to apply chance find procedures. Where required, they must also prepare a cultural heritage management plan to protect archaeological resources, sacred sites, cultural landscapes, and other forms of tangible and intangible heritage.

70. **Environmental and social action plan (ESAP):** The ESAP operationalizes the ESMF and provides a structured framework for identifying, assessing, mitigating, monitoring and managing E&S risks at the subproject level. The ESAP is based on the precautionary principle and applies the mitigation hierarchy to address risks associated with labour and working conditions, community health and safety, biodiversity conservation, Indigenous Peoples, cultural heritage, land and resource access, stakeholder engagement, and environmental management.

71. The ESAP includes several time-bound actions that apply across the programme. These include finalizing and rolling out environmental and social screening and categorization tools, integrating ESMP requirements into grant agreements, delivering mandatory safeguards training to EEs and grantees, establishing a consolidated environmental and social reporting system, developing SEAH protocols, and conducting annual environmental and social performance reviews.

72. **Environmental and Social Safeguards (ESS) 1:** The ESAP focuses on strengthening E&S risk management systems, recognizing that detailed impact assessments are not yet available for future subprojects. Measures include capacity-building for the EEs, improved stakeholder engagement processes, enhanced screening systems and standardized reporting mechanisms.

73. **Labour and Working Conditions (ESS 2):** The ESAP seeks to address labour and working conditions by promoting equal opportunity employment, non-discrimination, labour protections and gender-responsive workforce development. The project will seek to leverage its works and services contracts to actively promote non-discrimination and equal opportunity hiring practices.

74. **Resource Efficiency and Pollution Prevention (ESS 3) and Community Health and Safety, and Security (ESS 4)** The ESAP will develop and implement a sustainable procurement system for EDA implementation designed under Component 1, to reduce any pollution impact and enhance resource efficiency and community resilience. The project will also include measures through a revolving fund financing mechanism and the establishment of grants to support environmentally sustainable practices, the promotion of ecosystem-based adaptation, and investment in community resilience.

75. **Land Acquisition and Involuntary Resettlement (ESS 5):** The proposal does not anticipate that there will be involuntary resettlement; therefore, the risks under ESS 5 are considered to be limited. Nevertheless, procedures are included in the ESAP to manage situations involving informal land users and to ensure that adaptation interventions do not result in economic displacement.

76. **Biodiversity Conservation and Sustainable Management of Living Natural Resources (ESS 6):** Biodiversity risks under ESS 6 will be managed through environmental screening, biodiversity assessments and compliance with national biodiversity frameworks.

77. **Cultural Heritage (ESS 8):** Cultural heritage risks under ESS 8 are considered low but will be managed through screening procedures and the implementation of chance find protocols where necessary.

78. Overall, the ESAP is primarily designed to strengthen safeguarding systems, institutional capacity and compliance mechanisms across the programme. Implementation responsibilities are assigned to the project management unit, EEs and grantees, with progress to be monitored through defined indicators, reporting requirements, annual reviews and allocated budget resources. The ESAP provides the practical mechanism through which the programme will achieve compliance with the GCF revised Environmental and Social Policy, the GCF Indigenous Peoples Policy, the GCF SEAH risk assessment requirements and the ESS.

79. **GCF Indigenous Peoples Policy & ESS7 (Indigenous Peoples):** The funding proposal meets the requirements of the Indigenous Peoples Policy. Potential impacts and opportunities to enhance benefits for Indigenous Peoples are addressed through an Indigenous Peoples Planning Framework embedded within the ESMF, with requirements for subproject-level screening, social assessment, FPIC and preparation of Indigenous Peoples Plans. The framework also provides for continued meaningful engagement with Indigenous Peoples throughout implementation and requires culturally appropriate consultation, respect for customary decision-making processes and FPIC. Indigenous Peoples representatives were engaged during project design as key informants and their inputs are reflected in the proposal, while site specific engagements will take place at subproject level. The programme will benefit Indigenous Peoples through the strengthening of climate resilience and coastal livelihoods, while supporting access to climate finance through targeted outreach, capacity-building for Indigenous Peoples organizations and inclusion in project governance at national level. The programme will also promote the recognition and application of Indigenous knowledge in the design and implementation of adaptation and ecosystem-based interventions, and envisages the adoption of participatory approaches, including community-led planning and mapping processes. In line with their roles and functions, the Indigenous Peoples Advisory Group is available to provide advice to the AE and EEs. In line with the GCF Indigenous Peoples Policy, the GCF Indigenous Peoples Focal Point will be available for assistance at any stage, including before a claim has been made.

4.2 Gender policy

80. The funding proposal demonstrates clear alignment with the GCF Gender Policy by including a programme-level gender assessment and gender action plan covering the five

beneficiary territories and the locally led adaptation approach of CABRIC. The assessment recognizes that, while the territories share common coastal resilience challenges, each has distinct gender, social, economic and institutional contexts that must shape implementation.

81. The gender assessment also identifies that women already make important contributions to climate resilience – including in agriculture, water management, community mobilization and household-level adaptation – yet their roles remain undervalued and insufficiently reflected in decision-making and access to resources. By responding to these systemic inequities, the programme is positioned to strengthen adaptive capacity, support sustainable and inclusive livelihoods, and ensure that women and marginalized groups are meaningfully engaged in shaping a climate-resilient and equitable future, consistent with the GCF revised Environmental and Social Policy and, the GCF updated gender policy.

82. The programme mainstreams gender equality and social inclusion as a core condition for effective locally led adaptation, recognizing that women, women-led organizations and inclusion-based organizations face disproportionate climate risks while often having less access to finance, technical support and decision-making spaces. The programme therefore moves beyond general participation by setting clear grant-access targets that reserve a meaningful share of resources for legally registered women-led and inclusion-based organizations, including support to strengthen financial literacy, fiduciary capacity and climate proposal development.

83. Overall, 40 per cent of the programme's grant awards will be directed to women-led or inclusion-based organizations, at least 30 per cent of large grants (USD 300,000–500,000) will be secured by such organizations, and at least 40 per cent of total grants will be allocated to local institutions or cooperatives with at least 40 per cent female representation on governing boards or project decision-making bodies. This approach is consistent with the updated Gender Policy, including its emphasis on improved gender and social outcomes. It will also help to ensure that women and representative local organizations are not only beneficiaries of climate finance but also active decision makers in the design, implementation and monitoring of adaptation investments.

84. Building on the gender assessment, the gender action plan is grounded in proactive, participatory and inclusive engagement. It aims to prevent harm before it occurs by putting in place practical measures, systems and capacity-building that deter adverse behaviour and build confidence among stakeholders and communities. Given the programme's multi-country scope, meaningful co-creation and participation by country stakeholders will be central to ensuring ownership, contextual relevance and effective implementation. The gender action plan will also apply the principles of FPIC where Indigenous Peoples are present, while extending the same spirit of respectful, informed and voluntary engagement to all stakeholders.

4.3 Risks

4.3.1. Overall programme assessment (medium risk)

85. CABRIC carries an overall medium residual risk level, reflecting the existence of a balance between meaningful exposure and credible mitigation across its top risks.

86. The most significant threats are external climate-driven hazards and exposure (e.g. storms and hurricanes), which could reverse implemented activities, cause financial losses and delays, and mean outcomes are not achieved. These are largely force majeure and only partly foreseeable, and they will be mitigated through adaptive management measures to restructure if delays occur.

87. Compounding this is a project-related disbursement asymmetry, where time-based management, technical assistance and service-contract costs will be committed regardless of

sub-grant performance whereas the grant facility (component 2) depends on pipeline development and local absorption capacity. This risks fixed costs being incurred despite under-delivery of impact. The risk will be addressed by sequencing indirect costs to sub-grant milestones and linking disbursement requests to the grant facility drawdown.

88. Finally, partner-related EE capacity poses a risk given the varied track record of the proposed EEs. This could cause delays in delivery. This risk will be mitigated through AE-led capacity assessments and related fiduciary controls to be implemented by the AE.

4.3.2. Accredited entity/executing entity capability to execute the current programme (medium risk)

89. CCCCC has the portfolio track record, the delivery capacity and the financial performance to successfully deliver CABRIC. It brings a regional mandate and climate change specialization, direct experience in Caribbean adaptation programming, and an active grant-management portfolio that demonstrates prior fiduciary, project management and climate finance delivery. Its role as a regional climate data repository and convener further strengthens its suitability for a multi-country, knowledge-intensive EDA programme.

90. In terms of GCF portfolio and performance, the footprint of the AE is modest but material: four approved projects (across three countries) valued at USD 116.5 million in GCF financing, with USD 43.6 million mobilized in co-financing and a strong readiness and Project Preparation Facility base of 33 grants. This makes the AE a strategically important direct access entity in the Caribbean. Its implementation maturity is about 54 per cent while its disbursement is about 33 per cent against approved and 48 per cent against schedule, with utilization lower at 19 per cent. This pattern appears to reflect implementation delays linked to procurement, institutional capacity and programme complexity, rather than a fundamental delivery concern.

91. Taken together, these factors indicate that CCCCC presents a credible, well-matched capacity base for delivering CABRIC. Its regional mandate and adaptation experience are exactly what the programme needs; however, close implementation and disbursement monitoring will be required, given the proposed multi-layered implementation arrangement of CABRIC. It will also be necessary to ensure that the proposed EEs have the capacity to deliver impact (to be validated through financial management capacity assessments) as a condition before funds flow.

4.3.3. Programme-specific execution risks (medium risk)

92. The programme's central execution risk lies in the capacity constraints of prospective grantees: the CSOs, NGOs and local authorities, which will implement community-driven adaptation interventions. This manifests in two interconnected risks:

(a) **Operational capacity risk:** Local implementing entities may lack the technical expertise for project development, management and monitoring. Weak M&E systems could undermine impact demonstration and adaptive management. The consequence would be a potential disconnection between resource deployment and meaningful climate adaptation outcomes; and

(b) **Equitable access risk:** Without safeguards, larger, more established organizations with higher absorption capacity could crowd out smaller, community-rooted entities – precisely the actors the EDA modality aims to empower. This risk would undermine the programme's paradigm shift potential.

93. The mitigation design of the AE is appropriately responsive: a tiered capacity assessment will evaluate and categorize organizations (low, moderate and high capacity), thereby determining eligibility pathways for grant financing. Organizations will proceed through structured training and write-shops before accessing grants. The tiered financing

approach (small, medium and large grants) will match award size to institutional capacity, enabling participation at appropriate scales. These mitigation measures reduce both risks to a medium (manageable) level, although execution success will critically depend on the quality and pace of capacity-building delivery under outcomes 1 and 3.

4.3.4. Compliance risk (medium risk)

94. The programme will be implemented through a regional grant-financing mechanism under which CCCCC, as the AE, will retain overall fiduciary responsibility. Grant administrator EEs will manage downstream grant disbursements to CSOs, NGOs and local authorities across the five Caribbean jurisdictions. Although the centralized fiduciary model and grant-only financing reduce certain integrity risks, the multi-tiered implementation structure, procurement activities, cross-border fund flows and numerous downstream recipients elevate the inherent risks of money-laundering and terrorism financing, fraud, sanctions, and prohibited practices.

95. Mitigation measures are embedded within the CCCCC institutional compliance framework and include risk-based anti-money-laundering and countering the financing of terrorism controls, financial management capacity assessments of the EEs, sanctions, politically exposed persons, and adverse media screening, beneficial ownership verification, risk-based due diligence, robust procurement and financial controls, tranche-based disbursements linked to performance, independent audits, ongoing monitoring, and confidential whistle-blower mechanisms. Enhanced due diligence and monitoring will be applied where elevated risks are identified.

96. Residual compliance risks remain due to the scale of the regional implementation and reliance on multiple downstream entities. Nevertheless, CCCCC centralized oversight, layered due diligence, strong fiduciary controls, periodic reassessments, and established escalation and audit mechanisms substantially mitigate these risks. On balance, the residual compliance risk is assessed as medium and considered acceptable given the control framework and oversight arrangements of the AE.

4.3.5. GCF portfolio concentration risk (within the monitoring thresholds)

97. In the event of approval, the impact of this proposal on the GCF concentration risk would remain within the monitoring thresholds of the risk appetite statement.

4.3.6. Recommendation

98. It is recommended that the Board consider the above factors in its decision.

Summary risk assessment	
Overall programme	Medium
Accredited entity/executing entity capability	Medium
Programme-specific execution	Medium
Compliance	Medium
GCF portfolio concentration	Within monitoring thresholds

4.4 Fiduciary

99. The programme will be executed under a two-tier arrangement. CCCCC will act as the lead EE, responsible through a regional programme coordination unit (RPCU) for day-to-day execution, including budget management and entering into subsidiary agreements with the five national EEs. The five national EEs will serve as grant administrators at the country level. Each

will function as financial vehicle in its country, holding a segregated CABRIC account, signing binding grant agreements directly with grant recipients, and disbursing funding across the three grant windows within a fixed USD 5 million country allocation.

100. Sub-grant selection decisions will be taken at the country level, with the national grant committee conducting non-binding technical appraisal and the national board holding final binding approval authority. All such selections will remain subject to review by the AE, acting through the RPCU in its capacity as accreditation master agreement or funded activity agreement holder. The AE will also reserve step-in rights where a selection is inconsistent with the operations manual or the project selection criteria. The RPCU will be hosted at the CCCCC headquarters in Belmopan, Belize.

101. An independent consultant conducted a financial management capacity assessment to determine each entity's suitability to serve as a grant administrator; this involved assessing fiduciary capacity against the required standards (the five entities are designated as grant administrators for the programme). Consistent with a risk-based approach, CCCCC will conduct periodic reviews and spot checks throughout implementation to confirm continued compliance and identify emerging risks.

102. In terms of the flow of funds, the Fund will disburse GCF proceeds to CCCCC, which will maintain a dedicated foreign-currency account opened for the programme, with signatories authorized by the CCCCC Executive Director. CCCCC will onward-disburse GCF proceeds to each national EE in tranches, on the basis of financial reporting and against pre-agreed disbursement conditions. Each national EE will maintain a segregated account for GCF proceeds, apply fiduciary controls consistent with the CCCCC accreditation standards and submit financial reports to CCCCC at agreed intervals.

103. The financial records of CCCCC are audited annually by an independent accounting firm, selected through a competitive bidding process every five years. The audits cover compliance with International Financial Reporting Standards, donor agreements, procurement and financial procedures, and internal controls. Independent external audits also apply at the national EE level and, on a tiered basis, at the sub-grant level: small grants are subject to internal audits and random financial spot checks by the grant administrator and are covered by the mandatory annual independent external audit of the grant administrator's overall CABRIC portfolio, while medium and large grants are subject to an independent external financial audit upon completion. The audited financial statements will be prepared and submitted to GCF annually as required under the funded activity agreement.

4.5 Results monitoring and reporting

104. Overall, the proposal is assessed to be aligned with the GCF results monitoring and reporting requirements. This adaptation programme aims to reach 51,559 direct beneficiaries and 931,323 indirect beneficiaries across five target countries. The number of beneficiaries has been estimated in separate annexes to the proposal based on programme outputs and expected adaptation benefits. The estimation is appropriately disaggregated across the four adaptation results areas, with measures taken to avoid potential double-counting.

105. The programme intervention logic visualized in the theory of change is relatively straightforward. This is largely because the programme's intended direct changes are expected to be delivered primarily through the grant support provided under component 2 (grant facility). The other components, which focus on strengthening institutional capacity and enhancing regional knowledge, serve as enabling conditions for achieving the programme's core adaptation results.

106. Given the programme's two-tier implementation structure – where grants will be provided to subprojects and the results of those subprojects will subsequently be aggregated at

the programme level – it is essential that the results achieved by individual subprojects are consistently linked to the programme-level results framework. To facilitate this, the proposal contains a menu of indicators that provides guidance on which GCF core and supplementary indicators should be applied depending on the type of support provided under each grant theme.

107. The selection of the GCF core and supplementary indicators in the logical framework appears appropriate. However, successful implementation of this approach will depend on whether credible and accurate data can be collected and managed throughout programme implementation. As outlined in annex 11 to the funding proposal, this will require robust monitoring arrangements, including periodic surveys and other appropriate data-collection methodologies, to ensure that programme-level results are measured consistently and reliably.

4.6 Legal assessment

108. The legal arrangements for the programme will be based on the amended and restated accreditation master agreement between GCF and the Accredited Entity which has been signed and is effective (the "**AMA**"). Consequently, they will consist of a programme-specific funded activity agreement which incorporates the AMA.

109. The Accredited Entity has not provided a legal opinion/certificate confirming that it has obtained all internal approvals and it has the capacity and authority to implement the programme.

110. The proposed programme will be implemented in five host countries. GCF has been granted privileges and immunities in two of these host countries, namely Belize and Grenada. In the remaining three host countries, namely The Commonwealth of The Bahamas, Jamaica and Saint Lucia, GCF is not provided with privileges and immunities. This means that, amongst other things, GCF is not protected against litigation or expropriation in these countries, which risks need to be further assessed. Moreover, the ability of GCF to undertake redress activities and/or investigations in such countries may be hindered due to the absence of privileges and immunities for relevant GCF personnel.

111. 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 countries, or has been provided with appropriate privileges and immunities for GCF and its personnel.

112. GCF does not hold industrial property protection for its combined logo (sphere with the words "Green Climate Fund") in any of the five host countries. 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.

113. To address the matters raised in this section and facilitate prompt implementation of the project, it is recommended that any approval by the Board is made subject to the following conditions:

(a) Submission by the Accredited Entity to GCF of a certificate or legal opinion, in form and substance satisfactory to the GCF Secretariat, within 120 days after Board approval, confirming that the Accredited Entity has obtained all final internal approvals needed by it and has the capacity and authority to implement the proposed programme;

(b) 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, or the date the

Accredited Entity has provided a certificate or legal opinion confirming that it has obtained all final internal approvals, whichever is later; and

(c) 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 FP325

Proposal name:	Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean
Accredited entity:	Caribbean Community Climate Change Centre
Country(ies):	Bahamas (the), Belize, Grenada, Jamaica, Saint Lucia
Project/programme size:	Small

I. Assessment of the independent Technical Advisory Panel

1. The Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean, is a small-sized public sector adaptation programme in environmental and social safeguards category B, submitted by the Caribbean Community Climate Change Centre (CCCCC) as the accredited entity (AE).[1] The programme proposes to support five participating countries from the Caribbean region, namely The Bahamas, Belize, Grenada, Jamaica and Saint Lucia, using an enhanced direct access (EDA) modality. The total cost is USD 44,046,611, of which USD 42,037,511 is sought as a GCF grant alongside USD 2,009,100 as in-kind co-finance contributions from the five national executing entities (EEs) and from CCCCC. The project implementation period is six years, with a total lifespan of 20 years.

2. The five CABRIC countries face increasing climate risks, with coastal communities particularly vulnerable to sea level rise, coastal flooding and erosion, extreme heat, drought, changing rainfall patterns, intensifying hurricanes, storm surges and marine ecosystem degradation. These hazards are already affecting coastal communities, particularly local infrastructure, livelihoods, food and water security, health and ecosystems. Key economic sectors of tourism, agriculture and fisheries are concentrated in coastal zones and are increasingly exposed to climate impacts, with risks to local livelihoods and national economies.

3. CABRIC aims to strengthen the climate resilience of local coastal communities in the five participating countries and reduce their vulnerability to climate risks. CABRIC adopts a locally led climate adaptation approach focused on increasing access to finance for grass-roots organizations while strengthening the capacities of such organizations to effectively absorb and manage these resources. Through devolved decision-making, capacity-building, data- and knowledge-sharing and grant financing, the programme aims to strengthen local ownership, demonstrate effective adaptation approaches that can be taken to scale, and generate lessons that can help to develop a broader regional climate finance mechanism in the Caribbean region.

4. The project is structured around three mutually reinforcing components that respond to six barriers to locally led adaptation: component 1 will address institutional and policy barriers by strengthening bottom-up local implementing capacities to develop and deliver strong, bankable adaptation proposals alongside technical assistance to inform national coastal policy frameworks; component 2 tackles financial barriers and will provide grants to community-driven adaptation initiatives to ensure that climate finance reaches underserved and vulnerable communities; and component 3 addresses data and knowledge barriers within the five CABRIC countries by building local knowledge platforms, and strengthening awareness on climate risk

[1] This assessment is based on the funding proposal package received by the independent Technical Advisory Panel on 29 July 2026.

and gender equality, disability and social inclusion (GEDSI) specific vulnerabilities, with intended spillover effects to the wider region.

5. A key feature will be the establishment of the EDA facility (under component 2) to channel adaptation grant finance directly towards community-led climate-resilient actions and local-level decision-making. Grant-funded subprojects will focus on two thematic priority areas that were identified through a consultative process: gender-transformative livelihood security (theme 1) encompasses climate-smart agriculture, climate-resilient ecosystem-based fisheries and restorative and protective coastal nature-based solutions; while health, well-being and social resilience (theme 2) comprises equitable early warning systems and emergency health risk management, gender and socially responsive mental health initiatives and socially inclusive community health clinics and shelters. Eligible grantees include legally registered civil society organizations (CSOs), non-governmental organizations (NGOs) and local authorities in the five participating countries. To strengthen inclusion, at least 40 per cent of grantees will be women-led or women- and inclusion-focused organizations.

6. CCCCC will also act as the lead EE, alongside five national EEs as follows: (a) Jamaica Social Investment Fund, a limited liability company acting as a government agency; (b) the Belize Fund for a Sustainable Future, a private conservation trust fund formally incorporated on 8 March 2022; (c) The Bahamas Protected Areas Fund, a body corporate established by the Bahamas Protected Areas Fund Act, with operational independence from government; (d) the Grenada Investment Development Corporation, a statutory body established through an Act of Parliament, responsible for supporting the local micro, small and medium-sized enterprises sector; and (e) the Saint Lucia Development Bank, a body corporate established by the Saint Lucia Development Bank Act and wholly owned by the Government of Saint Lucia.[2]

7. The five national EEs, serving as grant administrators in each of their countries, will support implementation of their country-level programmes, specifically the management of subgrants, launching calls for proposals, and disbursing tiered funding to grantees for the management of subgrants. The Caribbean Natural Resources Institute (CANARI) will serve as an implementing partner for capacity-building initiatives and to support regional peer learning.

1.1 Impact potential *Scale: N/A*

8. **Climate risks.** The Caribbean region is highly exposed to climate and disaster risks due to its archipelagic landscape, its location within the hurricane belt and its coastal community concentration. Rising temperatures and changing rainfall patterns are increasing the frequency and intensity of climate hazards such as intensifying hurricanes, floods and droughts, coastal erosion and ecosystem losses, with major economic, social and environmental impacts on local communities and their livelihoods.

9. The feasibility study (annex 2 to the funding proposal) presents historical and projected climate trends for the entire Caribbean region. The region's climate is projected to continue changing through to the end of the current century, with significant warming trends expected. [3] These changes are likely to include more frequent and intense heatwaves, rising sea levels, and intensifying hurricanes. While the overall average volume of precipitation is not expected to exhibit significant change, rainfall patterns are expected to become more variable and erratic. Additionally, El Niño and La Niña climate patterns, along with large weather systems, make the Caribbean's climate highly seasonal and variable, affecting rainfall, temperatures, winds and ocean conditions.

[2] Jamaica Social Investment Fund and Saint Lucia Development Bank are GCF accredited direct access entities.
[3] Annex 2 projections are based on Shared Socioeconomic Pathways (SSPs) under the intermediate greenhouse gas emissions scenario (SSP4.5) for the near term (2021–2040) and long term (2081–2100).

10. The five CABRIC countries are highly vulnerable to climate change, although the nature and magnitude of climate risks vary across countries. Their participation in CABRIC is based on a set of criteria, including the degree of coastal climate vulnerability, alignment with national climate adaptation and resilience priorities, opportunities for community-based coastal interventions, geographic representation across the Caribbean, the potential for regional learning and replication, and willingness to be part of CABRIC.

11. Country-level climate risk assessments highlight differentiating exposure and adaptive capacity, and socioeconomic differences within each country. Table 2 in the funding proposal presents details of climate hazards across the countries, including observed trends, projected changes and country-specific physical impacts, while table 4 considers how climate hazards translate into social, health, infrastructure, institutional and community impacts, and identifies corresponding adaptation needs and interventions. The AE has clarified that the programme is structured to ensure that socioeconomic differences, climate exposure and adaptive capacity are considered through the subsequent prioritization of subgranting across the countries.

12. Approximately 70 per cent of the population of these five countries live in coastal areas and are highly exposed to sea level rise, hurricanes, storm surge and coastal erosion. The key sectors of tourism, agriculture, fisheries, health and ecosystem services play a key role in supporting livelihoods and national economies but are increasingly exposed to the impacts of climate change. The funding proposal provides several examples of the impacts of climate and extreme weather events on the economy, livelihoods and health. The poor are disproportionately affected; women and children face heightened vulnerabilities; and climate change undermines livelihoods and incomes, increases household burdens and adversely affects health, nutrition and well-being.

13. **Adaptation benefits.** CABRIC targets all four GCF adaptation results areas. Programme interventions will help to strengthen the resilience of coastal communities against accelerating climate risks and health hazards, diversify livelihoods and reduce income vulnerability to climate shocks, protect critical ecosystems and promote inclusive, community-led management of natural resources. It will also support reliable access to safe water for drinking, sanitation, and infection prevention and control, as well as renewable and backup energy solutions to maintain essential health and safety during extreme weather events, outages, and emergencies. The locally led climate adaptation approach will help to shift decision-making power and financial resources directly to local actors for accelerated and effective climate action, with an emphasis on gender transformation and inclusion.

14. Participatory climate risk and vulnerability assessments (pCRVAs) under outcome 1 will be the main mechanism for assessing future climate risks and adaptative capacities at the community level. The pCRVAs will enable priorities to be determined through locally grounded assessments rather than relying solely on national-level risk rankings. The pCRVA process will adopt a blended methodology that combines available climate-risk information, including current and projected hazard exposure, with community-level knowledge on exposure, socioeconomic vulnerability, ecological sensitivity, and adaptive capacity.

15. The findings of the pCRVAs will directly inform the design and prioritization of subprojects clustered across two thematic areas as follows:

(a) Theme 1 will support sustainable, gender-transformative livelihoods that reduce vulnerability to climate change. Climate-smart agricultural activities will improve food and water security under changing rainfall patterns, while climate-resilient fisheries and aquaculture will diversify incomes, reduce post-harvest fish losses and enhance the sustainability of marine resources. Restoration of coastal ecosystems will provide nature-based protection from coastal hazards, conserve biodiversity and support sustainable tourism and fisheries; and

(b) Theme 2 will support inclusive health, well-being and social resilience. The establishment of community-led, socially inclusive early warning systems will enhance resilience against climate risks and health hazards and enable community health clinics to integrate climate information with disease monitoring and communication in line with the unique needs of communities. Clinics will serve as emergency shelters during disaster events and provide psychosocial support.

16. CABRIC is expected to generate broader systemic benefits through building local implementation capacity, while enhancing the policy, institutional and knowledge environment in the participating countries. This could potentially help to lay the foundations for other Caribbean Community member States to adopt locally led coastal resilience models.

17. Annex 6 to the funding proposal puts the project in category B (low risk), on the basis that some activities could carry site-specific environmental or social risks and provides an exclusion list of activities. There may be risks of maladaptation if activities are not appropriately planned and managed, for example, unsustainable groundwater extraction, overexploitation of aquatic resources or reduced ecosystem resilience from poorly designed nature-based solutions or poor site selection. The local pCRVAs and robust monitoring and evaluation (M&E) processes will be important in identifying and mitigating unintended negative impacts.

18. **Beneficiaries.** The programme will benefit a total of 982,882 people. This includes 51,559 direct beneficiaries (of which 27,563 are female) including community members, CSOs, NGOs and local authority staff, as well as government officials, policymakers and technical staff participating in capacity-building and training. Direct beneficiaries also include smallholder farming households and households reliant on artisanal fishing in rural and peri-coastal communities whose livelihoods and food security are directly threatened by climate variability and extreme weather events, residents who gain access to a structurally resilient shelter during extreme events, and people benefiting from post-disaster mental health support. The 931,323 indirect beneficiaries (of which 470,984 are female) include populations residing in the coastal areas of CABRIC countries likely to benefit from strengthened institutions, policy frameworks, improved regulatory protections and ecosystem services, and local knowledge spillover.

19. Annexes 23a and 23b to the funding proposal acknowledge the challenges of beneficiary identification for an EDA modality, given that specific details on the numbers and sizes of subgrants, geographic distribution and beneficiary reach will only emerge during project implementation. Nevertheless, these annexes provide a convincing framework for ex ante beneficiary estimates based on a modelled portfolio of six representative intervention types within the two thematic areas mentioned above.[4] Table 1 presents estimated beneficiaries by country, and the funding proposal outlines a process for validation during implementation.

Table 1: Estimated numbers of beneficiaries by country

Participating countries	Direct beneficiaries	Indirect beneficiaries
The Bahamas	9,836	75,131
Belize	9,036	117,156
Grenada	8,051	42,499
Jamaica	13,263	648,372
Saint Lucia	11,373	48,165
Total	**51,559**	**931,323**

20. The project design and extensive in-country stakeholder consultations have not yet identified the communities where pCRVAs will be carried out. This is an important consideration as the strategic selection of geographies will determine which high-risk coastal communities have access to programme resources. Instead, the programme plans and budgets

[4] The six representative intervention types include climate-resilient agriculture, cold storage for artisanal fishers, community-managed marine protected areas, community-based early warning systems, mobile mental health support units and hurricane-proofing of community buildings.

for 25 subnational workshops (five workshops per country in year 1) to identify the priority communities where pCRVAs will be undertaken. The AE has indicated that this approach will enable local institutions and communities to have greater influence in identifying and prioritizing vulnerable communities.

21. As the pCRVAs are yet to be developed, the specific coastal landscapes where the small grants will be made are unknown, as are the specific climate risks and impacts to be addressed, including local-level hazards, vulnerability and exposure, how these interact with each other and with non-climate drivers, and how they are expected to change over the 20-year programme lifespan. Instead, the funding proposal relies on national-level analysis of climate risks and impacts (section B.1), which means that the anticipated adaptation impact remains at a high level of generality. Also, as grants will be disbursed in years 2, 3 and 4, adaptation measures could be identified and implemented relatively late in the project cycle leaving insufficient time for adaptation actions to deliver concrete results within the implementation period.

22. On this basis, the impact potential is considered to be medium to high.

1.2 Paradigm shift potential *Scale: N/A*

23. **Barriers.** CABRIC will tackle six categories of structural barriers that constrain locally led adaptation action: institutional capacity; technical capacity; data and information; access to adaptation finance; awareness; and policy. Structural limitations such as complex requirements, short funding cycles, limited flexibility, high transaction costs and centralized decision-making are seen to affect the way in which climate finance is accessed, designed and delivered.

24. **Proposed pathways towards climate resilience.** CABRIC is intentionally designed with locally led adaptation principles, alongside an EDA mechanism for flexible and predictable finance, and proposes to strengthen local capacities to effectively plan and manage adaptation actions. This approach is intended to ensure that "those most affected by climate change are the primary architects of their own resilience" (annex 2). In the longer term, these actions are intended to strengthen the ability of local communities to access climate finance.

25. The scope of the programme and its three components is ambitious, particularly as success will be contingent on diverse geographical and socioeconomic contexts, reliance on multiple stakeholders with varying implementation capacities, differentiated localized approaches towards addressing community responsiveness to climate risks, and unknowns about sustained stakeholder interest and longer-term resource mobilization.

26. **Component 1** activities will strengthen institutional capacities to design and deliver local adaptation projects and support the development of project pipelines to address low absorption capacity of local stakeholders for climate finance. The development of a participatory and bottom-up pCRVA process for each country is central to programme design and will be used to inform priority pipeline investments in high-risk coastal areas. pCRVAs propose to draw on available scientific climate risk information as well as community-level lived experience and knowledge of exposure, socioeconomic vulnerability and adaptive capacity. However, the independent Technical Advisory Panel (iTAP) finds that there may be challenges in reconciling these sources of information and the programme will need to ensure that this is implementable in practice.

27. The iTAP also queried whether one pCRVA per country would be sufficient to inform investments, demonstrate success and support wider transformation and scale. The AE clarified that CABRIC will serve as a practical demonstration and learning platform and does not propose to comprehensively address all coastal vulnerabilities. Rather, by focusing resources on carefully selected highly vulnerable communities and locally identified adaptation priorities, it

will demonstrate how this EDA approach can generate tangible adaptation outcomes while strengthening institutional capacity and learning. This is intended to catalyse wider transformation and scale beyond the programme's direct investment footprint.

28. The AE has confirmed that programme safeguards will ensure the integrity of devolved decision-making processes, including through pCRVAs, community co-design processes for subproject selection, and the programme's overall governance structure. Programme design also incorporates measures to mitigate the risk of elite capture and ensure meaningful GEDSI representation in programme processes, for example through multi-stakeholder workshops, targeted engagement and outreach. Rolling institutional readiness and capacity assessments of prospective grantees will enable wider participation and strengthen capacities over time.

29. The pCRVAs and policy gap assessments will help to identify key policy-related issues and bring these to the attention of government stakeholders with a view to informing national coastal policy frameworks. However, while engaging with national designated authorities (NDAs), ministries and other government institutions provides an important pathway for contributing to policy dialogue processes, it does not in itself guarantee policy uptake. Given the differences in institutional capacity, policy priorities and political context across the five countries, CABRIC will need to be realistic about the pace and scale of policy-related changes that can be achieved.

30. **Component 2** establishes a three-tier grant architecture (total USD 25 million) with each country receiving an equal share of USD 5 million, through six calls for proposals over a period of 3.5 years. The two themes reflect national priorities, project gap analysis and locally identified climate vulnerability drivers and include the integration of GEDSI considerations. However, the two thematic windows are designed to be flexible and establish climate-relevant eligibility parameters rather than prescribing specific interventions. This approach will enable locally determined priorities to shape investments while maintaining alignment with the programme's climate objectives and results framework.

31. An estimated total of 118 subgrantees will receive funds across three tiers of grant sizes: small (up to and including USD 150,000), medium (USD 150,000 to USD 300,000) and large (USD 300,000 to USD 500,000). Each national EE has robust arrangements in place to enable funds to flow to local organizations. This distribution across tiers, as outlined in table 2, is an estimate based on a qualitative assessment of civil society absorptive capacity in each country and is intended as an illustrative framework for the use of the USD 5 million country allocation. The actual distribution of grant sizes within each country will emerge during implementation and will depend on the quality of proposals received, evolving country priorities , and adaptive management informed by implementation experience.

Table 2: Indicative distribution of grant agreements and size across countries

Country executing entity	Funding agreements	Number of grants by size
The Bahamas Protected Areas Fund	19	4 large; 5 medium; 10 small
Belize Fund for a Sustainable Future	27	1 large; 4 medium; 22 small
Grenada Investment Development Corporation	28	1 large; 3 medium; 24 small
Jamaica Social Investment Fund	17	4 large; 7 medium; 6 small
Saint Lucia Development Bank	27	1 large; 4 medium; 22 small
Totals	**118**	**11 large; 23 medium; 84 small**

32. Activity 2.1.3 establishes clear criteria and a three-step process for screening, appraising and approving grant proposals: pre-screening by national grant administrators, appraisal by national grant committees and final approval by national boards. The operations manual provides clear guidance on the granting facility, including eligibility requirements and activities excluded from CABRIC funding. It also establishes criteria for national coordinators to assess

subgrantee underperformance, including missed reporting deadlines, utilization of less than 50 per cent of the previous tranche and deviations from the approved workplan.

33. The iTAP queried the reasoning behind the requirement for co-finance contribution by grantees equivalent to 5 per cent of project funding for small grants, 10 per cent for medium-sized grants and 15 per cent for large grants. Although these contributions could be made in kind, including through voluntary community labour, CABRIC's rationale of keeping grantee co-finance contributions low to enable smaller organizations with lower capacities to access funding is not fully substantiated. There may be some risk that grantee co-finance requirements could create additional barriers for less-resourced organizations, and the AE should put in place mechanisms to ensure that intended beneficiaries are not disadvantaged.

34. **Knowledge and learning.** Overall, CABRIC has a strong conceptual approach to learning and knowledge management. **Component 3** will use a sequenced approach to strengthening knowledge sharing, communication and regional learning. An integrated knowledge platform (activity 3.1.1) will help to synthesize and translate climate information into practical decision-support tools, with interactive climate risk maps and GEDSI overlays for each CABRIC country. Capacity-building and data literacy training for CSOs and NGOs (activity 2.2.2) is expected to strengthen local capacities in generating, interpreting and applying climate information. An annual regional knowledge-sharing conference (activity 3.1.3) will help to document and disseminate lessons, promote peer exchange and strengthen regional knowledge-sharing partnerships beyond the lifetime of the CABRIC programme.

35. The localized nature of interventions means that lessons are not always directly applicable across diverse contexts. The programme will therefore adopt a learning by doing approach. As knowledge emerges, it will be used to inform adaptive management and future calls for proposals and eventually enable information flows between coastal communities and decision makers on climate action.

36. The funding proposal clearly describes how CABRIC builds on lessons learned from other GCF-funded interventions in the region. The AE has also confirmed that lessons from previous interventions across the beneficiary countries and the wider Caribbean will inform the design of new investments – for example, through the introduction of a help desk facility, quality assurance processes, drawing on experiences of local implementing partners, and participatory monitoring, evaluation and learning processes.

37. **Operation and maintenance (O&M).** Grantees will be expected to submit a sustainability and O&M plan as part of their full subproject proposals, which will be assessed during appraisal. O&M plans are expected to show how assets will be maintained beyond the lifetime of the CABRIC programme, drawing on community or grantees' own resources. The iTAP notes the importance of ensuring that maintenance of infrastructure and equipment is adequately resourced to sustain benefits over time. Given the diversity of asset types and different conditions under which they operate, it will be important for the AE to develop detailed guidance and support to grantees on O&M approaches to be undertaken during and beyond the programme.

38. **Sustainability, replication and scaling.** The programme provides a credible foundation for sustainability and scaling with mechanisms built in at all levels. These include a requirement for sustainability plans for all subgrants, sustainability as a formal appraisal criterion, portfolio-level monitoring, institutional anchoring through the grant administrators, the availability of coastal policy gap assessments and policy frameworks as reference resources for national policy stakeholders and continued technical support and peer learning through CANARI's regional networks. The design feature of institutionalizing training, knowledge, communities of practice and policy outputs within existing systems and networks is a strength as it reduces reliance on project-specific structures.

39. However, sustainability and scalability are also based on assumptions that are yet to be demonstrated. In particular, the programme's ability to attract follow-on financing will be critical to sustaining and scaling efforts. The programme recognizes that access to domestic, bilateral, regional or private sector climate finance remains a structural challenge for local organizations in the Caribbean. Therefore, demonstrating successful subprojects, supporting local-level organizations in becoming investment ready, and creating linkages with microfinance institutions and private sector actors (activity 1.1.6) may not be sufficient to attract adequate financing beyond GCF funding as success will also depend on available financing mechanisms, incentives and effective institutional relationships after the programme ends. Although the AE has clarified to the iTAP that "the programme is not expected to develop and test a resource mobilization strategy", the AE may wish to consider identifying viable options for continued financing beyond GCF funding.

40. The programme's sustainability and scalability potential is therefore stronger where interventions can be embedded within existing institutions, systems and networks, but less certain where continued external financing or project-specific technical support is required. The programme also recognizes that sustainability pathways will differ across the 118 grants and intends to test and adapt these pathways through implementation and at the midterm evaluation. The AE could also consider developing criteria to assess which interventions are institutionally embedded and financially viable so that these can be replicated or scaled up.

41. **Monitoring of impact.** The CABRIC monitoring, evaluation and learning (MEL) framework will monitor four (of eight) locally led adaptation principles that are most relevant to community-executed small grants. A positive feature of the MEL framework is that it adopts a contribution analysis approach, with a participatory process of monitoring that draws on data generated by both the Regional Programme Coordination Unit and through community-level monitoring that tracks observable changes at the local level. Annex 11 to the funding proposal clarifies that the monitoring framework will also assess the effectiveness and equity of all interventions in reaching targeted beneficiaries, and particularly the most marginalized, and that the indicators will be disaggregated by sex, age, readiness level, vulnerability category and geography. The roles and responsibilities of stakeholders are also presented at various levels. A full-time regional MEL specialist staff member will hold overall institutional responsibility for ensuring that evaluations are completed and meet quality standards, and that their findings are incorporated into programme adaptive management.

42. The iTAP recommends that the programme strengthen aspects of its M&E approach, taking into account the following concerns:

(a) The programme-specific results appear to be focused on delivering outputs, and it is unclear to what extent the M&E will be able to track improvement in the climate resilience of communities. As the programme's exit strategy aims to demonstrate the viability and value of the EDA mechanism to external funders, demonstrating tangible results will be vital to provide evidence of impact and attract future support;

(b) As the subgrants are yet to be selected and their distribution across the two project thematic areas and geographies is yet unknown, it is unclear how programme-level results will be meaningfully aggregated across the themes and how the adaptation impact, particularly in terms of improving the climate resilience of communities, will be monitored across two themes of 118 diverse interventions;

(c) M&E evidence from each funding round is expected to inform the design, targeting and balance of subsequent calls for proposal, although it remains unclear how this will be applied in practice given the limited time frame between funding rounds; and

(d) There is some risk that the current approach may result in extensive reporting burdens for project beneficiaries. The proposed approach, methodology and timelines for participatory MEL, and collection and use of data, are quite extensive, and the concern of

the iTAP is that this is likely to require substantial time and effort, and may not be consistently applied across the programme given the scale of interventions across contexts and varying capacity of stakeholders to undertake M&E.

43. The paradigm shift potential is considered to be medium.

1.3 Sustainable development potential *Scale: N/A*

44. CABRIC is aligned with the SIDS Accelerated Modalities of Action (SAMOA) Pathway and the 2030 Agenda for Sustainable Development and contributes to several Sustainable Development Goals (SDGs). Although the funding proposal does not specifically mention SDG 13 (climate action), the iTAP considers the programme's contribution to this SDG to be significant. Other SDGs mentioned include SDG 1 (no poverty), SDG 3 (good health and well-being), SDG 5 (gender equality), SDG 8 (decent work and economic growth), SDG 10 (reduced inequalities), SDG 14 (life below water) and SDG 15 (life on land).

45. With its emphasis on reducing multidimensional vulnerability and improving livelihood security and social resilience, the programme identifies economic, social/gender, and environmental co-benefits, particularly: (i) enhanced livelihood diversification and economic security for project beneficiaries; (ii) improved GEDSI by prioritizing organizations led by women or Indigenous communities and initiatives led by marginalized groups in adaptation interventions with a view to strengthening their access to climate finance; and (iii) improved ecological conditions and biodiversity protection.

46. **Economic co-benefits** could be generated from activities under component 2, theme 1, which will help to diversify incomes, improve livelihood security and productivity, reduce vulnerability to climate-related shocks and enhance the long-term food and livelihood security of vulnerable coastal communities. These include climate-smart agricultural practices, such as the use of resilient crop varieties, soil and water management, rainwater harvesting, watershed management and agroforestry; sustainable climate-resilient fisheries and aquaculture practices; investments in post-harvest loss reduction and value chain development; and nature-based restoration of coastal and marine ecosystems that will sustain ecosystem services.

47. **Environmental co-benefits** could be generated through activities under component 2, theme 1. These include interventions to protect and restore coastal and marine habitats such as mangroves, coral reefs and seagrass beds, thereby enhancing ecosystem integrity, sustaining biodiversity, and strengthening resilience of coastal communities to climate risks. Climate-smart agricultural practices, including watershed management, agroforestry, the promotion of resilient crop varieties, and soil and water conservation measures, could reduce soil erosion, regulate water flows, improve watershed ecosystem functioning and help to combat land degradation.

48. **Social co-benefits** arising from activities under component 2, themes 1 and 2, could improve health and safety outcomes, reduce service disruptions during extreme weather events and strengthen community resilience. Improved access to clean water and sanitation could reduce the risk of spread of climate-related diseases, reliable energy supplies could reduce disruptions to healthcare and emergency services, while climate-resilient community health facilities could provide healthcare and shelter during extreme weather events and offer mental health support for those affected by climate change. Early warning systems and improved access to information could help communities to adapt to climate change.

49. Theme 2 is intended to tackle gender disparities and aims to include women, youth, persons with disabilities, Indigenous Peoples and other underrepresented CSOs in pCRVA processes and programme implementation activities, and through equitable access to capacity development and to grants. Gender-transformative and socially inclusive approaches, together

with investments in data collection, information management and awareness-raising, could help to ensure that economic opportunities and resilience benefits are equitably shared.

50. Annex 6 confirms that subprojects are not eligible if they involve the relocation or displacement of Indigenous Peoples from communally held lands or natural resources or significantly affect or involve the commercial use of their cultural heritage. The AE has confirmed that the CABRIC operations manual contains safeguards, including the Indigenous Peoples Policy Framework, environmental and social management framework and gender action plan, which collectively establish the minimum standards to ensure that Indigenous Peoples, women, youth and persons with disabilities meaningfully participate in programme processes and investment-related decisions. Local community liaison officers are also expected to support actions for inclusion.

51. The sustainable development potential is considered to be high.

1.4 Needs of the recipient *Scale: N/A*

52. **Vulnerability and developmental needs.** Despite relatively high levels of income in most Caribbean countries, poverty remains widespread**,** affecting one in five people**.** Development and socioeconomic conditions vary significantly across the five CABRIC countries. The Global Climate Risk Index ranks several CABRIC nations among the most affected by extreme weather events globally based on data from 1995–2024, with The Bahamas ranking 10th, Belize 38th, Jamaica 84th and Saint Lucia 94th. Climate vulnerability is often multidimensional, with ecosystem degradation (e.g. coral bleaching, mangrove loss) intersecting with social and economic vulnerabilities.

53. Tables 58 and 59 in annex 2 to the funding proposal highlight the climate finance gaps and challenges for CABRIC countries. The funding proposal cites International Monetary Fund data which estimate the region's adaptation needs at around USD 100 billion, compared with the USD 800 million that has been secured in approved funding from international climate funds. The five CABRIC countries also face high levels of public debt and limited fiscal space for investments in critical sectors. Local organizations have limited access to commercial finance due to their non-profit status, legal restrictions on commercial borrowing and other fiduciary and technical constraints in meeting borrowing requirements. Consequently, vulnerable coastal communities lack access to adequate resources to adapt to climate change.

54. **Need for strengthening capacity.** The five CABRIC countries also lack adaptive capacities to effectively manage and respond to disasters at scale. CSOs and local agencies play an important role in bridging the gap between communities and governments, but a capacity assessment by CANARI identified several gaps, including on knowledge of climate funds and qualification criteria; technical skills; organizational development, budgeting and planning; capacities to create and implement climate projects; access to knowledge networks; and expertise on topics such as adaptation and gender. The EDA mechanism is therefore intended to strengthen inclusive and participatory community-based planning and implementation action, while also supporting the use of climate risk information for policymakers.

55. The needs of the recipient are considered to be high.

1.5 Country ownership *Scale: N/A*

56. No-objection letters have been received from NDAs of all five participating countries (annex 1 to the funding proposal), and all five national EEs have submitted co-finance commitment letters for in-kind contributions (annex 13 to the funding proposal).

57. **Alignment with national priorities.** The commitment of each of the participating countries to tackling climate change is well described in detail in annex 2. CABRIC is well aligned with country national policy priorities, including nationally determined contributions, nationally appropriate mitigation actions, national adaptation plans and other national climate policies and strategies relevant to coastal areas.

58. **Engagement with stakeholders.** Annex 7 to the funding proposal confirms extensive stakeholder consultations with communities, grass-roots organizations and other key local actors, including CSOs and Indigenous Peoples' representatives in each of the CABRIC countries. The lists of stakeholders consulted, the topics covered and the key discussions emerging are well covered in the annex. Consultations included design and validation workshops with representation from NDAs, national-level consultations and data from in-person and virtual key informant interviews, targeted government agencies and utilities, group interviews with gender-focused NGOs, focus group discussions with community representatives, structured workshops and online surveys. Indigenous Peoples' representatives were also included in the broader civil society consultations and in the development of the Indigenous Peoples planning framework. The consultations were guided by gender and social considerations, and the annex clearly sets out this comprehensive approach.

59. The iTAP recognizes that subnational workshops will apply criteria to identify and validate high-risk areas and communities for the pCRVA process, including climate exposure and vulnerability, climate variability, community willingness and alignment with CABRIC focus areas. As weightings across these criteria have not yet been assigned, the iTAP advises that clear selection and decision-making processes should be established early in implementation to ensure that the processes remain transparent, equitable and aligned with the programme's climate adaptation rationale. The AE has also confirmed that community willingness to participate in the programme will be a core, non-negotiable criterion.

60. **Complementarity and coherence.** The funding proposal has identified opportunities for strong alignment with other ongoing and past projects to strengthen collective efforts, enable lesson sharing and generate better results for communities. Table 5 outlines such synergies, including six projects that are funded by GCF, while section 8 in annex 2 sets out synergies with other climate finance projects in all five countries. Most notably, the funding proposal recognizes the strategic potential of building on lessons from the Global Environment Facility's Small Grants Program to advance locally led financing models and devolved decision-making. CABRIC is also closely aligned with CANARI, which works extensively with CSOs and NGOs in sustainable coastal and marine resource management, and forest use and governance. The AE has clarified to the iTAP that CABRIC will maintain active coordination with parallel programmes during implementation through the programme's Regional Steering Committee and the Regional Technical Advisory Panel to monitor for any overlap and to ensure that co-investments are mutually reinforcing.

61. **Capacities to deliver.** CCCCC has a proven track record of climate adaptation planning, with grant management expertise, and is strongly placed to deliver its roles as AE and EE. CCCCC has been accredited to GCF since 2015 and has received GCF funding for four projects.[5] The organization has the regional mandate by Caribbean Community member States to coordinate the region's response to climate change, which ensures alignment of programme objectives with the broader climate change goals of the Caribbean region.

62. CABRIC's design and EDA modality are intended to enable locally led interventions to be informed by national priorities. The five national EEs are well established within their respective countries, and an assessment of their financial and fiduciary management has

[5] See https://www.greenclimate.fund/portfolio/all?organisation%5B0%5D=caribbean%20community%20climate%20change%20centre.

confirmed their capabilities to serve as grant administrators in their countries. Section 5 of annex 2 to the funding proposal sets out the stakeholder landscape and capacity in some detail, reflects on structures and capacities of State agencies and the types of CSOs, NGOs and local authorities in each country, and describes the mandate, organization and capacities of CANARI, which will act as a technical implementation partner.

63. The programme's governance structure is multi-tiered, working at both the regional and the national level, and there is a risk that this could become complex during implementation as a result of multiple stakeholders being involved at different levels. CABRIC's main decision-making body, the Regional Steering Committee, has clear representation and active involvement of NDAs, NGOs and CSOs, providing avenues for national government oversight and decision-making. However, it will be important for related line ministries to also be represented in the governance arrangements, to minimize any risks to wider ownership and sustainability.

64. National-level arrangements include a national grant committee serving as a technical body and a national board for oversight. Programme operations will be managed by the CCCCC Regional Programme Coordination Unit based in Belize, which makes provisions for contracted national coordinator focal points to be anchored within the respective NDAs or ministries. Table 7 in the funding proposal sets out how national governance arrangements are integrated with CABRIC, while table 8 outlines staffing and reporting lines. The operations manual will ensure consistency in grant management approaches across the five countries.

65. Country ownership is considered to be high.

1.6 Efficiency and effectiveness *Scale: N/A*

66. **Co-finance.** CABRIC has presented a budget of USD 44,046,611, of which USD 42,037,511 is requested from GCF as 100 per cent grant financing. The co-finance contributions of USD 2,009,100 are based entirely on in-kind contributions of USD 1,909,500 (representing USD 381,900 from each of the five national EEs towards staff salaries and rental space) and USD 99,600 from the AE towards project management costs.

67. The overall co-finance ratio is very low (approximately 1:0.05) and the funding proposal's justification for a substantial level of GCF grant financing is made on the basis that countries have high levels of government debt, which would make more government borrowing financially unsustainable, and that participating CSOs are relatively small and non-profit-making and therefore do not have the capacity to repay loans. The funding proposal's analysis finds that even with concessional loans, the subproject investments would not generate enough financial benefit to justify taking on debt.

68. **Cost effectiveness and cost efficiency.** The GCF contribution to CABRIC is distributed as follows: components 1 and 3 are to be entirely funded by GCF resources and represent 16 per cent and 3 per cent respectively of the GCF contribution to CABRIC. The bulk of GCF resources, representing 70 per cent for component 2, are directed to local investments in all five countries, with the remaining 11 per cent distributed across M&E, programme management and contingency funds. The detailed budget across the years is included in annex 4 to the funding proposal. The GCF cost per beneficiary, inclusive of both direct and indirect beneficiaries, is estimated at USD 45.

69. The funding proposal provides a positive economic rationale for the proposed portfolio with an estimated net present value of USD 31.8 million and an economic internal rate of return of 32 per cent at a 12 per cent social discount rate. Annex 3 to the funding proposal acknowledges the challenges for ex ante economic and financial modelling for the EDA structure of the programme, as the exact portfolio composition is unknown at this stage. The analysis therefore draws on six illustrative interventions under both thematic areas.

70. The largest economic benefits are expected to arise from community-managed marine protected areas through enhanced fisheries productivity and ecosystem service values that accrue over time; climate-resilient agriculture through sustained productivity and resilience gains across smallholder farming households; and community-based early warning systems through avoided disaster losses. Other benefits from cold storage infrastructure, mental health support and hurricane-proof shelters are anticipated through reduced post-harvest losses, improved well-being, and avoided losses from extreme weather events.

71. The efficiency and effectiveness of the EDA facility, and the extent to which the grants reach the intended local actors, will largely depend on the subprojects that are ultimately selected and supported. On this basis the efficiency and effectiveness are considered to be medium.

II. Overall remarks from the independent Technical Advisory Panel

72. CABRIC brings an innovative approach of improving local access to grant-based climate finance with the potential to demonstrate effective climate action for at-risk coastal communities in the Caribbean. The programme could also support wider systemic benefits through policy engagement and institutional strengthening, while generating lessons and demonstrating replicable and scalable approaches for the wider Caribbean region.

73. The programme has incorporated several positive mechanisms to support sustainability. However, the successful delivery of individual projects and strengthened local capacity may be insufficient, as sustainability will depend on the availability of follow-on finance, institutionalization of successful approaches and continued commitment from governments, financial institutions and donors.

74. Overall, CABRIC's approach provides a potentially valuable platform for demonstration and learning. However, the programme is ambitious, and several important specifics will only become known during implementation, such as the specific sites, selection of subgrantees and investments to be supported in each country. As the adaptation actions may be implemented relatively late in the project, the overall adaptation impact of GCF funding may be lower than expected. Therefore, the extent to which CABRIC generates results across the portfolio will need to be carefully tracked.

75. The iTAP therefore recommends that CABRIC strengthen and streamline its M&E approach to ensure that it can credibly demonstrate programme-level adaptation results and inform timely adaptive management. In particular, the M&E framework could do the following:

(a) Strengthen measures to track improvements in community climate resilience and other outcomes beyond the delivery of outputs, as this will be important for demonstrating the value of the EDA mechanism to potential funders and for supporting learning and sustainability;

(b) Ensure that results and adaptation impacts can be aggregated across the diverse subgrants and two thematic areas, and that this information is used to inform adaptive management; and

(c) Adopt a proportionate approach to participatory M&E, data collection and reporting that considers the diversity and varying capacities of subgrantees across the three tiers, so that they are not overly burdened by reporting requirements.

76. The iTAP recommends that the Board approve this funding proposal.

Response from the accredited entity to the independent Technical Advisory Panel's assessment (FP325)

Proposal name:	Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean
Accredited entity:	Caribbean Community Climate Change Centre (CCCCC)
Country/(ies):	Bahamas (the), Belize, Grenada, Jamaica, Saint Lucia
Project/programme size:	Small

Impact potential
Thank you for sharing the assessment and for the thorough review. We appreciate the time and effort invested in assessing the programme and providing such detailed and constructive feedback.
Paradigm shift potential
Thank you for the comprehensive assessment and for the constructive recommendations provided. We take note of the key recommendations, particularly those related to strengthening the pCRVA process, ensuring inclusive access to grant financing, supporting sustainability and operations and maintenance, identifying opportunities for longer-term financing, and strengthening the monitoring, evaluation and learning framework. We will take these recommendations into consideration and incorporate them during programme implementation. In particular, we will use the implementation and learning processes to further refine the programme approach, strengthen adaptive management, and ensure that the intended climate resilience outcomes are effectively demonstrated and sustained.
Sustainable development potential
Thank you for the comprehensive assessment and valuable feedback. We appreciate the recognition of CABRIC's strong potential to deliver climate, economic, social, gender and environmental benefits.
Needs of the recipient
Thank you for the assessment and recommendations. We appreciate the feedback and will incorporate the recommendations during the implementation of the project, particularly in strengthening inclusive and participatory community-based planning and implementation, as well as the use of climate-risk information to inform decision-making.

Country ownership
Thank you for the assessment and recommendations. We appreciate the positive recognition of the programme's strong country ownership, policy alignment, stakeholder engagement and implementation capacity. We take note of the recommendations and will ensure they are incorporated during implementation, particularly by establishing transparent and equitable processes for selecting high-risk areas and communities and ensuring appropriate representation of relevant line ministries in the governance arrangements.
Efficiency and effectiveness
Thank you for the thorough assessment and for highlighting the key considerations regarding co-financing, cost-effectiveness, and the efficiency and effectiveness of the EDA facility. We appreciate the recommendations, particularly the importance of ensuring effective subproject selection, strong oversight, and that grants reach the intended local actors. We will take these recommendations into consideration and incorporate them during project implementation to strengthen the efficiency, effectiveness, and overall impact of CABRIC.
Overall remarks from the independent Technical Advisory Panel: Thank you for the positive assessment and for the recommendation to approve the CABRIC funding proposal. We appreciate the recognition of the programme's innovative approach and its potential to generate meaningful adaptation benefits and wider systemic impacts across the Caribbean. We acknowledge and appreciate the recommendations regarding strengthening and streamlining the M&E framework, particularly the need to track community-level resilience outcomes, aggregate results across the portfolio, support adaptive management, and ensure a proportionate approach to participatory M&E and reporting. We will make every effort to ensure that these recommendations are incorporated and appropriately addressed during project implementation, with a view to strengthening the programme's effectiveness, sustainability, learning, and overall adaptation impact.

CARIBBEAN COMMUNITY CLIMATE CHANGE CENTRE
Building Resilience. Securing Our Future.

Annex 8a: GCF Gender Assessment (Final) for the Funding Proposal for an Enhanced Direct Access (EDA) Funding Proposal titled, **'Climate Actions for Building Resilience in Coastal Communities in the Caribbean (CABRIC Caribbean)**

Date: June 2026

Prepared by SAEDI Consulting (Barbados) Inc.

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Abbreviations

AE	Accredited Entity
ARA	Assessing Reserve Adequacy
BDB	Bahamas Development Bank
CABRIC	Climate Actions for Building Resilience in Coastal Communities
CANARI	Caribbean Natural Resources Institute
CBD	Convention on Biological Diversity
CCCCC	Caribbean Community Climate Change Centre
CDRFI	Climate And Disaster Risk Insurance
COAST	Caribbean Ocean and Aquaculture Sustainability Facility
CPDC	Caribbean Policy Development Centre
CRAFT	Catalytic Capital for First Private Investment Fund for Adaptation Technologies
CSO	Civil Society Organisation
DBJ	Development Bank of Jamaica
DFC	Development Finance Corporation
ECLAC	United Nations Economic Commission for Latin America and the Caribbean
ESS	Environmental and Social Safeguards
EV	Electric Vehicle
FHP	Flexible Hurricane Protection
FPIC	Free Prior, Informed Consent
GAP	Gender Action Plan
GBV	Gender Based Violence
GCCSAP	Gender and Climate Change Strategy and Action Plan
GCF	Green Climate Fund
GDB	Grenada Development Bank
GDP	Gross Domestic Product
GEF	Global Environment Facility
GII	Gender Inequality Index
GIZ	German Society for International Cooperation
GPI	Gender Parity Index
HDI	Human Development Index
IDB	Inter-American Development Bank
ICAT	Initiative for Climate Action Transparency
ICCA	Indigenous and Community Conserved Areas
LGBTQIA+	Lesbian, Gay, Bisexual, Transgender, Queer [or Questioning], Intersex, Asexual, plus
MSME	Micro, Small, and Medium Enterprises
NCD	Non-Communicable Disease
NDC	Nationally Determined Contribution
NEET	Not in Education, Employment or Training
NGO	Non-Governmental Organisation
PAHO	Pan American Health Organization
PWD	Persons with Disabilities
SASAP	Sectoral Adaptation Strategy and Action Plan
SEAH	Sexual Exploitation, Abuse and Harassment

SGP	Small Grants Programme
SIDS	Small Island Developing State
SLDB	Saint Lucia Development Bank
STEM	Science, Technology, Engineering and Mathematics
UNCCD	United Nations Convention to Combat Desertification
UNDP	United Nations Development Programme
UNFCCC	United Nations Framework Convention on Climate Change
USD	United State Dollar
WASH	Water Sanitation and Hygiene
WBL	Women Business and the Law

Partners

This gender assessment was developed with the support of E Co. Ltd, Caribbean Community Climate Change Centre and the National Designated Authorities.

Key Terms

To provide a shared understanding of climate change issues and to create an analysis focused on the impact and exposure of women, men, girls, and boys, the following definitions are offered as a reference.

Term	Definition
Gender	Gender is a social construct shaping expectations, behaviours, and roles linked to being a woman, man, girl, or boy. These expectations are shaped by cultural norms and evolve with time.
Gender Equality	Gender Equality is the concept that women and men, girls and boys have equivalent rights, prospects, and the capacity to achieve their full potential in all facets of life, including human rights, dignity, and participation in economic, social, cultural, and political progress.
Gender Considerations	Gender considerations involve understanding and addressing the diverse ways gender influences individuals and communities. This involves acknowledging and addressing the diverse experiences, needs, and challenges faced by individuals of all genders, including men, women, transgender people, and those who identify outside the gender binary.
Gender-based Discrimination	Gender-based discrimination encompasses any form of discrimination or unequal treatment, including but not limited to, that which is based on a person's gender identity, gender expression, or sex characteristics. This can include unequal opportunities; stereotyping; violence; and harassment.
Gender Pay Gap	The gender pay gap measures the difference in average earnings between men and women for performing the same job or similar jobs with comparable responsibilities and skill sets. This disparity is often expressed as a percentage, highlighting the extent to which women earn less on average than men.
Gender Stereotypes	A gender stereotype is a fixed belief about the behaviours, roles or traits that are deemed appropriate for women and men. Gender stereotypes can be harmful as it can constrain women and men's ability to grow professionally, personally, and as individuals.
Gender-based Violence	Gender-based violence refers to any act of violence that results in or is likely to result in physical, sexual, psychological harm or suffering to women and girls. This can include threats of such acts, coercion, or arbitrary deprivation of liberty. It can occur in any context, from the home to the workplace, and is a serious human rights violation that primarily affects women and girls.

1. Introduction

The Climate Actions for Building Resilience in Coastal Communities (CABRIC) programme being developed by E Co. Ltd under the oversight of the Caribbean Community Climate Change Centre (CCCCC) is seeking to gain funding approval by the Green Climate Fund (GCF). As part of the GCF's requirements for funding proposals, it is imperative that a gender assessment is conducted, and a subsequent gender action plan is developed to address issues emerging from the gender assessment. While the programme is planned for five Caribbean countries which would possess similar environmental and social contexts, it is critical to acknowledge that there are significant key differences between these countries as well as important nuances that shape how coastal resilience programmes would need to be implemented in each country. Important to recognize is that two of the five countries have indigenous populations (Belize and Jamaica) and would thus require specific considerations as required by the GCF's indigenous peoples' framework.

1.1 GCF Gender Requirements for Projects

Outlined in its 2019 policy, the GCF has requirements for accredited entities for activities the GCF is funding. Recognizing the role of gender inequality in climate change and how climate change impacts are gender differentiated, the organisation acknowledges its role in the fight against climate change and how gender equality is pivotal to said fight. Thus, the GCF requires the following:

- Concept notes and funding proposals submitted for GCF financing meet the principles and requirements of the Gender Policy
- A gender assessment, along with appropriate environmental and social assessments (as may be required according to the level of risks and impacts), and a project-level gender action plan are submitted as part of the funding proposal
- Analysis of context and sociocultural factors underlying climate change exacerbated gender inequality and optimize the potential contributions of women and men of all ages to build both individual and collective resilience to climate change is integrated into the funding proposal
- Measures to implement the project-level gender action plan are submitted as part of the funding proposal approved by GCF
- Measures to ensure periodic updates on the gender assessments are implemented and the GCF is notified when there are major changes in the design and execution of projects, or other circumstances that may affect the implementation of the gender action plan.

1.2 Limitations

The execution of this gender assessment and all supporting activities were conducted during a short time period which places constraints on non-governmental and civil society organisations' ability to engage fully in the planned national workshops.

2. Methodology

This section outlines the approach used for the development of the gender assessment. The gender assessment was conducted using a mixed method approach of desk-based research and stakeholder engagement to obtain vital data and information to support gender analysis and to assess the state of gender, climate change and coastal resilience in the five target countries. This process was sequential wherein data gathering and desk-based literature review were executed first which would then shape how the stakeholder engagement was conducted.

This sequence of activities was used to gain a deeper understanding relevant pressures and drivers that affect the coastal resilience, and how the programme can support coastal communities in its lifetime.

This gender assessment explores a wide range of gender-related economic, social, cultural, behavioural and institutional issues that intersect with land degradation and agricultural practices such as:

- Differential access to land for women and youth
- Barriers to participation in decision-making processes for agriculture and fisheries and management of relevant resources
- Access to credit and financial services to support entry and enhance productivity in the sectors
- Limited representation in agricultural institutions, women are often underrepresented in agricultural research, extension services, and policy-making bodies.

2.1 Desk-based Research

The desk review looked at a variety of sources which included government websites, reports, and documents from local authorities, UN agencies, relevant climate change and coastal projects and documents, and other relevant funded projects and documents. The scope of this review entailed relevant literature for climate change, and gender equality. Additionally, key national socio-economic statistics were utilised.

In terms of policies and strategies to be review, a gender rating tool was used to assess the extent of gender consideration within these relevant policies and strategies (See Table 1).

Table 1 - Gender Rating Tool

Gender Rating	Meaning
Blind	There is no mention or reference of gender or women within the action, policy or project.
Aware	The action, policy or project acknowledges and highlights gendered norms, roles and responsibilities.

Gender Rating	Meaning
Sensitive	The action, policy or project includes measures to ensure that gender inequalities are not worsen in its execution.
Responsive	The action, policy or project recognizes the differences and inequalities between men and women and outlines actions aimed at addressing and resolving these disparities.
Transformative	The action, policy or project seeks to address underlying structural inequalities while challenging existing social and cultural norms.

3. Country Gender Baselines

This section of the Report provides a holistic overview of the gender, socio-economic and environmental context for each of the five countries. This overview gives insight into the vulnerabilities of each country and its population while identifying key vulnerable groups. In addition to this, the coping capacity of the countries can be understood through the available resources of each country as well as the ongoing climate resilience activities taking place in each country.

3.1 Bahamas

3.1.1 Country Overview

The 700-island archipelago of the Bahamas has a total population of 399,440, with females accounting for 52.78% of the population and males for just 47.22% [1]. The Bahamas, like most Caribbean countries, has a high percentage of female-headed households, with 42% of female-headed households in 2019[2]. Though no immediate information on the status of childhood poverty was found, the country has a high single-headed poverty rate of 9.76% amongst females, higher than that of men in the same country (See Table 3)[3]. These demographic and socioeconomic realities of the Bahamas underscore the country's vulnerability to climate change, and its effects – hurricanes and floodings – may disproportionately affect low-income and female-headed households, who might lack resources and support systems to quickly recover.

Table 2 - Country Overview for The Bahamas

Category	Data
Female Pop.	210,758
Male Pop.	188,556
% of Female headed households	42% (2019)[4]
Poverty Rate	12.76% of the population[5]

1 WHO. N.d. Bahamas: Data. Available at https://data.who.int/countries/044

2 Government of The Bahamas. 2019. Distribution of Households by Sex of Head May 2019. Available at https://stats.gov.bs/data/household-income-and-expenditure/distribution-of-households-by-sex-of-head-may-2019/

3 IDB. 2018. Development Challenges in The Bahamas. Available at https://publications.iadb.org/publications/english/document/Development-Challenges-in-The-Bahamas.pdf

4 Government of The Bahamas. 2019. Distribution of Households by Sex of Head May 2019. Available at https://stats.gov.bs/data/household-income-and-expenditure/distribution-of-households-by-sex-of-head-may-2019/

5 Government of the Bahamas. 2013. Household Expenditure Survey Summary. Available at https://www.bahamas.gov.bs/wps/wcm/connect/7d47abb7-03b9-49c7-8831-1d1e9846c603/Household+Expenditure+Survey+2013+Summary+Statistics.pdf?MOD=AJPERES

Category	Data
Female Headed Household Poverty Rate	9.76
Child Poverty Rate	-
Labour force, female (% of total labour force)	65.1%
Labour force participation rate, female (% of female population ages 15+)	68.96 (2022)7
% of population employed in Coastal Related Industries	M: 35, 855 F: 28, 125
Human Development Index (closer to 1 the better)	0.820
Gender Inequality Index (closer to 0 the better)	0.333

In the labour market, women constitute 65.1% of the total labour force and have a participation rate of 68.96% (2022)[8], showcasing their significant contribution to the economy. However, gender disparities persist in key industries, with women severely underrepresented in traditionally male-dominated sectors such as agriculture, hunting, forestry, and fishing, where only 150 women are employed compared to 3,075 men[9] (See Table 4).

Table 3 - Showing Total Employed Persons by Sex in Selected Industrial Groups. Source: Government of The Bahamas

% of population employed in Agriculture, Hunting, Forestry & Fishing	% of population employed in Hotels & Restaurants	% of population employed in Transport, Storage & Communication
M: 3,075 F: 150	M:22,450 F:22,225	M:10,330 F:5,750

Conversely, women achieve near parity in the hospitality sector, with 22,225 females employed compared to 22,450 males[10], highlighting their critical role in tourism. Despite these contributions, female-headed households face economic challenges, as evidenced by their higher poverty rate. The country's Human Development Index (HDI) of 0.820[11] reflects its relatively high standard of living, but the Gender Inequality Index (GII) of 0.333[12]

6 IDB. 2018. Development Challenges in The Bahamas. Available at https://publications.iadb.org/publications/english/document/Development-Challenges-in-The-Bahamas.pdf

7 UNDP. N.d. Human Development Data Center. Available at https://hdr.undp.org/data-center/documentation-and-downloads

8 UNDP. N.d. Human Development Data Center. Available at https://hdr.undp.org/data-center/documentation-and-downloads

9 Government of The Bahamas. 2023. Preliminary Results Labour Force Survey: Fourth Quarter 2023. Available at https://www.bahamas.gov.bs/wps/wcm/connect/21e987d3-1268-4be4-9e68-de5a786cb9c2/quarter+four+_2023+press+release.pdf?MOD=AJPERES

10 Ibid

11 United Nations Development Programme. (2021). Human Development Reports. Available at https://hdr.undp.org/data-center/human-development-index#/indicies/HDI

12 United Nations Development Programme. (2020) Gender Inequality Index (GII) | Human Development Reports. Available at http://hdr.un0dp.org/en/content/gender-inequality-index-gii

indicates persistent disparities in economic and social opportunities for women, further emphasising the need for targeted interventions to reduce inequality and enhance women's access to resources and opportunities.

The Bahamian government has taken steps to combat climate change, recognizing the acute vulnerability of its island geography to rising sea levels and extreme weather. Initiatives like the Caribbean Net-Zero and Resilient Private Sector Project aim to bolster climate resilience, focusing on sustainability and the integration of vulnerable communities. However, further efforts are needed to incorporate gender-responsive strategies, particularly for women in Agriculture and coastal-related industries, where 28,125 women are employed compared to 35,855 men[13] (See Table 3 above). Women in these sectors may face structural inequalities, including limited access to resources, technology, and financing (See Section on Access and Control Over Resources), which hinder their ability to adapt to climate-related effects (such as increased sea levels) and risks (such as loss of livelihood, due to flooding and sea level rise).

3.1.2 Geography and Climatology

The Bahamas has a total of 700 islands and 2,400 cays with an area of 5,358 sq. miles (13,878 sq. km.) – 30 islands are inhabited (see Figure 1)[14]. The country currently has two seasons, a wet and dry season, with the wet season occurring between June and November and its dry season between December and May. Located to the north of Cuba and just southeasterly from the United States of America, the Caribbean country has thirty-eight constituencies – 23 on the Island of the New Providence, five on the islands of Grand Bahamas and Bimini and ten on other Family islands[15].

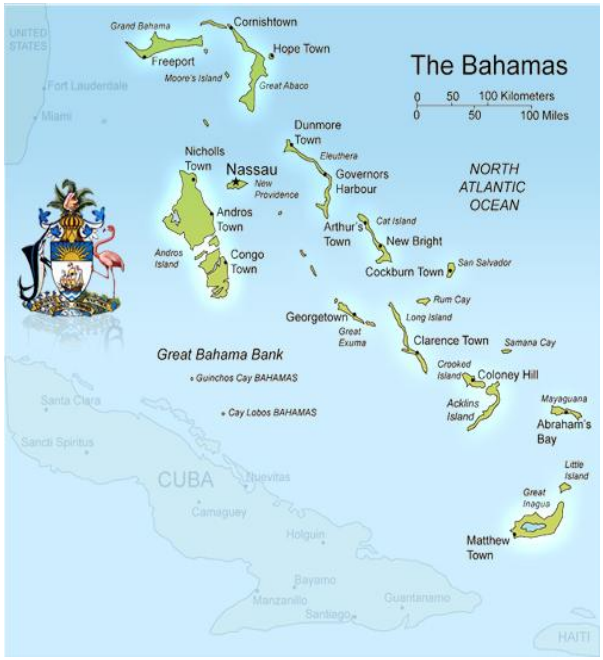
13 Government of The Bahamas. 2023. Preliminary Results Labour Force Survey: Fourth Quarter 2023. Available at https://www.bahamas.gov.bs/wps/wcm/connect/21e987d3-1268-4be4-9e68-de5a786cb9c2/quarter+four+_2023+press+release.pdf?MOD=AJPERES

13 Ibid

14 The Government of The Bahamas. N.d. The Bahamas. Available at https://www.bahamas.gov.bs/wps/portal/public/About%20The%20Bahamas/Overview/!ut/p/b1/vVTLdpswEP2WfABBAoTEkrchvA3msfEB19gGY2OMMebrS9oukp7TZNNktJozV3Nn7oxEZ3RCZ6d8OOzy_nA-5cdXP-PXLNBtUeSIrSPAAyPyLNHDC8aFaAakHwA48Pu-7nK2OoddTRaBAVVuwfoKC5aAjukkTB-jcrZ3mrpaj2kc7HTxUlmZ6U7RLUmC9jSIh0aUm2gYcBvxP3BXIwdtnULxx05oxl0p4ZKF2-h6T21Kp5A8F5-WCt8WDLia-3XXFKDqk4FE2UIMU9mlLDaElKyXxzKNMitGVFVvJrYzpMC_nnXAjNqhzBmtXZqRFBhFpOd5FsvXmxx358Fqg4rZPT396R38w0TwmXYmnR2K5vm-aZ7BM2QhhgzEHMZYQAjyszTZhxlemE8Ar-r_AnxQYjoD8JsM4QrMAwJisIQ-IA6kQzoB3HpZPVpjqqegAndo14LthPkIVQAdxQqdqB4dJ4e2egFAiR59F9iOily72jDLfuH9WAWRJEpWJRybvwldJhRmQhnyLxGaF4L7akIduWTWCIeeiBigu_C7CdlvlVT3XPDlHb5bGs7__zN891KIwEOECScQHnAcwfSqSnlBvpqiagTlGGfWFQ5FEKnFuEkPbas5m5OxuAXk1sCRbAllGM4-nYrNJE9Oyq1iay8CP1IvrW2APm4oKetvWFzuVfauQUt-eGdDyjHw0T25SHEhym7Lsr3AFtJkZmfoZtbx0isn_HKEzLJ4cIVHuotQaMcpyyYwNacaqqbskeK48ifpBR6S_YpoLj9VNRyYqxzgVIKpo3UcxW0viFCdggRGXS_Irk52LklpZ3FutnQ7f4EWMtXSeXu4p5-ja_A7/dl4/d5/L2dBISEvZ0FBIS9nQSEh/

15 The Government of The Bahamas. 2011. House of Assembly Revision of Boundaries and Re-Distribution of Seats, 2011. Available at https://laws.bahamas.gov.bs/cms/images/LEGISLATION/SUBORDINATE/2011/2011-0100/2011-0100_2.pdf

Figure 1 - The Bahamas



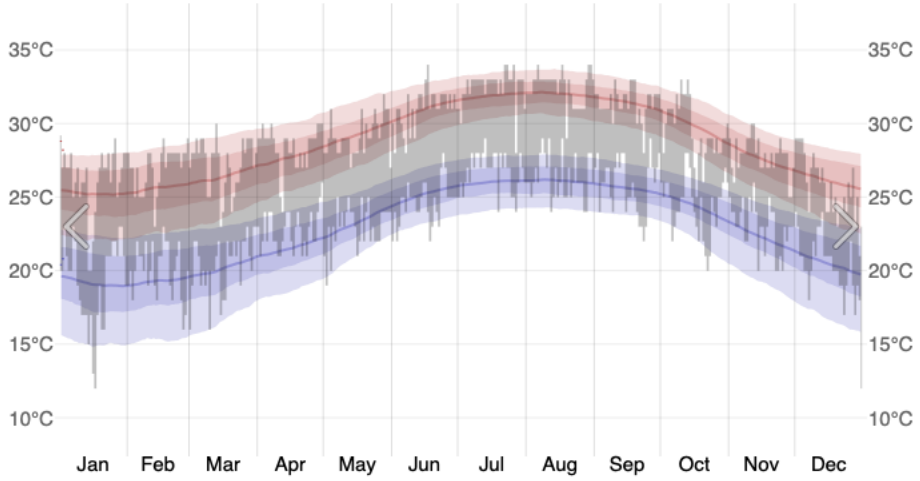
The Bahamas experiences temperatures ranging from approximately 21°C during the cooler months of December to February to around 27°C during the warmer months of June to August, with occasional extremes falling below 16°C or exceeding 32°C[16] (see Figure 2). Annual rainfall averages 44 inches (1,120 mm), with the majority occurring between June and August[17]. These months are located within the Atlantic Hurricane Season when the country might experience high winds, and heavy and sustained rainfall as is the case of Hurricane Dorian, where parts of The Bahamas experienced 35 inches of rain, causing flooding in these areas[18] (see Hazard Section).

Figure 2 - The Temperature in The Bahamas in 2023

16 Encyclopedia Britannia. 2014. The Bahamas: Climate. Available at https://www.britannica.com/place/The-Bahamas

17 Ibid

18 British Broadcasting Corporation. 2019. Hurricane Dorian: Bahamas faces 'historic tragedy'. Available at https://www.bbc.com/news/world-latin-america-49602445



Ecosystem Health

Ecosystems such as mangroves, coral reefs, and seagrass beds are vital to the livelihoods of Bahamian communities, particularly women who rely on these resources for income and sustenance. These ecosystems provide essential services like coastal protection, fisheries support, and carbon sequestration. However, climate change poses significant threats to these natural resources, disproportionately affecting women, who are often responsible for managing household resources and ensuring community resilience. Recognizing this, The Bahamas has committed to gender-responsive climate action, ensuring that women are not only beneficiaries but also key decision-makers in climate adaptation and conservation efforts.

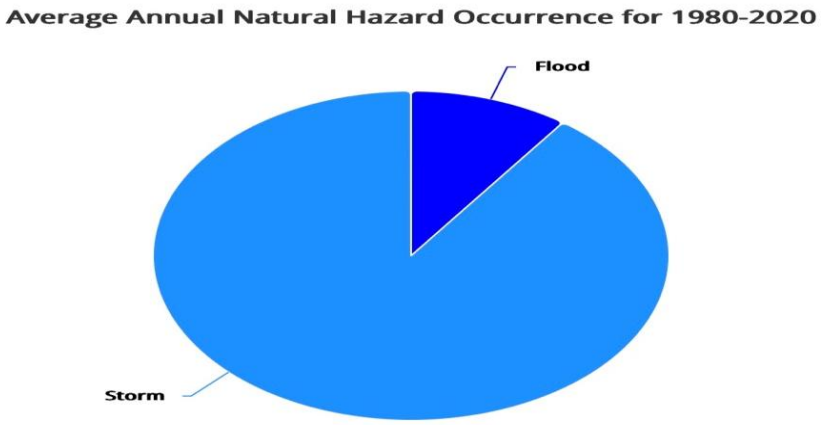
Programs like the Northern Mangrove Restoration project demonstrate the importance of integrating gender perspectives into climate initiatives. By involving local stakeholders, including women, in ecosystem restoration, these initiatives empower communities to actively participate in securing their livelihoods while enhancing climate resilience. The Bahamian government has also supported training programs for women in climate change and environmental leadership, underscoring their role in disaster risk reduction and climate adaptation. This gendered approach aims to build sustainable resilience and ensure that women, who are central to the nation's environmental stewardship, can continue to thrive in the face of climate challenges.

3.1.3 Hazards

Like other Small Island Developing States, the Commonwealth of the Bahamas is uniquely challenged by the effects of climate change, including increased flooding, more powerful hurricanes and rising sea levels. Particularly, The Bahamas main hazards are storms and floods (see Figure 3) due to its geographical location within the Atlantic Hurricane belt, and the low relief of its islands[19]. This reality is, has seen the country experiencing some of the worst hurricanes have to offer in 2019.

19 World Bank. N.d. Bahamas: Vulnerability. Climate Change Knowledge Portal. Available at https://climateknowledgeportal.worldbank.org/country/bahamas/vulnerability

Figure 3 - The Average Annual Natural Hazard Occurrence for the Bahamas between 1980 and 2020. Source: World Bank



Hurricane Dorian caused 58 deaths[20], 2.4 billion USD in damages, 718 thousand USD in losses and 220 thousand USD in additional costs, totalling over 3 billion USD in damages, losses and additional costs (See Table 5)[21].

The Bahamas also grapples with significant water scarcity. With no freshwater lakes or rivers and reliance on erratic rainfall and groundwater reserves, many communities face challenges in accessing clean water[22]. In the Northern Bahamas, recovering from Hurricane Dorian, saltwater intrusion has led to situations in which saltwater flows from household faucets. This scarcity poses critical challenges to economic and social development, as clean water and adequate sanitation are essential for sustainable urban growth[23].

Table 4 - Summary Effects of Hurricane Dorian. Source: IDB

Sector	Damage	Losses	Additional Costs
Social	1,597,290,766	93, 163,186	82,254,021
Housing	1,487,167,663	65,014,267	57,809,391
Education	72,406,603	6, 799, 026	19,100,000
Health	37,716,500	21,351,380	5,344,630
Infrastructure	239,135,274	197,136,671	16,236,779
Power	131,355,000	68,924,558	6,335,000
Telecommunications	42,150,000	54,380,149	1,039,960

20 USAID. 2019. The Bahamas - Hurricane Dorian, Fact Sheet #12. Available at https://reliefweb.int/report/bahamas/bahamas-hurricane-dorian-fact-sheet-12-september-30-2019

21 IDB. 2020. Assessment of the Effects and Impacts of Hurricane Dorian in The Bahamas. Available at: https://publications.iadb.org/en/assessment-of-the-effects-and-impacts-of-hurricane-dorian-in-the-bahamas

22 Permanent Mission of the Commonwealth of the Bahamas to the United Nations. 2024. Statement to the United Nations Conference on the Midterm Comprehensive Review of the Implementation of the Objectives of the International Decade for Action, "Water for Sustainable Development," 2018-2028. Available at https://sdgs.un.org/sites/default/files/2023-03/Bahamas%20%28E%29%20Rev.pdf

23 Ibid

Water and Sanitation	14,853,000	36,624,014	2,289,200
Productive	620,650,850	400,285,030	19,954,141
Tourism	529,550,208	325,199,267	15,146,625
Commerce	77,584,545	64,973,002	4,807,516
Fisheries and Agriculture	13,516,097	10,112,761	
Environment	7,146,963	27,435,048	102,473,000
Total	$2,464,223,852	$718,019,935	$220,917,941

Hurricane Dorian's damages, as highlighted in Table 5, saw a major impact on social sectors (housing, education and health) of the Bahamian society, totalling 1,597,290,766 USD in Damages, 93 163,186 USD in Losses and another 82,254,021 USD in additional cost. This highlights the key vulnerability primarily to the social sector, closely followed by the productive sector of the Bahamas, and their vulnerability to climate change. UNDP notes that there is, *a critical gap in the social development of the public sector is the lack of universal health coverage, which undermines equitable access to healthcare services for all citizens, particularly in the aftermath of natural disasters and during public health crises like the COVID-19 pandemic*[24].

This lack of universal healthcare exacerbates vulnerabilities for populations, in particular women, due to their caregiver role in the household, already struggling with the aftermath of events like Hurricane Dorian. As caretakers, this reproductive role often has women responsible for the health management of their children, elderly family members, and persons with disabilities during times of crisis[25] potentially leaving an increased burden on women in the management of household health in the absence of healthcare operations due to disaster damage and destruction, can cause increase stress and fatigue.

Moreover, the impact of climate change on health is further compounded by the deterioration of water and sanitation systems, with damages and losses amounting to 14.9 million and 36.6 million USD, respectively. Women and children are more likely to suffer from waterborne diseases due to disruptions in clean water supply, which disproportionately affects their health and wellbeing. In addition, economic instability caused by the disaster often leads to increased stress and reduced capacity to manage health conditions, which exacerbates the burden of non-communicable diseases (NCDs) such as diabetes and hypertension. This is particularly troubling for women, who experience higher rates of these health conditions due to a combination of caregiving responsibilities, social determinants of health, and limited access to preventative care[26].

24 UNDP. 2021. Social and economic impact assessment: The Bahamas. Available at https://www.undp.org/sites/g/files/zskgke326/files/migration/jm/JM---SEIA-Bahamas-compressed.pdf

25 PAHO. 2024. Bahamas: Country Profile. Available at https://hia.paho.org/en/country-profiles/bahamas

26 Ibid

The shift to less nutritious diets, often as a result of disruptions to local food production, in a post-disaster scenario further exacerbates the prevalence of NCDs and highlights key vulnerabilities for all people in the Bahamas. Children, in particular, suffer from the long-term effects of malnutrition, which can affect their development, education, and overall health. Providing access to affordable, nutritious food and addressing the social determinants of health in recovery efforts are essential to improving health outcomes for women, children, and persons with disabilities[27].

3.1.4 Existing Climate Projects

The Green Climate Fund (GCF) has five projects totalling **512,475,948 USD** (only GCF funding) and **2,205,200,000 USD** (in both GCF funding and co-financing) in investments. Of these, three are under implementation, and one has received approval. All four projects are gender-responsive, with documented Gender Action Plans (GAPs) or strategies to ensure equitable participation and benefits (See Table 6).

27 Ibid

Table 5 - Showing GCF Projects in Barbados

Agency	Project Name	Project Description	Multi-Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications For CABRIC
GCF	Caribbean Net-Zero and Resilient Private Sector	This project focuses on enhancing climate resilience and sustainable livelihoods for vulnerable communities. Through innovative solutions, it addresses climate risks in agriculture, water, and energy systems, promoting ecosystem restoration and equitable resource management. The initiative prioritizes capacity-building, inclusive economic development, and gender-sensitive approaches to ensure long-term environmental and social benefits.	Yes	Approved	1)Buildings, cities, industries and appliances 2)Ecosystems and ecosystem services 3)Energy generation and access 4)Forest and land use 5)Infrastructure and built environment 6)Livelihoods of people and communities 7)Transport	Responsive	No active GAP seen	This project can provide a template for gender-sensitive approaches which CABRIC can use to enhance inclusivity in ecosystem restoration and sustainable resource management. Additionally, lessons from this project can guide holistic interventions in agriculture, water, and energy systems. This aligns with CABRIC's goal of reducing vulnerabilities through equitable participation. Lastly, fostering a climate-resilient private sector translates to enhanced income stability, paving the way for secure and sustainable livelihoods—key pillars of CABRIC's mission.
GCF	CRAFT - Catalytic Capital for First Private Investment Fund for Adaptation Technologies in	This inaugural private sector investment fund dedicated to scaling up climate resilience and adaptation	Yes	Under Implementation	• Health, food and water security • Infrastructure and built environment	Responsive	Yes	This project enhances climate resilience in the Bahamas, securing livelihoods and addressing food and health insecurity.

Agency	Project Name	Project Description	Multi-Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications For CABRIC
	Developing Countries	technologies in developing nations. With a commitment of up to USD 100 million from the Green Climate Fund (GCF), the project focuses on six key technologies: agricultural analytics, water harvesting and irrigation, food systems, geospatial mapping and imaging, catastrophe risk modelling, and supply chain analytics.			• Livelihoods of people and communities			CABRIC can also leverage private sector partnerships and prioritize women-led initiatives while drawing on lessons learned. Emphasizing accessible technologies and localized adaptation can strengthen CABRIC's community-driven goals.
GCF	Global Fund for Coral Reefs Investment Window	The project is the first large-scale private sector initiative in the blue economy. Implemented by Pegasus Capital Advisors, it establishes a private equity fund to promote investments aimed at protecting coral reefs.	Yes	Under Implementation	• Ecosystems and ecosystem services • Health, food and water security • Infrastructure and built environment • Livelihoods of people and communities	Responsive	Yes	CABRIC may adapt strategies for coral reef restoration and blue economy investments that promote gender equity and ecosystem resilience. This ensures equitable community benefits while supporting sustainable aquaculture. Integrating these measures enhances coastal livelihoods and ecosystem management
GCF	Global Subnational Climate Fund (SnCF Global) – Equity	SnCF Global aims to catalyse long-term climate investments at the subnational level	Yes	Under Implementation	• Buildings, cities, industries and appliances	Responsive	Yes	CABRIC can replicate scalable models for addressing mid-sized climate resilience projects at the community level.

Agency	Project Name	Project Description	Multi-Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications For CABRIC
		by overcoming barriers that limit private investment in mid-sized mitigation and adaptation projects. With GCF equity financing of USD 150 million, the fund seeks to attract private institutional investment to deliver certified climate and sustainable development impacts at a global scale.			• Energy generation and access • Forest and land use			Alongside, gender-responsive budgeting and equitable access to resources can strengthen community capacities and promotes long-term social equity.
GCF	Global Subnational Climate Fund – Technical Assistance (TA) Facility							CABRIC can use this framework to enhance local capacity-building efforts and integrate gender in technical training and project development. Inclusive practices ensure socially equitable outcomes. Tailored technical support boosts CABRIC's ability to manage resilience initiatives effectively

These initiatives, funded through the GCF, emphasize gender-responsive or gender-transformative programming. Notably, many of these projects have the potential to positively support CABRIC efforts, for example, Caribbean Net-Zero and Resilient Private Sector, which has a total investment (GCF grant funding and co-financing) of **527, 200, 000 USD** sets out to strengthen key participants in the country's economy that is the private sector, that employs 61% of the Bahamian workforce in 2023[28]. By promoting climate-resilient businesses, the initiative contributes to stable income generation and economic security, particularly for women, who are disproportionately represented in low-wage and informal sectors. It also addresses structural inequalities by fostering equitable resource management and ecosystem restoration, which is key to CABRIC's mission. The project's gender-sensitive approaches can serve as a model for CABRIC, demonstrating how inclusive economic development enhances the livelihoods of low-income women while advancing social equity.

Another example is the **CRAFT – Catalytic Capital for First Private Investment Fund for Adaptation Technologies** project, which is under implementation and focuses on scaling climate adaptation technologies in developing nations. Targeted areas include agricultural analytics, water harvesting, and food systems—all critical for addressing health and food security vulnerabilities. Women, often responsible for household water and food security in the Caribbean, stand to benefit significantly from these interventions. CABRIC can leverage the project's private sector partnerships and prioritise women-led enterprises to strengthen community-driven goals. By integrating localised and accessible technologies, CABRIC can empower vulnerable groups, especially women, to adapt effectively to climate change impacts.

Though no current known projects are being undertaken by the Caribbean Community Climate Change Centre at this time, SAEDI Consulting (Barbados) Inc. is actively supporting research and social analysis on 2 projects in the Bahamas. These include:

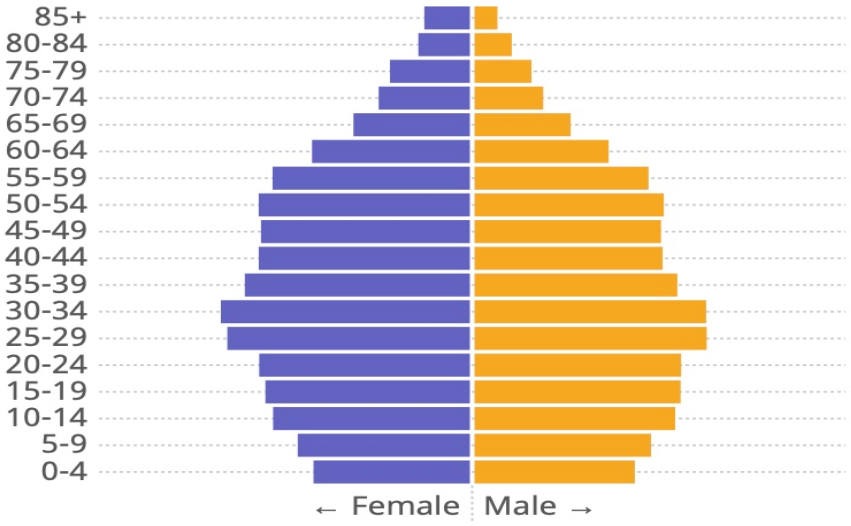
- Caribbean Small Island Developing States Multi-Country Soil Management Initiative for Integrated Landscape Restoration and Sustainable Food Systems which is focused on Land degradation in Small Island Developing States (SIDS) is exacerbated by urbanization, climate change, and poor land management, significantly impacting food security. In response, fourteen Caribbean countries are participating in the SOILCARE Programme to combat desertification and restore degraded land under the United Nations Convention to Combat Desertification, and
- An energy project focused on improved and better Renewable Energy infrastructure in the public sector across Family Islands and New Providence.

28 The Government of The Bahamas. 2023. Labour Force Survey May 2023. Available at https://www.bahamas.gov.bs/wps/wcm/connect/17dc1ce3-305c-4e26-ac0a-9194114b8fc7/PRESS+RELEASE+-+Labour+Force+Survey+MAY+2023.pdf?MOD=AJPERES

3.1.5 Demographics

With most of the Bahamian population of Lucayan Taino (Arawakan) derivation (ethnicity)[29], the population is majority African descendant. Its population of 399,440– of which ~210,758 are female and ~188,556 are male[30]. This growing population has a birth rate of 1.34, a suicide rate of 3.54 per 100,000 population and approximately 35,000 to 45,000 persons are living with disabilities. Figure 4 shows the generally youthful population of the Commonwealth of the Bahamas with 78.3% of the population between the ages of 15 and 64, 12.8% 65 and older, and 8.9% between the ages of 0 and 14.

Figure 4 - Showing Population Pyramid of the Bahamas 2023. Source: World Health Organization



Education

While primary education shows near gender parity, with boys and girls enrolled at similar rates, disparities become evident at higher levels[31]. At the secondary level, girls consistently outnumber boys, with a gender parity index (GPI) above 1.03, indicating a clear female advantage in enrolment[32]. This trend is even more pronounced in tertiary education, where female participation is significantly higher, with a GPI exceeding 1.75[33]. Despite these gains, women's educational achievements do not translate proportionally into economic opportunities. Women in The Bahamas face higher unemployment rates and barriers to leadership positions, while men are increasingly disengaged from higher education due to underperformance and dropout at earlier stages[34]. These trends highlight the urgent need

29 Britannica, T. Editors of Encyclopaedia. (n.d.). The Bahamas - British colonialisation. Encyclopaedia Britannica. Available at https://www.britannica.com/place/The-Bahamas/British-colonization

30 WHO. N.d. Bahamas: Data. Available at https://data.who.int/countries/044

31 ECLAC. 2022. Addressing Gender Disparities in Education and Employment: A necessary step for achieving sustainable development in the Caribbean. Available at https://repositorio.cepal.org/server/api/core/bitstreams/617fc7ac-82b0-4b2f-be83-5a14d825caf4/content

32 Ibid

33 Ibid

34 ECLAC. 2022. Addressing Gender Disparities in Education and Employment: A necessary step for achieving sustainable development in the Caribbean. Available at https://repositorio.cepal.org/server/api/core/bitstreams/617fc7ac-82b0-4b2f-be83-5a14d825caf4/content

for targeted policies to address the educational and economic challenges faced by both genders to ensure equitable development.

Religion

This Caribbean nation, as of 2010 is also home to 4.7% of Caucasians, 2.1% of mixed race, 1.9 other and 0.7 unspecified[35]. According to the United States Department of State, Protestants make up 70% of the population, including Baptists (35%), Anglicans (14%), Pentecostals (9%), Seventh-day Adventists and Methodists (4% each), and smaller groups like Church of God and Brethren. Roman Catholics account for 12%, while 13% identify with other Christian groups, such as Jehovah's Witnesses, Greek Orthodox, and Latter-day Saints. Religious minorities include Rastafarians (20,000), Jews (1,000), Baha'is, Muslims, Black Hebrew Israelites, and Hindus, with a small number practising Obeah. Additionally, 5% of the population report having no religion, other, or unspecified beliefs[36].

Migration

Moreover, with increasing socio-political unrest in the Republic of Haiti, The Bahamas saw a significant influx of Haitian migrants in 2020, with 29,629 individuals arriving, compared to 10,359 Americans and 8,042 Jamaicans (see Figure 5) [37]. This migration presents unique challenges, particularly for Haitian women, who face compounded vulnerabilities due to cultural and language differences, as Haitian Creole and French are the primary languages spoken in Haiti as compared to English which is widely spoken and the primary language in the Bahamas. These differences can create barriers to accessing key services, such as healthcare, education, and employment opportunities, further limiting their ability to secure stable livelihoods. Additionally, systemic discrimination exacerbates these issues, deepening economic precarity and increasing exposure to gender-based violence (GBV). For Haitian women, who often assume caregiving roles, the impacts of climate change further strain their resilience, making it imperative to address these intersecting barriers through gender-responsive policies and culturally inclusive support systems. These issues are explored in greater detail in the Gender Profile of this report[38].

Figure 5 - Principal Countries and Territories of Origin of Immigrants in the Bahamas, 2020. Source: IOM

		Principal countries / Territories of origin					
Destination country / Territory	Total Immigrants	1		2		3	
Bahamas	63,583	Haiti	29,629	U.S.	10,359	Jamaica	8,042

35 Central Intelligence Agency. (n.d.). The Bahamas. The World Factbook. Available at https://www.cia.gov/the-world-factbook/countries/bahamas-the/

36 United States Government. 2022. The Bahamas 2022 International Religious Freedom Report. Available at https://www.state.gov/wp-content/uploads/2023/05/441219-BAHAMAS-2022-INTERNATIONAL-RELIGIOUS-FREEDOM-REPORT.pdf

37 IOM. 2023. Data Report: Trends in Caribbean Migration and Mobility. Available at https://lac.iom.int/sites/g/files/tmzbdl1446/files/documents/2023-07/data-report-trends-in-caribbean-migration-and-mobility.pdf

38 To be developed

Safety

With one of the lowest-ranking overall scores on the WBL 2.0 2024 of the CABRIC countries, The Bahamas scored 0.0 in the legal frameworks category and 25.0 in the supportive framework category[39], highlighting a potentially unsafe and inequitable environment for women and girls in the country. On the legal framework side, the report revealed a lack of comprehensive legislation addressing critical issues such as domestic violence, femicide, sexual harassment, and child marriage. While the existence of the Marriage Statute Law of the Bahamas 1976 offers some reference to child marriage, these legislative gaps significantly heighten risks for women and girls, leaving them more vulnerable to gender-based violence and harmful cultural practices.

On a more positive note, the supportive framework data/information indicated an annual budgetary allocation toward programs addressing violence against women—specifically risk mitigation, prevention, and response initiatives—as outlined in the Draft Estimate of Revenues and Expenditure 2023-2024[40]. While this marks an important step forward, it is vital to ensure that these resources are deployed effectively to dismantle systemic barriers and structural inequalities that underpin Gender-Based Violence and Sexual Exploitation, Abuse and harassment (SEAH) and expand protections for women and girls. By prioritising risk identification and mitigation, this allocation has the potential to challenge entrenched power imbalances, reshape harmful social norms, and create safer environments for women and girls. Strengthening the legislative landscape alongside these budgetary measures is essential to breaking the cycle of inequality and enabling women to participate fully and safely in Bahamian society and the economy. These issues will be explored in greater detail in the Gender Profile Section (upcoming), emphasising the intersectional barriers that exacerbate vulnerability and limit access to justice and support services, whilst enabling Bahamian women to participate fully and safely in the Bahamian society and the economy.

3.1.6 Leadership and Governance

The Bahamas operates under a Westminster political system with a constitutional monarchy as the Head of State, having achieved independence from the United Kingdom in 1973. Governance in the country is conducted democratically through a bicameral system comprising the House of Assembly and the Senate, led respectively by the Prime Minister and the President of the Senate. The House of Assembly consists of 39 members of Parliament, who are elected every four years by constituencies across the nation, with women comprising 17.9% of this chamber[41] (see Figure 6). Strengthening their leadership in shaping climate action and economic policies could drive more equitable and effective solutions, supporting gender equity and climate resilience in the Bahamas.

39 World Bank. 2024. Women, Business and the Law 2024: Bahamas (The). Available at https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Bahamas-the.pdf

40 Ibid

41 Inter-Parliamentary Union. N.d. Bahamas | House of Assembly | Data on women. IPU Parline. Available at https://data.ipu.org/parliament/BS/BS-LC01/data-on-women/

Figure 6 - Women's Representation in the current Parliament of The Bahamas. Source. IPU

Current representation

Women's representation in the current parliament or chamber

Current number of members	39
Women	7
Percentage of women	17.9%

The active democratic engagement of Bahamians through peaceful protests, such as the December 2024 demonstrations against corruption, highlights the crucial role of civic participation in governance. This level of civic activism ensures that leaders remain accountable to the people, fostering a transparent and responsive government. From a governance standpoint, ensuring that policies related to land, environment, and climate resilience are shaped by the needs and concerns of communities is critical to securing livelihoods, particularly for vulnerable groups, including women and girls, youth, and persons with disabilities. By advocating for good governance and accountability, civil society can push for policies that prioritise sustainable development, equitable resource distribution, and climate adaptation, which directly impact the economic stability and resilience of communities.

3.1.7 Economy

The Bahamas' tourism-driven economy recorded a Gross Domestic Product (GDP) of approximately 4.78 billion USD in 2022[42] - 14.4% increase from 2021[43], with a labour force participation rate in the Bahamas of 65.1% among women and 79.5% amongst men[44]. The hotel and restaurant industry alone contributes about 11.42% to the economy and has an almost balanced, equal participation of males and females - 49.75%, females and 50.25%, males (see Figure 7)[45]. The Bahamas has strong foreign reserves, with Gross International Reserves covering several months of imports, ensuring economic stability. However, climate change poses risks to the tourism and real estate sectors due to rising sea levels, severe hurricanes, and coastal erosion. These industries contributed over 2,110.7 million USD in 2023.

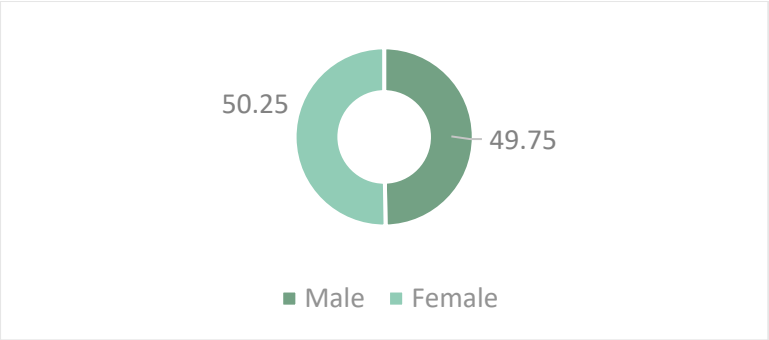
42 Statista. n.d. Total contribution of travel and tourism to GDP in the Caribbean in 2021, by country. Available at https://www.statista.com/statistics/814155/caribbean-total-contribution-travel-tourism-gdp-country/

43 The Central Bank of The Bahamas. 2023. Annual Report and Statement of Accounts. Available at https://www.centralbankbahamas.com/viewPDF/documents/2023-05-09-12-27-39-2022-CB0B-Annual-Report-and-FS.pdf

44 World Bank. N.d. Gender data. Bahamas. Available at https://genderdata.worldbank.org/en/economies/bahamas-the

45 Bahamas National Statistical Institute. 2024. Preliminary Results Labour Force Survey: Fourth Quarter 2023. Available at https://cdn.bahamas.gov.bs/tenant/tenantbnsi/documents/All%20Documents/quarterfour2023pressrelease-20250407104218.pdf

Figure 7 - The Percentage of Female and Males Workers in the Hotel and Restaurant Industry of The Bahamas



Livelihoods

The dual reliance on tourism and financial services presents risks for The Bahamas, with the economic and social impacts of climate-induced disasters, such as Hurricane Dorian, revealing the profound vulnerabilities faced by marginalised groups in The Bahamas. Women, girls, persons with disabilities, and youth were disproportionately affected, experiencing heightened challenges in accessing essential resources like healthcare, stable housing, and financial protection. Hurricane Dorian alone caused 3.4 billion USD in damages and losses, affecting critical sectors such as tourism and housing—both pillars of economic stability and social well-being as noted in Table 5 (Page 10).

Women, particularly those in low-wage tourism and agriculture roles, are disproportionately affected by economic vulnerability, a reality rooted in the intersection of gendered caregiving norms and systemic inequities including the absence of a law to mandate equal remuneration for work in equal value[46]. In Caribbean societies, women often assume the primary caregiving role, making their income losses particularly devastating as they directly affect access to nutritious food, medical care, and education for their children. Single mothers, in particular, face compounded barriers, including limited resources to rebuild housing or address displacement-related costs. These challenges are starkly reflected in economic data: in 2019, 42% of female-headed households reported 28% less income than male-headed households, with a gap of 12,166 USD in mean income and 16,400 USD in median income compared to their male counterparts[47]. This disparity underscores the systemic barriers women face, including restricted access to income generation, financial instruments and recovery policies, which may further entrench gender inequities and vulnerabilities within the climate crises as seen in the heavy bill within the social and productive sectors in Table 5. However, men also face livelihood vulnerabilities. In the Bahamas, a concerning 21.5% of men are engaged in vulnerable employment, characterized by a lack of formal work arrangements, social protection, and safety nets[48]. This precarious employment situation leaves them highly susceptible to economic shocks and poverty. A

46 World Bank. 2024. Women, Business and the Law 2024: Bahamas (The). Available at https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Bahamas-the.pdf

47 Government of The Bahamas. 2019. Distribution of Households by Sex of Head May 2019. Available at https://stats.gov.bs/data/household-income-and-expenditure/distribution-of-households-by-sex-of-head-may-2019/

48 Bahamas, The | World Bank Gender Data Portal

closer look reveals that after Hurricane Dorian, productive sectors including agriculture, commerce, and fisheries, saw 620.7 million USD in damages and 400.3 million USD[49] in losses, further exacerbating food insecurity and economic instability for marginalised communities. Women in rural areas, particularly those working in agriculture and informal trade, can face heightened challenges due to the loss of income and access to resources. The destruction of local food systems increases reliance on imported, less nutritious foods, disproportionately affecting women and children who are more vulnerable to malnutrition and related health conditions.

Asset Ownership

The findings on assets in the Women, Business and the Law Report for The Bahamas in 2024 highlight both progression and gaps in supporting women's property rights. Notably, the Government of The Bahamas has implemented legislation such as the Inheritance Act, Art[50]. 4(a) and the Married Women's Property Act, Sec. 2, 3, and 6, and with legislation like the Law on Property Act, Sec 10, there are still gaps in supportive frameworks for women's property rights[51]. These gaps exist in awareness measures to improve women's access to information on material and inheritance rights and anonymised sex-disaggregated data on property ownership that is not regularly published. These gaps highlight the need for actions to improve women's access to property rights and ownership information. This will ensure greater equity, empowerment, and resilience against flooding and other climate impacts for female-headed households and female-owned properties. They also limit the available collateral to these women in accessing finance to enhance adaptive capacity and resilience building.

Access and Control Over Resources

Access to and control over financial resources in The Bahamas is vital for mitigating water and food insecurity, particularly among vulnerable populations such as women, the elderly, persons with disabilities, and youth. Systemic barriers such as restrictive collateral requirements, high interest rates, and limited access to credit often exclude these groups from financial services. Women-led and small-scale agricultural enterprises, critical for food security, are especially disadvantaged. They frequently struggle to secure medium- to long-term loans necessary for investments in climate-resilient farming practices and infrastructure, which are key to addressing climate-induced vulnerabilities like water scarcity and crop failure[52].

The agricultural and fisheries sectors, which play a pivotal role in local food production, receive minimal financial support from domestic banks. This lack of investment undermines resilience-building efforts, leaving these sectors ill-equipped to adapt to climate shocks. Women, who often bear the responsibility for household food and water security, are further marginalized by these financial constraints. The adoption of inclusive financial strategies,

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49 IDB. 2020. Assessment of the Effects and Impacts of Hurricane Dorian in The Bahamas. Available at: https://publications.iadb.org/en/assessment-of-the-effects-and-impacts-of-hurricane-dorian-in-the-bahamas

50 World Bank. 2024. Women, Business and the Law 2024: Bahamas (The). Available at https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Bahamas-the.pdf

51 Ibid

52 Mooney, H., Rosenblatt, D., et al. 2022. Caribbean Economics Quarterly: Finance for firms—Options for improving access and inclusion (Volume 11, Issue 2)

such as targeted credit facilities and capacity-building initiatives, is essential to empower these groups and strengthen climate resilience at both the household and community levels[53].

3.2 Belize

3.2.1 Country Overview

Belize, a Central American nation with strong sociopolitical and economic connections to the Caribbean, is classified as an upper-middle-income country. In 2022, its population was approximately 405,000, with a GDP of $2.5 billion USD and a per capita GDP of 6,049 USD [54]. This growth was primarily supported by expansions in key sectors such as tourism, construction, retail and wholesale trade, transport, and business process outsourcing[55]. Recent poverty data however reveals that over a third of Belize's population experienced multidimensional poverty in 2021, while more than half were unable to afford sufficient nutrition and essential non-food items in 2018[56]. In Belize, the adolescent birth rate is 0.9 per 1,000 women aged 15–19 as of 2021, 33.5% of women aged 20–24 years old were married or in a union before age 18[57].

Labour force data from 2020 reveal that women faced lower employment rates and shouldered a disproportionate burden of unpaid care responsibilities. By 2023, female labour force participation stood at 50.2%, significantly lower than the 77.1% participation rate among males (See Figure 8)[58]. As a result, women and the children under their care are among the most economically disadvantaged and vulnerable to external shocks, particularly in remote rural and Indigenous communities[59].

53 Mooney, H., Rosenblatt, D., et al. 2022. Caribbean Economics Quarterly: Finance for firms—Options for improving access and inclusion (Volume 11, Issue 2)

54 World Bank. Belize Overview. Available at: https://www.worldbank.org/en/country/belize/overview

55 United Nations Belize. 2023 UN Belize Country Results Report. Available at: https://belize.un.org/sites/default/files/2024-08/2023%20UN%20Belize%20Country%20Results%20Report.pdf

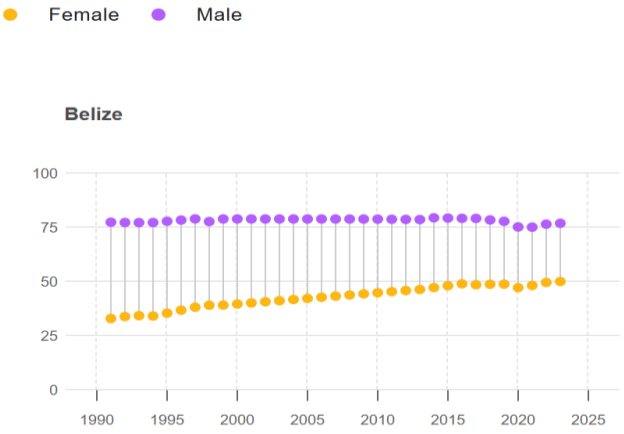
56 World Bank. Belize Overview. Available at: https://www.worldbank.org/en/country/belize/overview

57 UN Women. Belize: Gender Data Factsheet. Available at: https://data.unwomen.org/country/belize

58 World Bank. Gender Data Portal: Belize. Available at: https://genderdata.worldbank.org/en/economies/belize

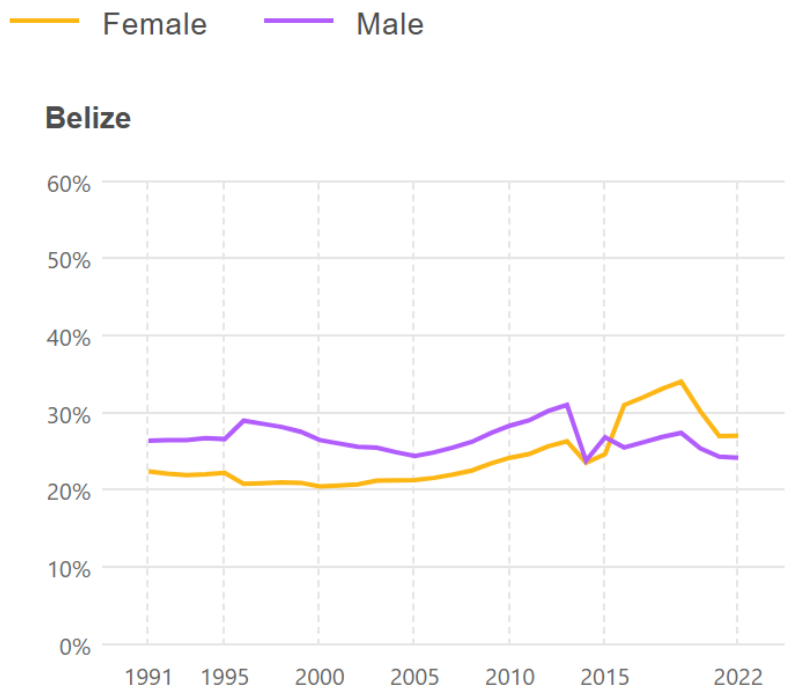
59 United Nations Development Programme (UNDP). EnGenDER Belize Baseline Analysis. Available at: https://www.undp.org/sites/g/files/zskgke326/files/migration/bb/undp-bb-EnGenDER-Bleize-Baseline-Analysis-2-pager.pdf

Figure 8 - Labour force participation rate, by sex (% of population ages 15+) (modelled ILO estimate)



In Belize, individuals engaged in vulnerable employment often lack formal work arrangements, social protections, and safety nets, leaving them more exposed to economic shocks and at greater risk of falling into poverty. In 2022, the rate of vulnerable employment stood at 27.2% for women and 24.3% for men in Belize (see Figure 9)[60].

Figure 9 - Showing Vulnerable employment, by sex (% of total employment)



Between 2022 and 2023, Belize's age dependency ratio also shifted from 48.9% to 48.2%, a slight but negligible decline. In agriculture, 4.6% of female employment and 24.1% of male employment were recorded, while in the services sector, 82.6% of female employment and 52.3% of male employment were reported. The proportion of seats held by women in

60 World Bank. Gender Data Portal: Belize. Available at: https://genderdata.worldbank.org/en/economies/belize

national parliaments rose from 12.5% to 15.6% in 2023 and the WBL score improved from 79.4 to 82.5 indicating progress in creating a more equitable legal framework for women.

Inequalities in human development hurt societies and weaken social cohesion and people's trust in government, institutions and each other[61]. Belize's 2022 HDI value of 0.700 places it in the High Human Development category, ranking 118th out of 193 countries and territories[62]. Climate change poses a significant threat to the progress achieved by Caribbean nations, and Belize is no exception to this growing challenge. Belize is vulnerable to hurricanes, storms, flooding, wind damage, and storm surge, particularly in Belize City. Its low-lying terrain intensifies the impacts of flooding and sea level rise, while extreme temperature events further compound climate risks. The World Bank's *Natural Disaster Hotspot* study ranks Belize 61st globally for relative mortality risk from multiple hazards and 8th among 167 countries for overall climate risk[63].

3.2.2 Demographics

In 2021, Belize had an estimated population of approximately 400,000, making it the least densely populated nation in Latin America[64]. The 2024 population breakdown by male and female can be seen in Figure 10[65]. This small population is remarkably diverse, reflecting the country's rich cultural and linguistic heritage. Belize is home to various ethnic groups, including Mestizo, Creole (Kriol), Garífuna, Caribbean, Maya Kekchi (also spelt Q'eqchi'), Maya Mopán, Mennonite, and Maya Yucatec, among others[66].

61 United Nations Development Programme (UNDP). Human Development Report 2019: Belize. Available at: https://www.undp.org/sites/g/files/zskgke326/files/migration/bz/30676858bda219d80c863567e41a777121884ae1b68013ec13498b0bd84da76e.pdf

62 United Nations Development Programme (UNDP). Human Development Report Data Center: Belize. Available at: https://hdr.undp.org/data-center/specific-country-data#/countries/BLZ

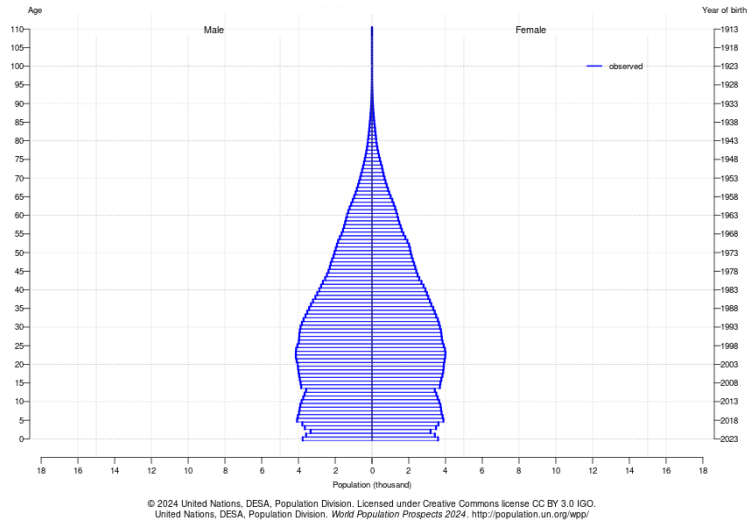
63 World Bank. Climate Knowledge Portal: Belize - Vulnerability. Available at: https://climateknowledgeportal.worldbank.org/country/belize/vulnerability

64 United Nations Framework Convention on Climate Change (UNFCCC). Belize: A Case Study Conducted by The Climate Resilient Food Systems Alliance. Available at: https://unfccc.int/sites/default/files/resource/Belize_Case_Study.pdf

65 United Nations Department of Economic and Social Affairs, Population Division. World Population Prospects: Graphs. Available at: https://population.un.org/wpp/graphs

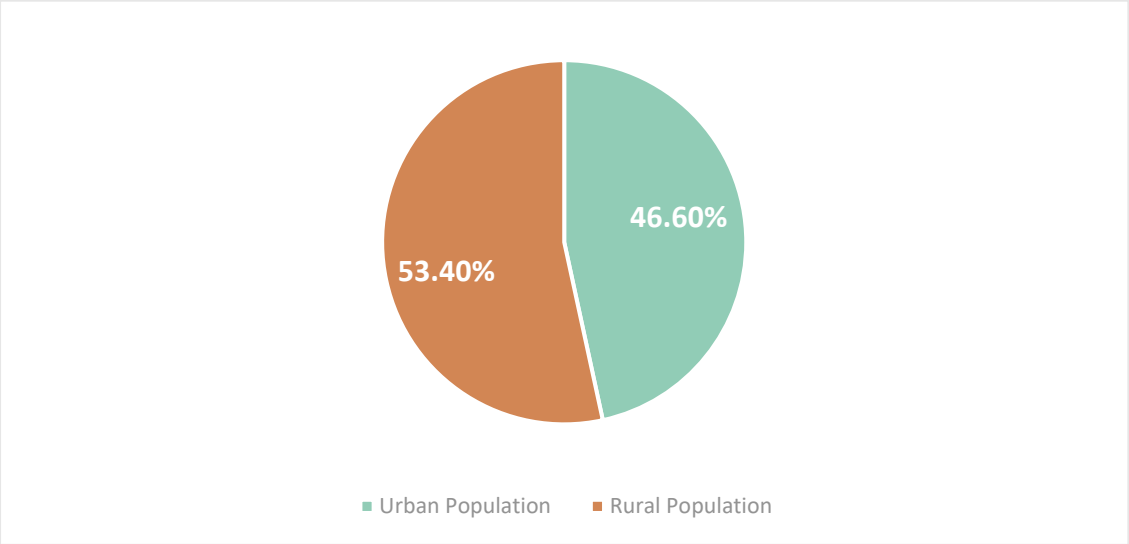
66 United Nations Framework Convention on Climate Change (UNFCCC). Belize: A Case Study Conducted by The Climate Resilient Food Systems Alliance. Available at: https://unfccc.int/sites/default/files/resource/Belize_Case_Study.pdf

Figure 10 - Showing Belize's population by age and sex in 2024



According to FAO statistics from 2023 (see Figure 11), 53.4% of the population resides in rural areas, compared to 46.6% in urban centres[67]. Additionally, estimates indicate that approximately 43,700 people in Belize live with disabilities[68]. Public health data further highlights that female aged 15 and older account for 46.2% of those living with HIV, underscoring gendered disparities in health outcomes.

Figure 11 - Rural and Urban Populations in Belize (2023)



Education

In Belize, gender disparities in education are evident across different levels of the system. Female students generally demonstrate higher enrolment and completion rates than males.

67 Food and Agriculture Organization of the United Nations (FAO). FAOSTAT: Belize. Available at: https://www.fao.org/faostat/en/#country/23

68 UNICEF Belize. Financing the Leave No One Behind Agenda. Available at: https://www.unicef.org/belize/stories/financing-leave-no-one-behind-agenda

According to the Ministry of Education's 2022-2023 data, 79.5% of females completed lower secondary education compared to 73.6% of males[69]. Despite higher overall attainment, women remain underrepresented in STEM fields, with only 41.8% of tertiary-level STEM graduates being female, based on the World Bank's 2022 report [70]. Societal norms and educational practices that reinforce traditional gender roles, as highlighted in the Caribbean Development Bank's 2016 gender assessment, may contribute to this gap [71].

Furthermore, young women face challenges in transitioning into the workforce; the World Bank's 2022 data show 34.8% of females aged 15-24 were not in education, employment, or training, compared to 14.7% of males [72]. The adolescent fertility rate also impacts educational outcomes for women, with 2022 data showing 67.2 births per 1,000 women aged 15-19, more than double the rate in similar income countries[73]. The Government of Belize, in collaboration with international organizations, is addressing these gaps through various initiatives. These include the development of a competency-based curriculum in 2024 to promote inclusive education[74] and programs aimed at improving employability and skills training for young people. Whilst these efforts signal progress, continued work is necessary to address persistent disparities and promote gender parity in education and beyond.

Religion

The U.S. government estimated Belize's population at 393,000 in mid-2019. According to the 2010 census, Roman Catholics are the largest religious group, comprising 40% of the population. Protestants account for 32%, including Pentecostals (8%), Seventh-day Adventists (5%), Anglicans (5%), Mennonites (4%), Baptists (4%), Methodists (3%), and members of the Church of the Nazarene (3%). Jehovah's Witnesses make up 2%, while 11% follow other faiths such as the Church of Jesus Christ of Latter-day Saints, Buddhism, Hinduism, Islam, Rastafarianism, the Salvation Army, and the Baha'i faith. Around 15% of the population is unaffiliated with these groups. No single religious group dominates any of the country's six districts. Catholicism is widespread, while Mennonites and Pentecostals are concentrated in the rural areas of Cayo and Orange Walk Districts. Smaller religious communities include Soka Gakkai International-Belize, with a temple in Belize City, and approximately 577 Muslims, excluding fewer than 160 members of the Ahmadiyya Muslim

69 Ministry of Education, Culture, Science, and Technology (MOECST). (2023). Belize education statistics at a glance 2022–2023. Available at https://www.moecst.gov.bz/wp-content/uploads/2024/10/Belize-Education-Statistics-at-a-Glance-2022-2023.pdf.

70 World Bank. (2023). Belize Gender Scorecard 2023. Available at https://documents1.worldbank.org/curated/en/099553303062341896/pdf/IDU0593c385d0a7c4045e40b6d200604907e3e1d.pdf.

71 World Bank. (2021). Belize Country Gender Scorecard. Available at https://documents1.worldbank.org/curated/en/536991645768064239/pdf/Belize-Country-Gender-Scorecard.pdf.

72 World Bank. (2023). Belize Gender Scorecard 2023. Available at https://documents1.worldbank.org/curated/en/099553303062341896/pdf/IDU0593c385d0a7c4045e40b6d200604907e3e1d.pdf.

73 World Bank. (2023). Belize Gender Scorecard 2023. Available at https://documents1.worldbank.org/curated/en/099553303062341896/pdf/IDU0593c385d0a7c4045e40b6d200604907e3e1d.pdf.

74 Government of Belize Press Office. (2023). MoECST concludes third round of consultations on new competency-based curriculum [Press release]. Available at https://www.pressoffice.gov.bz/wp-content/uploads/2019/12/Feb-10-PR037-23-MoECST-Concludes-Third-Round-of-Consultations-on-New-Competency-based-Curriculum.pdf.

Jamaat. Indigenous groups, such as the Maya and Garifuna, also practice traditional folk rituals[75].

Safety

Men and boys in Belize are threatened by gang violence, particularly in Belize City, which ranks among the top ten most crime-ridden urban spaces globally[76]. With 82% of homicides in Belize City attributed to gang violence, **young men and boys are at high risk of becoming both victims and perpetrators of violence.** Creole men have a particularly high probability of death from injuries (14.8%), dominated by homicides and unspecified deaths involving firearms[77].

3.2.3 Geography and Climatology

Belize is situated in Central America, between latitudes 15° 52'N and 18° 20'N and longitudes 87° 28'W and 89° 13'W. It shares borders with Mexico to the north, Guatemala to the west and south, and maritime borders with Honduras in the south and the Caribbean Sea to the east (See Figure 12). The country spans a total land area of approximately 22,963 km^2 and has approximately 450 islands or islets, vast expanses of rainforest, mountains and rivers, and the world's second-largest barrier reef [78].

Figure 12 - Location Map of Belize

Belize has a moist tropical climate, with seasonal patterns that differ slightly from those of other Caribbean nations. The wet season typically occurs between May and October, while the dry season spans November to April. The country's mean annual temperature ranges from 23°C to 27°C, with coastal areas generally experiencing warmer conditions compared to the interior[79]. Critical to consider for Belize, the way it is bordered by Mexico, Guatemala

75 U.S. Department of State. (2019). 2019 Report on International Religious Freedom: Belize. Available at https://www.state.gov/reports/2019-report-on-international-religious-freedom/belize .

76 UNICEF. N.d. Adolescent Health. https://www.unicef.org/belize/adolescent-health

77 Morey F, Hambleton IR, Unwin N, Samuels TA. 2016. Ethnic and Gender Disparities in Premature Adult Mortality in Belize 2008-2010. PLoS One: 11(9): e0163172. doi: 10.1371/journal.pone.0163172.

78 Global Finance. Belize GDP and Economic Data. Available at: https://gfmag.com/country/belize-gdp-country-report/

79 World Bank. Climate Knowledge Portal: Belize - Historical Climate Data. Available at: https://climateknowledgeportal.worldbank.org/country/belize/climate-data-historical

and Honduras wherein it can be impacted by river flooding and storms impacting its neighbours through the transboundary effects of systems.

Ecosystems

Belize is endowed with diverse ecosystems, including tropical rainforests, mangroves, and the Belize Barrier Reef, the second-largest barrier reef globally. These ecosystems are integral to the nation's biodiversity and underpin the livelihoods of many Belizeans through agriculture, fishing, and tourism [80]. For instance, the fishing industry contributes approximately 28 million BZD annually, playing a crucial role in local economies and food security [81]. However, these ecosystems face significant threats from climate change, manifesting as rising temperatures, sea-level rise, and increased frequency of extreme weather events. Such environmental changes and human activities related to the connected rivers and water bodies Belize shares with other countries jeopardise marine and coastal resources, essential for industries like fishing and tourism [82]. Moreover, inland flooding during prolonged rainfall endangers crops and livestock, disproportionately affecting small-scale women farmers who often lack financial resources for climate-resilient farming practices [83].

In rural communities, women are primarily responsible for water collection. Climate-induced water scarcity forces them to travel longer distances, increasing their exposure to health as well as safety risks and limiting time for other economic activities. Additionally, inadequate water, sanitation, and hygiene (WASH) resources pose significant challenges, particularly during menstrual cycles, exacerbating health vulnerabilities among women and girls. In Belize, stigma and a lack of information regarding the importance of preventive care make men less likely to utilise primary healthcare services[84]. This can lead to delayed diagnosis and treatment of health conditions, resulting in poorer health outcomes and increased vulnerability to diseases being spread as a result of climate change. Coastal areas are particularly vulnerable, with communities facing threats from hurricanes, storm surges, and flooding and the contribution of all these of coastal erosion and the contribution of coastal erosion to the knock-on effects from these threats. Women in these regions often reside in substandard housing and have lower income levels, making recovery from climate-related disasters more challenging. Despite their crucial roles in resource management and household sustenance, women frequently have limited participation in decision-making processes related to climate adaptation and disaster risk reduction[85].

80 Oceana. (2020). State of Belize Fisheries Report 2020. Available at https://belize.oceana.org/wp-content/uploads/sites/15/State_of_Belize_Fisheries_Report_2020.pdf.

81 Oceana. (2020). State of Belize Fisheries Report 2020. Available at https://belize.oceana.org/wp-content/uploads/sites/15/State_of_Belize_Fisheries_Report_2020.pdf.

82 World Bank. (2021, March 24). Resilience and conservation in a changing climate: The case of Belize. Available at https://www.worldbank.org/en/news/feature/2021/03/24/resilience-and-conservation-in-a-changing-climate-the-case-of-belize.

83 UN Women. (2022). Gender Inequality of Climate Change and Disaster Risk in Belize. Retrieved from wrd.unwomen.org

84 The Coalition for Human Rights in Development. N.d. EEO-4 – Gender and Diversity Sector Analysis.

85 UN Women. (2022). Gender Inequality of Climate Change and Disaster Risk in Belize. Retrieved from wrd.unwomen.org

3.2.4 Existing Climate Projects

Belize Small Grants Programme

From 2017 to 2023, Belize's Small Grants Programme (SGP) successfully implemented 56 projects, with 98% being gender-responsive and 61% women-led. These initiatives focused on biodiversity conservation, climate change, and clean energy, benefiting 178 households and protecting over 690,000 hectares of land. The programme showcased innovative gender-environment integration, such as training indigenous female solar engineers, reducing 30 tons of CO_2 emissions annually, and establishing an all-women solar board. Aligned with global frameworks like the Convention on Biological Diversity (CBD) and United Nations Framework Convention on Climate Change (UNFCCC), the Small Grants Programme (SGP) demonstrated strong gender mainstreaming, fostering women's networks and advancing sustainable development (See Figure 13).

Figure 13 - SGP in Belize (2017-2023)

Belize's Small Grants Programme (SGP) from 2017-2023	
Description	**Details**
Total Completed Projects	56
Gender-Responsive Projects	55 (98%)
Women-Led Projects	34 (61%)
Years with Gender Focal Point on NSC	7 out of 7 years
Use of Gender Checklists	Consistent for all 7 years
Projects Focused on Biodiversity Conservation	34
Protected Areas Covered (Hectares)	690,756
Indigenous/Community Conserved Areas (Hectares)	6,899
Projects Focused on Climate Change	8
Households Benefiting from Energy Access	178 households
Innovative Gender-Environment Integration Example	Indigenous female solar engineers trained to bring solar energy to remote communities, avoiding 30 tons of CO2 emissions and establishing an all-women solar board
Alignment with International Frameworks	Convention on Biological Diversity (CBD), UN Framework Convention on Climate Change (UNFCCC)
Key Strengths in Gender Mainstreaming	Strong networking for women's organizations, connection to regional/global networks, incorporation of gender-specific outputs, activities, and indicators

The Ministry of Sustainable Development, Climate Change, and Disaster Risk Management is also implementing several impactful projects aimed at advancing climate resilience and sustainable development in Belize. These include initiatives like the Initiative for Climate Action Transparency (ICAT) Phase 2 Project and capacity-building programs to track climate finance, both funded by UNOPS, with budgets of approximately $170,000 each. Significant funding from the Global Environment Facility (GEF) and GCF supports projects such as Belize's Biennial Transparency Reports ($1.23M) and National Adaptation Plan development ($1.35M). Additional programs address MSME competitiveness, water security, and low-carbon futures, with key partnerships involving the European Union, Inter-American

Development Bank (IDB), and German Society for International Cooperation (GIZ). These efforts highlight a strong focus on climate change mitigation, disaster risk management, and sustainable development (See Figure 14).

Figure 14 - Ministry of Sustainable Development, Climate Change, and Disaster Risk Management Ongoing Projects [86]

Project Name	Funded By	Implementation Period	Total Funds in US$	Description
ICAT-Belize Phase 2 Project	UNOPS	19 Months	170,000	Strengthening national and institutional capacities to support the implementation of the developed National Climate Change MRV System under ICAT Phase I.
ICAT Enhancing national capacities to track climate finance	UNOPS	1 Year	169,875	Enhancing national capacities in Belize to track and report on climate finance to meet national and international reporting requirements.
UNDP Climate Promise – APA	UNDP Climate Promise Initiative	4 Months	159,494.50	Contributing to the national work programme for implementing, tracking, and strengthening Nationally Determined Contributions (NDCs).
Intra-ACP GCCA+ Programme in the Caribbean	European Union-CARIFORUM	3 Months	185,800.50	Supporting climate-resilient development in CARIFORUM countries with a focus on national water security in Belize.
Preparation of Belize's Biennial Transparency Reports	GEF	4 Years	1,233,000	Preparing biennial transparency reports and national communications to the UNFCCC.
Component 2 of Sustainable and Inclusive Belize	IDB	4 Years	400,000	Improving MSME competitiveness, climate resilience, and environmental sustainability in agriculture and tourism sectors.
Enabling Activities for a Multisectoral National Adaptation Plan for Belize	GCF	34 Months	1,345,500	Developing adaptation plans for priority sectors under changing climatic conditions.
Belize Country Office – UNICEF Programme of Cooperation 2022-2026	UNICEF	21 Months	60,000	Focusing on climate change, disaster risk management, and environmental issues affecting children and vulnerable groups.
Supporting the implementation of NDCs in the Caribbean	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH	48 Months	Controlled by the donor	Transforming the transport and energy sectors towards a low-carbon future.

3.2.5 Leadership and Governance

Belize is as an independent nation within the Commonwealth of Nations, governed under a parliamentary democracy with a constitutional monarchy. The British Monarch serves as the Head of State, represented locally by a Governor General, while the Prime Minister, as the Head of Government, leads based on majority party leadership in parliament. Administratively, Belize is divided into six districts and has a single-tier local government structure with limited authority, encompassing city, town, community, and village councils. Its bicameral National Parliament consists of the Senate, with members appointed through

86 Government of Belize, Ministry of Sustainable Development, Climate Change, and Disaster Risk Management. Annual Technical Report 2023-2024. Available at: https://www.pressoffice.gov.bz/wp-content/uploads/2019/12/Min-of-Sust-Dev-Clim-Change-Disaster-Risk-Mgt-ATR-2023-24.pdf

various advisory channels, and the House of Representatives, elected via a simple majority system in 31 single-member constituencies. Parliamentary and municipal terms last up to five years, and voting is not compulsory[87].

In the context of Belize, women's growing presence in Parliament is a step forward, but continued efforts are needed to achieve gender parity and enable women leaders to thrive across all sectors. As of 2022, Belize's Parliament includes four women elected to the House of Representatives, four women appointed as Senators, and two women serving as Presiding Officers. Together, women parliamentarians make up 22% of the National Assembly. Although this represents the highest number of women serving in Parliament in Belize's history, they remain a minority in the legislative body[88].

Between May - July 2025, the council elections took place in the district villages of Belize, Cayo, Toledo, Corozal, Stann Creek, Orange Walk and out of 172 Chairpersons elected only 37 women were granted such a position (22%).[89]

Women in leadership are crucial for fostering inclusive and equitable societies. Studies show that with women in leadership, organizations and governments are more likely to focus on social welfare, education, healthcare, and gender equity. Despite these benefits, women still face systemic barriers like cultural biases, lack of mentorship, and underrepresentation in decision-making roles, including in Belize.

3.2.6 Economy

Belize is the smallest economy in Central America and the second smallest by size after El Salvador[90]. Belize's open, private sector-led economy is based primarily on tourism, agriculture, and services. In 2022, GDP) grew to US $2.95 billion, a 12.1 per cent rise following a 15.2% increase in 2021[91]. The financial services sector, particularly international financial services, is a budding sector in Belize's economy [92]. The services sector, which accounts for approximately 76% of GDP, remains the backbone of the economy. Tourism plays a critical role, with overnight tourist arrivals increasing by 22.4% in 2024, boosting the accommodation and food services industry by 33%[93]. The growth in tourism highlights Belize's reliance on its natural attractions, such as its barrier reef, which draws international visitors. The financial services sector continues to grow, enhancing Belize's position as a regional hub for international banking and offshore services[94].

87 Economic Commission for Latin America and the Caribbean (ECLAC). (n.d.). Belize: Overview of Institutional Governance Systems. Available at https://oig.cepal.org/en/countries/69/system.

88 Commonwealth Parliamentary Association (CPA). (2022). Belize Women's Parliamentary Caucus: Strengthening the role of women in parliament. Available at https://www.cpahq.org/news/2022_03-belize-women-s-caucus/.

89 Elections and Boundaries Department. (2025). 2025 Village Councils Elections.

90 Global Finance. Belize GDP and Economic Data. Available at: https://gfmag.com/country/belize-gdp-country-report/

91 International Trade Administration. "Belize Market Overview - Country Commercial Guide." Available at: https://www.trade.gov/country-commercial-guides/belize-market-overview

92 Belize Chamber of Commerce and Industry. Trade in Services. Available at: https://www.belize.org/trade-investment-zone/trade-in-services/

93 Statistical Institute of Belize. (2024). Gross Domestic Product: 2nd Quarter 2024. Available at https://www.sib.org.bz.

94 International Monetary Fund. (2024). Belize and the IMF. Available at https://www.imf.org

In the secondary sector, construction has been a notable driver, expanding by 7.3% in the second quarter of 2024 due to significant infrastructure projects[95]. Manufacturing also contributes to the economy, with increased production of sugar and citrus concentrates. Meanwhile, the primary sector delivered mixed results, with agriculture showing strength in banana and sugarcane production, which grew by 22.9% and 14.1%, respectively, in 2024. However, challenges in the fishing industry, including a 4.1% decline in shrimp output, reflect sector-specific vulnerabilities. Belize's GDP per capita rose to $7,987.6 in 2023, driven by economic recovery and increased investment. The unemployment rate fell to a historic low of 2.1% in 2024, indicating a strengthening labour market[96].

Export growth and foreign direct investment, particularly in tourism and financial services, have further supported macroeconomic stability. According to the International Monetary Fund (IMF), Belize's economy is projected to grow by 2.5% in 2024, continuing its path of recovery and stabilization after the COVID-19 pandemic[97] Moving forward, Belize's economic outlook depends on sustaining growth in key sectors, diversifying its economic base, and addressing vulnerabilities to external shocks.

Asset Ownership

In many areas such as gender and poverty, women's access to assets (including land), and gender and the environment lack comparable methodologies for regular monitoring[98]. The WBL 2024 report for Belize shows both strengths and gaps in gender equality. The legal frameworks score (62.5/100) is below global and regional averages, indicating gaps, particularly in laws affecting women's safety, despite perfect scores in areas like property rights and pensions. The supportive frameworks score (62.5/100) is well above average, reflecting strong policies for pay equity, business opportunities, and mobility (see Figure 15). While Belize provides solid support for women's economic participation, addressing legal gaps, especially in safety including physical and sexual harassment, could further enhance gender equity[99].

Figure 15 - Belize's Women, Business and the Law Report (2024)

WBL 2.0	Safety	Mobility	Workplace	Pay	Marriage	Parenthood	Childcare	Entrepren-eurship	Assets	Pension
Legal frameworks score	25.0	100.0	25.0	50.0	100.0	75.0	25.0	25.0	100.0	100.0
Supportive frameworks score	50.0	100.0	0.0	100.0	100.0	33.3	25.0	100.0	66.7	50.0
Expert opinions score	12.5	100.0	25.0	37.5	75.0	56.3	12.5	87.5	100.0	75.0

95 Statistical Institute of Belize. (2024). Gross Domestic Product: 2nd Quarter 2024. Available at https://www.sib.org.bz.

96 Statistical Institute of Belize. (2024). Gross Domestic Product: 2nd Quarter 2024. Available at https://www.sib.org.bz.

97 Statistical Institute of Belize. (2024). Gross Domestic Product: 2nd Quarter 2024. Available at https://www.sib.org.bz.

98 UN Women. Belize: Gender Data Factsheet. Available at: https://data.unwomen.org/country/belize

99 World Bank. 2024. Women, Business and the Law 2024: Belize. Available at: https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Belize.pdf

3.3 Grenada

3.3.1 Country Overview

Grenada, often referred to as the "Spice Island," is one of the smallest independent nations in the Western Hemisphere. Renowned for its spice production, Grenada ranks as the world's second-largest producer of nutmeg after Indonesia and cultivates notable quantities of mace, cinnamon, ginger, and cloves[100]. In 2023 Grenada had a population of 126, 840 people and retains a small, open economy that relies heavily on agriculture and tourism (see Figure 16). While the national economy was primarily based on agriculture and related exports, it has undergone significant transformation over the past four decades, shifting toward a service-oriented model[101].

Figure 16 - Background of Key Socio-Economic Information on Grenada

Capital	Saint George's
Form of government	Constitutional Monarchy
Location	Lesser Antilles – Eastern Caribbean
Total land area	344 Kilometres (km)
Population	126,840 (January 2023)
Main economic activities	Agriculture and tourism
GDP (Annual Growth)	4.7% (2021)

Source: World Bank, 2023; Allen et al., 2017; Charles, 2014

Population data from 2024 suggest that Life expectancy at birth is 75.4 years for both sexes combined, with females living longer at 78.5 years and males at 72.5 years. The infant mortality rate is 11.7 deaths per 1,000 live births, with deaths of children under age 5 recorded at 14.4 per 1,000 live births [102]. When assessing data for Persons with Disabilities (PWDs), the most recent population census (2011) confirmed that the total population of persons living with disabilities is 14,655. Of this population 5,858 were males and 8,796 were females. It is estimated that 13.9%of the population live with some level of disability[103].

Between 2020 and 2023, Grenada experienced economic growth, with GDP per capita rising from $8,437 to $10,463, but significant gender disparities persisted in the labour market and political representation. Women held 36.3% of senior and middle management positions in 2020, but their parliamentary representation dropped from 46.7% in 2020 to 31.3% by 2021. Female labour force participation was notably lower than male rates, with a 38.9% employment-to-population ratio for women compared to 55% for men. Youth labour force

100 BBC News. Belize Country Profile. Available at: https://www.bbc.com/news/world-latin-america-19598301

101 International Organization for Migration (IOM). Grenada: Country Assessment and Analysis. Available at: https://www.iom.int/sites/g/files/tmzbdl486/files/documents/2024-06/grenada-country-assessment-analysis.pdf

102 Worldometers. Grenada Demographics. Available at: https://www.worldometers.info/demographics/grenada-demographics/

103 World Bank. Grenada: Strengthening Disaster Risk Management and Climate Resilience Project – Project Appraisal Document. Available at: https://documents1.worldbank.org/curated/en/099061024112025993/pdf/P1712561091c6a0cb1b72d1fb91f12fb701.pdf

participation showed similar disparities, with 30% for young women versus 38.9% for men, while female youth unemployment (33.3%) far exceeded male rates (23.3%).

Additionally, 27.9% of female youth were not in education, employment, or training (NEET), slightly lower than the 29.9% for males. Despite consistent Women, Business, and the Law Index scores of 80.6, a deeper look reveals persistent challenges in achieving gender equity in economic and political spheres. Grenada's overall HDI value for 2022 is 0.793, which puts the country in the High human development category, positioning it at 73 out of 193 countries and territories. About the country's GDI, Grenada retains a value of 0.976 (2022) (see Figure 17)[104].

Figure 17 - Grenada's Gender Development Index (2022)

Grenada

2022 GDI value			0.976
GDI change from 2021			+0.001
	Female	Male	Gender gap
HDI Value	0.781	0.801	-0.020
Life Expectancy at Birth	**78.3** years	**72.6** years	5.7 years
Expected Years of Schooling	**17.1** years	**16.1** years	1.1 years
Mean Years of Schooling	**9.8** years	**9.9** years	-0.1 years
Gross National Income Per Capita (2017 PPP$)	**9,775**	**17,412**	-7,637

3.3.2 Geography and Climatology

Situated in the eastern Caribbean Sea, Grenada is a volcanic island located approximately 100 miles (160 kilometres) north of Venezuela. Grenada spans roughly 21 miles (34 kilometres) in length and 12 miles (19 kilometres) in width[105] and has mountainous terrain surrounded by extensive coral reefs and mangroves. About 3% of its land area lies at sea level, with main towns and socio-economic hubs concentrated along the coast. The country's highest point is Mount Saint Catherine, standing at 840 meters[106].

The Southern Grenadines, including the largest island, Carriacou and Petite Martinique, are dependencies of Grenada. Carriacou lies about 20 miles (32 kilometres) to the north-northeast and covers an area of 13 square miles (34 square kilometres)[107] (See Figure 18). Petite Martinique, located northeast of Carriacou, is a smaller island with an area of nearly 2 square kilometres. The terrain of Carriacou is less hilly compared to mainland Grenada,

104 United Nations Development Programme (UNDP). Human Development Report Data Center: Grenada. Available at: https://hdr.undp.org/data-center/specific-country-data#/countries/GRD

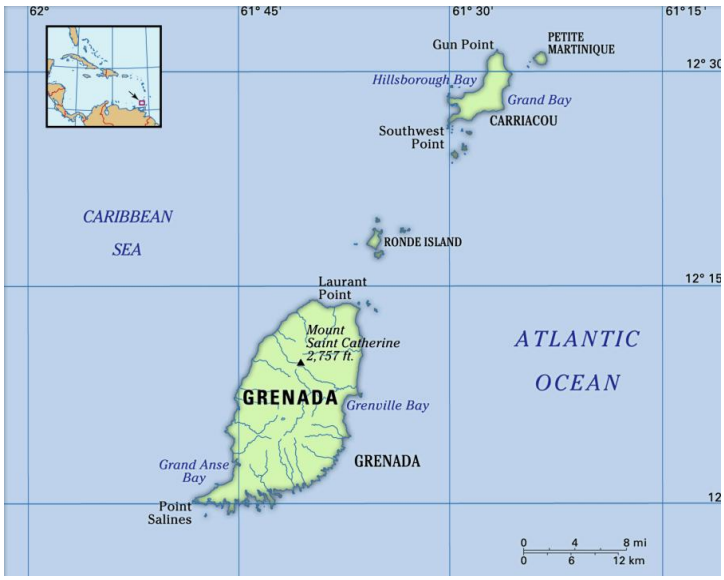
105 Encyclopaedia Britannica. Grenada. Available at: https://www.britannica.com/place/Grenada

106 World Bank. Climate Knowledge Portal: Grenada. Available at: https://climateknowledgeportal.worldbank.org/country/grenada

107 Encyclopaedia Britannica. Grenada. Available at: https://www.britannica.com/place/Grenada

with 50% of its land featuring slopes greater than 20 degrees, and its highest elevation reaching 291 meters at High North Peak[108]. In contrast, Petite Martinique's terrain is more rugged, with 90% of its land having slopes exceeding 20 degrees, and its highest point rising to 230 meters above sea level[109].

Figure 18 - Map of Grenada, Carriacou and Petite Martinique



Located at 11°58' North latitude and 61°20' West longitude[110], Grenada's climate is influenced by its equatorial location and surrounding seas and features consistently high temperatures year-round. The annual average temperature is about 25°C, with minimal seasonal variation (see Figure 19). Maximum temperatures can however average 31.4°C, while minimums are around 24.0°C. Annual rainfall ranges from 750 to 1400 mm, with a dry season from January to May and a wet season from June to December. Carriacou and Petit Martinique receive less rainfall and often face severe droughts during the dry season[111].

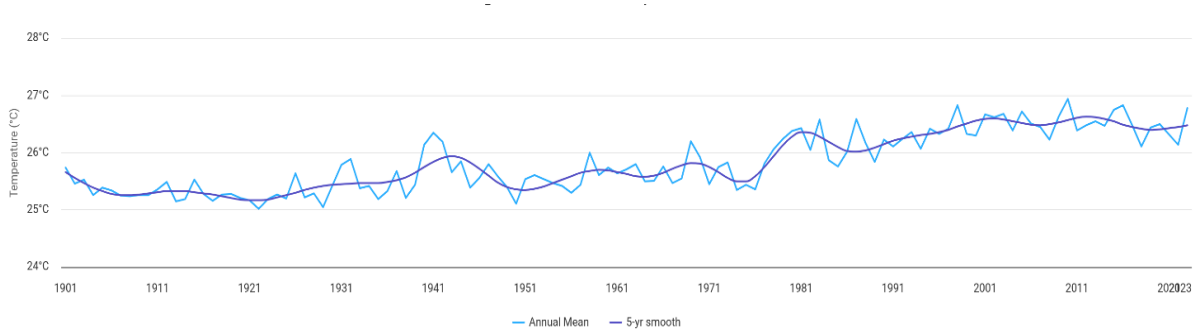
108 Government of Grenada. 2017. Grenada's second national communication to the United Nations Framework Convention on Climate Change (UNFCCC). Available at https://unfccc.int/sites/default/files/resource/Grenada%20Second%20National%20Communication_Final%20%281%29%20%281%29.pdf

109 Ibid

110 World Bank. Climate Knowledge Portal: Grenada. Available at: https://climateknowledgeportal.worldbank.org/country/grenada

111 World Bank. Climate Knowledge Portal: Grenada - Historical Climate Data. Available at: https://climateknowledgeportal.worldbank.org/country/grenada/climate-data-historical

Figure 19 - Annual Average Mean Air Temperature for Grenada (1901 – 2023)[112]



3.3.3 Hazards

Grenada, as a small state, is highly vulnerable to climate change and natural disasters. As of 2022, Grenada maintains a climate change risk index value of 1.7. Rising temperatures and extreme weather events threaten agricultural output, labour productivity, and public health. Additionally, sea level rise could jeopardize much of the country's infrastructure as a significant portion of Grenada's infrastructure and settlements is concentrated along the coastline. This includes critical facilities such as government buildings, healthcare centres, commercial hubs, and transportation networks. These areas are already vulnerable to natural forces, such as wind, waves, tides, and currents, as well as human activities like the removal of beach sand and poorly planned shoreline construction. The effects of climate change, particularly rising sea levels, are expected to intensify these challenges, leading to accelerated coastal erosion and increased pressure on these coastal zones[113].

3.3.4 Existing Climate Projects

The Green Climate Fund (GCF) has three projects totalling 136,494,410 USD in GCF funding and 122,010,101 USD in combined GCF and co-financing investments. All are currently under implementation, are responsive with only two having publicly accessible GAPs (See Table 7).

The Climate Resilient Water Sector in Grenada (G-CREWS) project highlights critical approaches to food and water security, health, and ecosystem resilience. Its climate-smart water management strategies can inform CABRIC's efforts to improve water access, governance, and health adaptation measures for vulnerable groups. Additionally, its nature-based solutions align with CABRIC's focus on coastal ecosystem resilience and sustainable adaptation.

Another key project is the Sustainable Energy Facility for the Eastern Caribbean, which finances renewable energy transitions to enhance energy security in countries such as Dominica, Grenada, and Saint Lucia. CABRIC can adopt its low-carbon solutions to reduce energy costs for irrigation, desalination, and food production, thereby strengthening food

112 World Bank. Climate Knowledge Portal: Grenada. Available at: https://climateknowledgeportal.worldbank.org/country/grenada

113 International Monetary Fund (IMF). Grenada: Climate Change Policy Assessment. IMF Country Report No. 19/193, May 30, 2019.

and water security. Additionally, investing in renewable energy for healthcare infrastructure can improve public health resilience against climate-induced disruptions.

Additionally, several projects are being implemented under the Caribbean Community Climate Change Centre. Currently, two projects are active, while the Eastern and Southern Caribbean Program for Accelerating Climate Change Adaptation in the Caribbean (PACCA) is potentially on hold due to the Trump Administration's Executive Order temporarily pausing foreign aid. To date, four projects have been successfully completed (see Table 7).

The Eastern and Southern Caribbean Program for Accelerating Climate Change Adaptation (PACCA) further supports CABRIC's goals in food and water security, health resilience, and ecosystem adaptation. CABRIC can utilize PACCA's emphasis on sustainable water management and ecosystem-based adaptation, including rainwater harvesting, drought-resistant agriculture, and mangrove restoration, to strengthen community resilience.

Several of these projects align with CABRIC's objectives and provide key lessons. For instance, the Integrated Physical Adaptation and Community Resilience project, a multi-country initiative, strengthens climate resilience through infrastructure improvements, flood prevention, and small grants for community-led adaptation. CABRIC can leverage its devoled granting model to expand local financial accessibility, support small grants for resilience projects, and promote gender-inclusive strategies.

Table 6 - Showing Existing GCF and CCCCC Projects in Grenada

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
GCF	Integrated Physical Adaptation and Community Resilience	This multi-country project aims to enhances climate resilience by strengthening infrastructure against hurricanes, implementing flood prevention measures, and funding community-driven adaptation efforts. It supports public infrastructure upgrades, small grants, and revolving loans for climate-resilient improvements, with completion expected by March 2025	Yes	Under Implementation	• Ecosystems and ecosystem services • Infrastructure and built environment • Livelihoods of people and communities	Responsive	No public copy on website	CABRIC can leverage the local led climate adaption model of this project to strengthen local organisations, improve financial accessibility, and support community-led climate adaptation. These include small grants for resilience projects, enhanced data sharing, and gender-inclusive strategies to empower vulnerable groups.
GCF	Climate Resilient Water Sector in Grenada (G-CREWS)	This project aims to transform Grenada's water sector by enhancing governance, promoting efficient water use, and investing in resilient infrastructure to address climate-induced water scarcity.	No	Under Implementation	• Health, food and water security • Infrastructure and built environment • Livelihoods of people and communities	Responsive	Yes	The G-CREWS project offers key lessons for CABRIC in addressing livelihood insecurity by strengthening food and water security, health, and ecosystem resilience. Its climate-smart water management strategies can help CABRIC enhance water access and governance in coastal communities facing climate-

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
								induced shortages. G-CREWS' focus on health adaptation measures, such as improved sanitation, informs CABRIC's efforts to reduce climate-related health risks for vulnerable groups. Additionally, its nature-based solutions, like watershed protection, align with CABRIC's goal of enhancing ecosystem resilience. By integrating these approaches, CABRIC can expand its grant Facility, ensuring inclusive, community-led climate adaptation in the Caribbean.
GCF	Sustainable Energy Facility for the Eastern Caribbean	This project aims to transition Eastern Caribbean countries toward renewable energy by financing geothermal energy development and enhancing energy security in nations such as Dominica, Grenada, Saint Kitts and Nevis, Saint	Yes	Under Implementation	• Energy generation and access	Responsive	Yes	The FP020 Sustainable Energy Facility provides key lessons for CABRIC in integrating renewable energy solutions to enhance food and water security, health, and ecosystem resilience. CABRIC can reduce energy costs for irrigation, desalination, and food

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
		Lucia, and Saint Vincent and the Grenadines.						production by adopting clean energy, ensuring stable water and food supplies for coastal communities. Investing in renewable energy for healthcare infrastructure can strengthen public health resilience against climate-induced disruptions. Additionally, low-carbon solutions help protect coastal ecosystems from degradation and pollution.
CCCCC	2023-2027 Project Eastern and Southern Caribbean Program for Accelerating Climate Change Adaptation in the Caribbean (PACCA)	The PACCA project (2023–2027) aims to enhance climate resilience in the Eastern and Southern Caribbean by strengthening disaster risk reduction, sustainable resource management, and community-based adaptation. It supports policy development and local engagement to drive long-term climate adaptation solutions.	Yes	Unknown given recent pausing of USAID	• Enhancing Climate Resilience • Sustainable Resource Management • Disaster Risk Reduction • Community Engagement and Education • Policy Development and Implementation	Unknown	No publicly accessible GAP	The PACCA project provides key insights for CABRIC in food and water security, health, and ecosystem resilience through climate adaptation and disaster risk reduction. CABRIC can apply PACCA's focus on sustainable water management by promoting rainwater harvesting and drought-resistant agriculture. Its emphasis on health resilience supports CABRIC's efforts in climate-proofing healthcare

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
								facilities and improving disease surveillance. PACCA's ecosystem-based adaptation aligns with CABRIC's goals of mangrove restoration and coastal habitat protection to reduce climate risks for vulnerable communities.
CCCCC	Strengthening Climate Resilient Health Systems in the Caribbean Project (2020–2025)	The Strengthening Climate Resilient Health Systems in the Caribbean project (2020–2025) aims to enhance the capacity of CARIFORUM member states and Cuba to mitigate climate change impacts on public health. Funded by a €7 million grant from the European Union, the project focuses on integrating health considerations into national climate adaptation plans, improving disease surveillance systems, and fostering climate change leadership across sectors. Key partners include PAHO,	Yes	Under Implementation	• Health Adaption and Planning • Surveillance Capacity and Enhancement • Interdisciplinary Leadership and Training • Policy Advocacy • Community Engagement and Education	Unknown	Unknown	The Strengthening Climate Resilient Health Systems in the Caribbean project provides valuable insights for CABRIC in enhancing food and water security, health resilience, and ecosystem protection. Its climate-health integration approach highlights the need for CABRIC to strengthen healthcare infrastructure against climate shocks, ensuring disease surveillance and climate-adaptive health policies. The project's focus on waterborne disease prevention and environmental health aligns with CABRIC's efforts in

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
		CARPHA, CCCCC, CIMH, and UWI.						safeguarding water resources and food security. Additionally, its emphasis on community engagement and interdisciplinary leadership reinforces CABRIC's goal of promoting localized, gender-responsive climate resilience strategies to protect vulnerable populations.
CCCCC	2019-2023 Intra-ACP GCCA+ Programme in the Caribbean: Enhancing Climate Resilience in CARIFORUM Countries	The Intra-ACP GCCA+ Programme in the Caribbean (2019–2023) aimed to enhance climate resilience in CARIFORUM countries by supporting adaptation and mitigation strategies, mainstreaming climate change into national policies, and improving access to climate finance. Funded by the European Union, the program focused on strengthening regional cooperation and capacity-building to effectively	Yes		• Capacity Building • Policy Integration • Climate Finance Access • Regional Cooperation • Knowledge Sharing	Unknown	Unknown	The project provides key lessons for CABRIC in climate finance access, policy integration, and capacity building to strengthen food and water security, health resilience, and ecosystem protection. CABRIC can build on the programme's regional cooperation model to enhance cross-country knowledge sharing and climate-smart adaptation strategies. Its focus on climate finance access reinforces CABRIC's need to expand funding opportunities for

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
		address climate change challenges.						community-led resilience projects. Additionally, the programme's policy mainstreaming approach supports CABRIC's goal of integrating climate resilience into national development frameworks, ensuring long-term, sustainable climate adaptation in Caribbean coastal communities.
CCCCC	The CARIBSAVE Climate Change Risk Atlas (CCCRA)	The CARIBSAVE Climate Change Risk Atlas (CCCRA), conducted from 2009 to 2011, assessed climate change vulnerabilities and adaptive capacities across 15 Caribbean nations. Focusing on key sectors such as agriculture, water resources, health, and tourism, the project provided localized climate projections and practical response strategies to enhance resilience and	Yes	Completed	• Community Livelihoods, Gender, Poverty, and Development • Agriculture and Food Security • Energy • Water Quality and Availability • Sea-Level Rise and Storm Impacts on Coastal Infrastructure and Settlement • Comprehensive Disaster Management • Human Health	Responsive	No publicly accessible GAP	The CCCRA project highlights key lessons for CABRIC in addressing food and water security, health, and ecosystem vulnerability through climate risk assessments and gender-sensitive adaptation planning. Its approach to analysing water availability, agricultural resilience, and disaster preparedness can help CABRIC strengthen climate-smart food systems and water management strategies integrating localized climate projections,

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
		inform policy development in the region.			• Marine and Terrestrial Biodiversity and Fisheries			adaptive farming techniques, and drought-resistant crops, for example. The focus on health impacts, particularly disease outbreaks and disaster-related vulnerabilities, informs CABRIC's need for integrated health adaptation measures. Additionally, CCCRA's ecosystem and biodiversity assessments reinforce CABRIC's priority to protect coastal and marine ecosystems from climate risks while ensuring community-driven resilience strategies.
CCCCC	The Australia–Caribbean Coral Reef Collaboration (2012–2014)	The Australia–Caribbean Coral Reef Collaboration (2012–2014) was an initiative supported by the Australian Government through the Department of Foreign Affairs and Trade's Australian Aid program. Implemented by Australia's Great Barrier Reef Marine	Yes	Completed	• Knowledge Exchange • Reef Health Assessment and Monitoring	Unknown	Unknown	The Australia–Caribbean Coral Reef Collaboration (2012–2014) offers key insights for CABRIC in strengthening ecosystem resilience, sustainable resource management, and climate adaptation for coastal communities. The project's knowledge

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
		Park Authority in partnership with the Caribbean Community Climate Change Centre under the auspices of the Caribbean Community Secretariat, the collaboration aimed to unite coral reef managers and policymakers from both regions to share expertise, explore innovative ideas, and initiate joint projects. The primary goal was to enhance the resilience of Caribbean coral reefs against climate change impacts.						exchange model highlights the importance of regional and cross-sectoral collaboration, which CABRIC can leverage to enhance data-sharing and capacity-building for climate resilience initiatives. Its focus on reef health assessments and conservation tools aligns with CABRIC's priority to protect marine ecosystems critical for food and water security. Additionally, the emphasis on community-led reef stewardship reinforces CABRIC's commitment to local engagement and sustainable ecosystem management to mitigate climate-related vulnerabilities.
CCCCC	2010 – 2011 Review of the Economics of Climate Change (RECC/ECLACC)	The purpose of this project was to assess the likely economic impacts of climate change on key sectors of Caribbean economies through	Yes	Completed	• Economic Impact Assessment • Sectoral Analysis • Policy Development Support	Unknown	Unknown	This review provides CABRIC with insights to strengthen evidence-based decision-making for climate adaptation. Its sectoral analysis underscores the

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
		applying robust simulation modelling analyses under various socio-economic scenarios and carbon emission trajectories. The findings are expected to stimulate local and national governments, regional institutions, the private sector and civil society to craft and implement policies, cost effective options and efficient choices to mitigate and adapt to climate change.						need for climate-smart food systems, resilient water management, and sustainable livelihoods.

Summary of Grenada's Small Grants Programme

Grenada's Small Grants Programme (SGP) from 2017 to 2023 demonstrates a strong commitment to gender-responsive environmental action, with 69% of projects incorporating gender considerations and 38% specifically led by women (see Table 8). Notably, the program integrated gender focal points into the National Steering Committee (NSC) for four out of seven years, yet gender-specific activities were present in only three years, suggesting inconsistencies in implementation. Despite these gaps, the SGP made tangible strides in gender-environment integration, exemplified by the Petite Martinique Women in Action Inc. aquaponics project, which enhanced food security and technical capacity for women while promoting sustainable water use. The program also successfully engaged youth through climate-focused projects, including renewable energy initiatives and regional knowledge exchange on sustainable apiculture. Additionally, efforts in lionfish containment resulted in the removal of 7,000 pounds of invasive species, underscoring the program's role in ecological preservation and community-led resource management.

However, critical areas for improvement remain, particularly in gender mainstreaming and analysis. The program lacked a formalised gender mainstreaming strategy and conducted gender analysis for only three years, limiting the ability to track and measure long-term gender-related impacts. Furthermore, women's organisations faced weak networking structures for two years, hindering collective advocacy and collaboration. Minimal gender training for grantees further constrained efforts to build institutional capacity for gender-inclusive environmental programming. To strengthen its impact, the SGP should prioritise the development of a comprehensive gender mainstreaming strategy, expand gender-focused training for stakeholders, and improve documentation of gender-specific outcomes. These improvements would ensure that gender considerations are systematically integrated into all projects, fostering more inclusive and sustainable environmental solutions in Grenada.

Table 7 - Showing Grenada's SGP's (2017 -2023)

Grenada's Small Grants Programme (SGP) from 2017-2023	
Description	**Details**
Total Completed Projects	29
Gender-Responsive Projects	20 (69%)
Women-Led Projects	11 (38%)
Years with Gender Focal Point on NSC	4 out of 7 years
Years with Gender-Specific Activities	3 years
Projects Focused on Climate Change	16
Projects Focused on Biodiversity	5
Projects Focused on Land Degradation	3
Youth-Inclusive Projects	12 (targeting ages 15-35)

Grenada's Small Grants Programme (SGP) from 2017-2023	
Innovative Gender-Environment Integration Example	Petite Martinique Women in Action Inc. project on aquaponics: improved food security, technical training for women, and reduced water use during COVID-19 lockdown
Key Environmental Achievements	Youth engagement in energy efficiency projects, lionfish containment (7,000 pounds removed), community-based aquaponics, regional apiculture exchange (7 countries)
Areas Needing Strengthening	Limited gender analysis (3 years), no formal gender mainstreaming strategy, weak women's organization networking (2 years), minimal gender training for grantees
Recommendations for Improvement	Develop comprehensive gender mainstreaming strategy, increase gender analysis, strengthen women's networks, expand gender training, better document gender impacts

3.3.5 Demographics

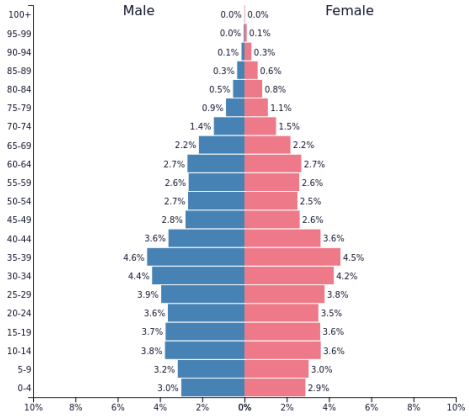
According to Worldometer live data for 2024, Grenada has a population of Grenada 117,207 people with a population density of 345 people per Km^2 (893 people per mi^2), calculated on a total land area of 340 Km2 (131 sq. miles)[114]. According to Pan American Health Organization (PAHO), Grenada's population consists mainly of persons of African descent (82.4%), mixed ethnicity (13.3%), and East Indian descent (2.2%)[115]. The population pyramid of Grenada for 2024 (See Figure 20)[116] reveals a balanced gender distribution across most age groups, with a slightly narrower base, reflecting a lower proportion of younger populations. The chart also indicates a longer life expectancy for females compared to males in the older age groups.

114 Worldometers. Grenada Demographics. Available at: https://www.worldometers.info/demographics/grenada-demographics/

115 Pan American Health Organization (PAHO). Mental Health Profile: Grenada Country Report 2020. Available at: https://www.paho.org/sites/default/files/2020-09/MentalHealth-profile-2020%20Grenada_Country_Report_Final.pdf

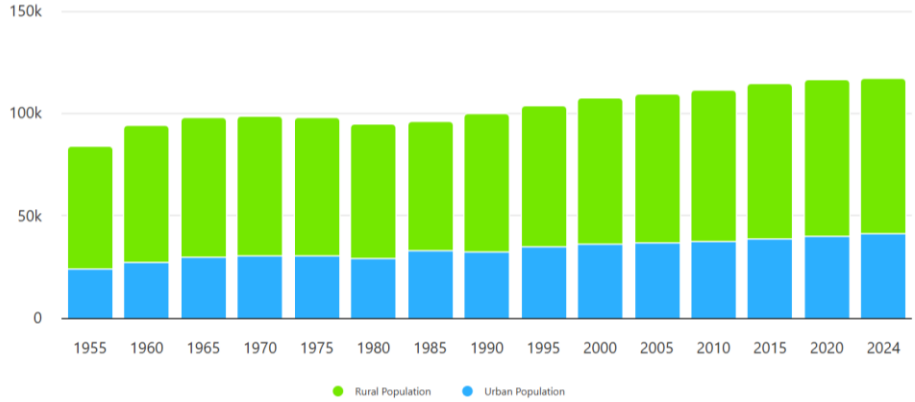
116 Population Pyramid. Grenada Population Pyramid 2024. Available at: https://www.populationpyramid.net/grenada/2024/

Figure 20 - Showing the Population Pyramid of Grenada 2024



The mean age was 33.9 years. Currently, 35. % % of the population lives in urban areas (41, 327 in 2024) (See Figure 21)[117].

Figure 21 - Grenada's Urban and Rural Population (1955 – 2020)



3.3.6 Economy

In the first half of 2024, Grenada's economy showed notable growth, driven by strong performances in tourism, transport and storage, fishing, and manufacturing. In 2022, Grenada's GDP was estimated at $1.35 billion, with tourism accounting for 40% of GDP, agriculture contributing 8%, and the remainder from sectors like manufacturing, construction, and financial services[118]. However, this progress was disrupted by the impact of Hurricane Beryl, which struck in July of 2024[119] leaving damages currently estimated at 16.5% of 2023 GDP[120]. This resulted in significant declines across several key sectors and the loss of homes and economic livelihoods. Agriculture, forestry and fishing, construction, wholesale and retail trade, accommodation and food services, and education employ the highest number of workers. While males primarily dominate employment in most of these

117 Worldometers. Grenada Demographics. Available at: https://www.worldometers.info/demographics/grenada-demographics/

118 World Bank. (2022). Grenada Development Indicators.

119 Government of Grenada. 2024 Mid-Year Review Report. Available at: https://grenadaparliament.gd/storage/2024/08/2024-Mid-Year-Review-Report.pdf

120 World Bank. Grenada: Macro Poverty Outlook (MPO) – 2021. Available at: https://thedocs.worldbank.org/en/doc/e408a7e21ba62d843bdd90dc37e61b57-0500032021/related/mpo-grd.pdf

sectors, women hold the majority of positions in the health and social work and financial and insurance industries[121], a relatively traditional gender segregation of occupations and work. Notably, boys are more likely to be over-age students in primary schools, indicating potential challenges with school progression and retention[122]. This can have long-term consequences, affecting their educational attainment and future opportunities related to securing jobs.

Asset Ownership

Grenada's WBL (2022) (see Figure 22)[123] profile shows a legal framework score of 100/100 for assets, ensuring women have equal rights to acquire, own, and inherit property. This legal equity is critical for promoting women's financial independence and long-term economic security. Women have the same protections as men in property transactions, inheritance rights, and asset management, creating a strong foundation for economic participation. In entrepreneurship, Grenada scores 75/100, reflecting some progress but notable gaps. While women face no explicit legal barriers to starting and running businesses, the absence of laws prohibiting gender-based discrimination in access to credit may limit their entrepreneurial activities and capacity to leverage assets for business growth.

Figure 22 - Grenada's Scores for Women, Business and the Law (2022)

Grenada stands out as one of the few countries where women own at least 20% of businesses. However, despite this notable presence, female-owned firms are often concentrated in low-productivity/low-growth sectors and face unique challenges. Key issues reported by Grenadian female entrepreneurs include limited opportunities for market expansion due to unsustainable market conditions, insufficient access to financing for product improvement and scaling, and the adverse impact of business demands on family life[124].

3.4 Jamaica

3.4.1 Country Overview

Jamaica has a total population of 2,732,500, consisting of 1,381,000 females (50.53%) and 1,351,500 males (49.47%) (See Table 9). The country exhibits a significant percentage of

121 Government of Grenada. 2024 Mid-Year Review Report. Available at: https://grenadaparliament.gd/storage/2024/08/2024-Mid-Year-Review-Report.pdf

122 UNICEF. 2021. Generation Unlimited: The Well-being of Young People in Grenada. https://www.unicef.org/easterncaribbean/media/2961/file/GenU%20Grenada%20fact%20sheet.pdf

123 World Bank. Women, Business and the Law: Grenada Snapshot 2022. Available at: https://wbl.worldbank.org/content/dam/documents/wbl/2022/snapshots/Grenada.pdf

124 World Bank. Breaking Barriers to Women's Economic Inclusion in Grenada. Available at: https://documents1.worldbank.org/curated/en/099603503082357057/pdf/IDU0d3d82498080b0049d80931b04db7448ac3d6.pdf

female-headed households, accounting for 48% of all households [125]. Among these households, 70% are classified as living in poverty, highlighting the disproportionate economic burden faced by women [126]. Moreover, 50% of single-parent households, predominantly female-headed, experience poverty[127]. Childhood poverty remains a pressing concern, affecting less than 40% of the population under 18 years old[128].

Table 8 - Country Overview for Jamaica

Category	Data
Female Pop.	1,381,000
Male Pop.	1,351,500
% of Female headed households[129]	48%
Poverty Rate[130]	38.9%
Female Headed Household Poverty Rate[131]	70% | 50% (Single parent)
Child Poverty Rate[132]	>40%
Labour force, female (% of total labour force)[133]	62.6%
Labour force participation rate, female (% of female population ages 15+)[134]	60.0%
% of population employed in Coastal Related Industries (M - Male, F-Female)[135]	M: 45.07% | F: 38.30%
Human Development Index[136] (closer to 1 the better)	0.706
Gender Inequality Index[137] (closer to 0 the better)	0.350

125 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT-1_0.PDF

126 United Nations Women. 2023. Gender inequality, climate change, and disaster risk reduction in Jamaica: EnGenDER brief. Available at https://wrd.unwomen.org/sites/default/files/2022-02/EnGenDER_Gender%20Inequality%20CC%20DRR%20Brief_JamaicaF_20220203.pdf

127 Ibid

128 United Nations Development Programme. 2024. Global Multidimensional Poverty Index 2024: Ready 17 Oct. Available at https://www.undp.org/jamaica/publications/global-multidimensional-poverty-index-2024-ready-17-oct

129 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT-1_0.PDF

130 United Nations Development Programme. 2023. Multidimensional Poverty Index: Jamaica Country Profile. Available at https://hdr.undp.org/sites/default/files/Country-Profiles/MPI/JAM.pdf

131 United Nations Women. 2023. Gender inequality, climate change, and disaster risk reduction in Jamaica: EnGenDER brief. Available at https://wrd.unwomen.org/sites/default/files/2022-02/EnGenDER_Gender%20Inequality%20CC%20DRR%20Brief_JamaicaF_20220203.pdf

132 United Nations Development Programme. 2024. Global Multidimensional Poverty Index 2024: Ready 17 Oct. Available at https://www.undp.org/jamaica/publications/global-multidimensional-poverty-index-2024-ready-17-oct

133 Statistical Institute of Jamaica. 2024. Labour Force Survey. Available at https://statinja.gov.jm/labourforce/newlfs.aspx

134 Ibid

135 Total of the Combined sectors in Table 2.

136 United Nations Development Programme. 2022. Human Development Reports. Available at https://hdr.undp.org/data-center/human-development-index#/indicies/HDI

137 United Nations Development Programme. (2020) Gender Inequality Index (GII) | Human Development Reports. Available at https://hdr.undp.org/data-center/thematic-composite-indices/gender-inequality-index#/indicies/GII

Jamaica's labour market showcases the pivotal role of women in the economy. Women make up 62.6% of the total labour force and exhibit a labour force participation rate of 60.0% among females aged 15 and older[138]. Despite this notable contribution, gender disparities persist in several key areas. For instance, coastal-related industries, which include sectors such as fishing, aquaculture, and tourism, employ 45.07% of males compared to only 38.30% of females (see Table 9)[139,140] . This indicates the underrepresentation of women in industries crucial to Jamaica's economic and environmental sustainability.

The hospitality sector, central to Jamaica's tourism-driven economy, demonstrates near gender parity. However, in traditionally male-dominated sectors such as agriculture, forestry, and fishing, significant gaps remain, with women continuing to face barriers to entry and advancement (See Table 10). These occupational imbalances reflect broader systemic gender inequalities.

Table 9 - Total Employed Persons by Sex in Selected Industrial Groups. Source: Statistical Institute of Jamaica

# of population employed in Agriculture, Forestry and Fishing	# of population employed in Accommodation and Food Service Activities	# of population employed in Transportation and storage	# of population employed in Manufacturing	# of population employed in Arts, Entertainment, Recreation and Other Services
M: 149,200 **F: 51,800**	M:41,700 F: 75,400	M:58,800 F:12,000	M: 52,900 F: 30,400	M:35,500 F:82,700

3.4.2 Geography and Climatology

The Commonwealth of Jamaica is the largest English-speaking Island in the Caribbean, located 90 miles south of Cuba, 600 miles south of Florida, and 100 miles southwest of Haiti, Jamaica spans approximately 146 miles in length and 51 miles in width, with a total area of 4,411 square miles (See Figure 23). Kingston, the capital city and the island's largest urban centre, is positioned in the southeastern part of the island.

138 Statistical Institute of Jamaica. 2024. Labour Force Survey. Available at https://statinja.gov.jm/labourforce/newlfs.aspx

139 Based on calculations in Table 6.

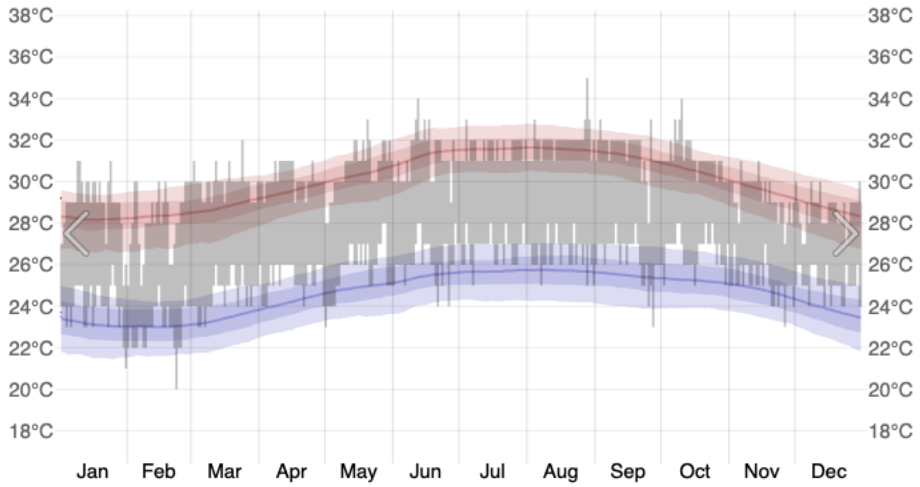
140 Statistical Institute of Jamaica. 2024. Employed Labour Force by Industry Group & Sex. Available at https://statinja.gov.jm/labourforce/newlfs.aspx

Figure 23 - Map of Jamaica

The country currently experiences colder winds between December and March, seasonal rain from October to May and June to September[141]. Jamaica experiences temperatures from 22°C to 30°C at Kingston (See Figure 24), with coastal temperatures soaring to 32°C while on the high peaks, temperatures have been recorded as low as approximately 4°C[142].

The island receives an average annual rainfall of approximately 82 inches (2,100 mm), though there are significant regional variations[143]. The mountains cause the trade winds to bring over 130 inches (3,300 mm) of rain annually to the eastern parish of Portland, while the hot, dry savannas in the south and southwest experience minimal rainfall[144]. Higher rainfall anticipated during June to September is associated with the Atlantic Hurricane Season.

Figure 24 - the Temperature in Jamacia in 2023



141 Encyclopedia Britannia. 2025. Jamaica: Climate. Available at https://www.britannica.com/place/Jamaica

142 Ibid

143 Ibid

144 Ibid

Ecosystems

In Jamaica, ecosystems such as forests, wetlands, and coral reefs are integral to the livelihoods of local communities, providing resources like food, water, and materials for shelter. Climate change, however, poses significant threats to these ecosystems, leading to unpredictable rainfall patterns, extended droughts, and more frequent natural disasters, which adversely affect agriculture and fisheries—the primary sources of income for many Jamaicans. Women, who often play central roles in these sectors, face heightened challenges due to existing gender inequalities. They typically have less access to resources, information, and decision-making platforms, making it more difficult for them to adapt to environmental changes[145].

Recognizing these challenges, the Jamaican government has developed a Gender and Climate Change Strategy and Action Plan (GCCSAP) to mainstream gender considerations into climate policies and actions. This initiative aims to ensure that both women and men can equally participate in and benefit from climate resilience efforts. By addressing the specific vulnerabilities faced by women, the GCCSAP seeks to enhance the adaptive capacities of communities, thereby securing livelihoods and promoting sustainable development in the face of climate change.

3.4.3 Hazards

Jamaica is prone to a range of natural hazards due to its location and environmental characteristics. The island faces significant risks from hurricanes, floods, droughts, earthquakes, storm surges, and landslides, with its position in the Atlantic Hurricane Belt and mountainous terrain increasing vulnerability[146]. The presence of several major fault lines also heightens the risk of seismic activity[147]. Climate change is expected to worsen these threats, leading to more frequent and intense natural disasters. These hazards frequently disrupt communities, damage infrastructure, and pose challenges to the country's development[148].

Hurricane Beryl, a Category 4 storm that struck Jamaica on July 3, 2024, caused widespread devastation, particularly in Clarendon, Manchester, St. Catherine, St. Elizabeth, and Westmoreland. The hurricane displaced approximately 1,876 individuals, with many seeking refuge in shelters or host communities. It resulted in two fatalities, and 60 injuries, and left an estimated 160,000 people in need of humanitarian assistance. The primary needs identified included water, sanitation, shelter repair, food, and livelihood support[149].

The hurricane also inflicted severe damage on agriculture, infrastructure, and utilities (see Figure 25). Key crops, livestock, and fisheries were heavily affected, leading to anticipated food shortages and rising prices. Infrastructure damage included over 500 parochial roads and extensive power outages, leaving 60% of the population without electricity, with full

145 ACDI/VOCA.N.d. Jamaica rural economy & ecosystems adapting to climate change (JA REEACH). Available at https://www.acdivoca.org/projects/jamaica-rural-economy-ecosystems-adapting-to-climate-change-ja-reeach/

146 Global Facility for Disaster Reduction and Recovery. N.d. Jamaica. The World Bank. Available at https://www.gfdrr.org/fr/jamaique

147 Ibid

148 Global Facility for Disaster Reduction and Recovery. N.d. Jamaica. The World Bank. Available at https://www.gfdrr.org/fr/jamaique

149 ACAPS. 2024. Hurricane Beryl country profile: Jamaica. Available at https://www.acaps.org/fileadmin/Data_Product/Main_media/20240718_ACAPS_Hurricane_Beryl_Country_profile_Jamaica.pdf

restoration projected to take weeks. These impacts emphasize the need for robust disaster preparedness and climate resilience measures to mitigate Jamaica's physical and economic vulnerability to natural disasters[150].

Figure 25 - Impacts of Hurricane Beryl in Jamaica. Source Getty Images

The situation is further exacerbated by Jamaica's ongoing challenges with water scarcity. The country's water resources are under pressure due to climate change impacts, such as reduced rainfall and increased evaporation rates[151]. Jamaica relies heavily on surface and groundwater sources, but significant water losses from outdated infrastructure, coupled with uneven water availability across regions, make it difficult to meet the growing demands of agriculture, tourism, and domestic consumption[152]. In parishes like Kingston, water rationing during droughts is a recurring issue, highlighting the urgent need for sustainable water management strategies[153].

3.4.4 Existing Climate Projects

The (GCF has committed approximately **764,975,948 USD** in direct funding and **2.9 billion USD** in combined GCF and co-financed investments across six key projects (all of which are multi-country projects) in Jamaica. Amongst these, three projects are currently under implementation, and two have received approval (See Table 11). Each of these initiatives integrates gender-responsive strategies, supported by GAPs or equivalent frameworks, to ensure equitable participation and benefits. These projects offer significant potential to

150 Ibid

151 Water Resources Authority of Jamaica. 2022. A National Water Resources Master Plan for Jamaica. Available at https://www.wra.gov.jm/wp-content/uploads/2024/09/A-National-Water-Resources-Master-Plan-for-Jamaica-2022.pdf

152 Water Resources Authority of Jamaica. 2022. A National Water Resources Master Plan for Jamaica. Available at https://www.wra.gov.jm/wp-content/uploads/2024/09/A-National-Water-Resources-Master-Plan-for-Jamaica-2022.pdf

153 Ibid

support CABRIC's efforts in Jamaica through their focus on gender-sensitive and transformative programming.

Table 10 - GCF Projects in Jamaica

Agency	Project Name	Project Description	Multi Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CABRIC
GCF	Caribbean Net-Zero and Resilient Private Sector	This project focuses on enhancing climate resilience and sustainable livelihoods for vulnerable communities. Through innovative solutions, it addresses climate risks in agriculture, water, and energy systems, promoting ecosystem restoration and equitable resource management. The initiative prioritizes capacity-building, inclusive economic development, and gender-sensitive approaches to ensure long-term environmental and social benefits.	Yes	Approved	1)Buildings, cities, industries and appliances 2)Ecosystem and ecosystem services 3)Energy generation and access 4) Forest and land use Infrastructure and built environment 5)Livelihoods of people and communities 6) Transport	Responsive	No active GAP seen	This project provides a model for gender-sensitive approaches that CABRIC can use to promote inclusivity in ecosystem restoration and resource management. It offers lessons for comprehensive interventions in agriculture, water, and energy systems, aligning with CABRIC's goal of reducing vulnerabilities equitably. Strengthening a climate-resilient private sector ensures income stability and sustainable livelihoods, key to CABRIC's mission.
GCF	Project GAIA	Project GAIA aims to create a blended finance platform that provides long-term loans for climate adaptation and mitigation in 19 of the world's most climate-vulnerable countries. By offering funding through previously inaccessible sources, it seeks to address the urgent climate needs	Yes	Approved	1)Ecosystems and ecosystem services 2)Energy generation and access 3)Health, food and water security 4)Infrastructure and built environment 5)Transport	Responsive	Yes	Project GAIA could provide CABRIC with greater access to blended finance, enabling enhanced climate adaptation and mitigation efforts across the Caribbean, particularly in vulnerable communities. This partnership may support the region's resilience to climate hazards, with an emphasis on including women and marginalized groups in

		of developing nations. The project aligns public and private financial efforts to support these countries in mitigating and adapting to the impacts of climate change.						climate action. Additionally, it could foster collaboration and knowledge-sharing, improving gender-sensitive strategies for sustainable development and climate resilience in the Caribbean.
GCF	E-Mobility Program for Sustainable Cities in Latin America and the Caribbean	The E-Mobility Program for Sustainable Cities in Latin America and the Caribbean aims to enhance urban resilience to climate change by promoting the adoption of electric vehicles (EVs) and improving public transportation systems in secondary cities. Focused on sustainable development, it addresses the challenges posed by climate hazards like flooding, heatwaves, and sea-level rise. The program is being implemented across nine countries, fostering low-carbon, climate-resilient urban transport solutions while enhancing the quality of life for local populations.	Yes	Under Implementation	1)Infrastructure and built environment 2)Transport	Responsive	Yes	The E-Mobility Program for Sustainable Cities could support CABRIC by promoting low-carbon transport solutions in Caribbean cities, aligning with regional climate resilience efforts. It offers gender-inclusive benefits by improving mobility and safety for women and marginalized communities. The program also enhances quality of life through cleaner, more accessible transportation options.
GCF	Global Fund for Coral Reefs Investment Window	The project is the first large-scale private sector initiative in the blue economy. Implemented by	Yes	Under Implementation	1)Ecosystems and ecosystem services 2)Health, food and water security	Responsive	Yes	CABRIC may adapt strategies for coral reef restoration and blue economy investments that promote gender equity and

		Pegasus Capital Advisors, it establishes a private equity fund to promote investments aimed at protecting coral reefs.			3)Infrastructure and built environment 4)Livelihoods of people and communities			ecosystem resilience. This ensures equitable community benefits while supporting sustainable aquaculture. Integrating these measures enhances coastal livelihoods and ecosystem management
GCF	Global Subnational Climate Fund (SnCF Global) – Equity	SnCF Global aims to catalyse long-term climate investments at the subnational level by overcoming barriers that limit private investment in mid-sized mitigation and adaptation projects. With GCF equity financing of USD 150 million, the fund seeks to attract private institutional investment to deliver certified climate and sustainable development impacts at a global scale.	Yes	Under Implementation	1)Buildings, cities, industries and appliances 2)Energy generation and access 3)Forest and land use	Responsive	Yes	CABRIC can adopt scalable models to address mid-sized climate resilience projects at the community level. Incorporating gender-responsive budgeting and equitable resource access can empower communities and foster lasting social equity.
GCF	Global Subnational Climate Fund – Technical Assistance (TA) Facility							CABRIC can leverage this framework to strengthen local capacity-building and integrate gender into technical training and project development. Inclusive practices promote equitable outcomes, while tailored support enhances CABRIC's effectiveness in managing resilience initiatives.

One such initiative is Project GAIA, which aims to establish a blended finance platform offering long-term loans for climate adaptation and mitigation in 19 of the world's most climate-vulnerable countries. By unlocking previously inaccessible funding sources, the project addresses urgent climate challenges in developing nations, aligning public and private financial efforts to bolster resilience. The initiative emphasizes equitable participation and includes a documented Gender Action Plan to ensure that women and marginalized groups are actively engaged in climate action. For CABRIC, Project GAIA represents an opportunity to access blended finance, enabling more expansive climate adaptation and mitigation efforts across the five countries. This collaboration could enhance the region's resilience to climate hazards while fostering knowledge-sharing and gender-sensitive strategies for sustainable development.

Another initiative is the E-Mobility Program for Sustainable Cities in Latin America and the Caribbean, which focuses on promoting urban resilience by advancing electric vehicle (EV) adoption and improving public transportation systems in secondary cities. The program tackles the challenges posed by climate hazards, including flooding, heat waves, and sea-level rise, through low-carbon, climate-resilient urban transport solutions. A Gender Action Plan ensures the inclusion of women and marginalized groups in project benefits. CABRIC can leverage this program to advocate for sustainable transport solutions in Caribbean cities, enhancing mobility and safety for women and other vulnerable populations. By integrating these gender-inclusive practices, the program also improves the quality of life for local communities through cleaner and more accessible transportation options.

Currently, no known projects are being undertaken by the Caribbean Community Climate Change Centre (CCCCC), although CABRIC is in development.

3.4.5 Demographics

Jamaica's population pyramid reflects a narrowing base, with a significant proportion of the population in the working-age group (15-64 years) and fewer individuals in younger cohorts, indicating a declining birth rate (See Figure 26). Women slightly outnumber men across most age groups, with notable longevity among elderly females compared to males (73 years for females versus 69 years for males[154, 155]). This demographic profile presents unique vulnerabilities in the context of climate change.

Women and girls or 1,381,000 of the population, are often tasked with caregiving and resource management in households, and face heightened risks during climate-related events, such as hurricanes or droughts, which disrupt water, food, and energy supplies. Youth, accounting for ~599,000 persons[156], comprising a considerable segment of the population, are both agents of change and vulnerable to displacement, economic instability, and education disruption caused by climate impacts. In 2018, there was an estimated 15 to

154 World Bank. 2022. Life expectancy at birth, male (years) – Jamaica. Available at https://data.worldbank.org/indicator/SP.DYN.LE00.MA.IN?locations=JM

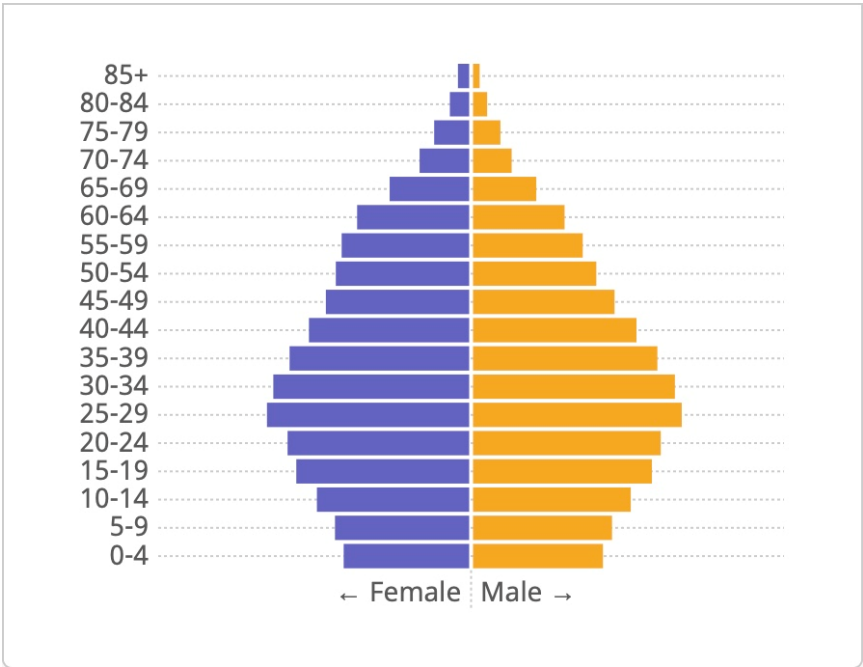
155 World Bank. 2022. Life expectancy at birth, female (years) – Jamaica. Available at https://data.worldbank.org/indicator/SP.DYN.LE00.FE.IN?locations=JM

156 World Health Organization.2023. Jamaica: Population and demographics. Available at https://data.who.int/countries/388

17% of the Jamaican population (or 400,000 individuals) of persons with disabilities[157]. These persons face compounded challenges due to inaccessible infrastructure and disaster response systems, limiting their ability to adapt or recover. The elderly (~272,000 persons[158]), especially women, are disproportionately affected by climate extremes, with limited mobility and reliance on social support systems making them more susceptible to heat stress, health crises, and isolation. The population in Jamaica is also comprised of Yamaye/Jamaican Taíno Peoples, estimated at about 3,000 persons[159]. However, it is important to note that though the community is recognised by the government, they are not legally recognised. This has consequences for their rights and participation in climate-resilience efforts as the absence of legal recognition is a critical barrier and can exacerbate the vulnerabilities which Indigenous Peoples already face. Maroons also constitute the population in Jamaica and face challenges, such as the impacts of climate change on their ancestral connection in Scotts Hall[160], an official town of the Jamaica Maroons.

Jamaica's population structure (see Figure 26) highlights the urgency of targeted, gender-responsive, and inclusive climate strategies that address the specific needs of these groups while leveraging their strengths in building resilience.

Figure 26 - Population Pyramid of Jamaica 2023. Source: World Health Organization



Education

In Jamaica, while primary education reflects near gender parity with similar enrolment rates for boys and girls, disparities become more pronounced at higher educational levels. At the

157 World Bank. 2018. Implementation Completion and Results Report ICR Document Jamaica Social and Economic Inclusion of Persons with Disabilities.

158 World Health Organization.2023. Jamaica: Population and demographics. Available at https://data.who.int/countries/388

159 Minority Rights Group. N.d. Yamaye Taíno People in Jamaica. https://minorityrights.org/communities/yamaye-taino-people-in-jamaica/

160 Coley, Tameka. 2024. 'No Climate Resilience Plan Without Us!' Say Jamaica's Indigenous Peoples. https://climatetrackercaribbean.org/climate-justice/no-climate-resilience-plan-without-us-say-jamaicas-indigenous-peoples/

secondary level, girls consistently outnumber boys, with a GPI of approximately 1.10, indicating a clear female advantage in enrolment. This trend intensifies at the tertiary level, where female participation significantly exceeds male participation, with a GPI surpassing 1.80[161]. Despite these educational advances, gender disparities persist, especially as the population faces climate vulnerabilities that disproportionately affect women and other marginalised groups.

The vulnerability to climate change in Jamaica has a direct impact on both women's and men's ability to adapt and respond, with gendered implications for health, housing, and livelihoods. Women, particularly in rural and low-income communities, bear the brunt of climate-related challenges, including increased pressure on water and food security, as well as greater exposure to the health risks associated with environmental changes and resulting care burdens. Women's responsibilities for household care, including child-rearing and caring for the elderly, exacerbate these vulnerabilities. According to ECLAC (2022), while women in Jamaica have made educational strides, these achievements are not translating into equitable economic opportunities[162].

Religion

Jamaica is home to 92.1% of persons of African descent, 6.1% of mixed race, 0.8% of East Indian, 0.4% of other and 0.7% of unspecified[163]. According to the United States Department of State, approximately 26% of Jamaica's population belongs to various branches of the Church of God, while 12% are Seventh-day Adventists, 11% Pentecostals, 7% Baptists, and 3% Anglicans. Roman Catholics make up 2%, with an equal 2% identifying as United Church of Christ, Jehovah's Witnesses, Methodists, or practitioners of Revivalism[164]. Rastafarians account for 1%, and 2% of the population engage in other spiritual practices[165]. Additionally, other religious groups comprise 8% of the population, including about 23,000 members of the Church of the United Brethren in Christ, 18,000 Moravians, 6,500 members of The Church of Jesus Christ of Latter-day Saints, 1,800 Hindus, 1,500 Muslims (although Muslim groups estimate their numbers at 6,500), 500 Jews, and 270 Baha'is[166]. The census also reports that 21% of the population has no religious affiliation. Although no relevant census data is available on religion, practices such as Yahweh worship, Sikhism, Jainism, Obeah, and Myalism—spiritual practices with West African roots—are more commonly found in rural villages[167].

Safety

In Jamaica, violence against children and youth is widespread, with 34.4% of males

161 ECLAC. 2022. Addressing Gender Disparities in Education and Employment: A necessary step for achieving sustainable development in the Caribbean. Available at https://repositorio.cepal.org/server/api/core/bitstreams/617fc7ac-82b0-4b2f-be83-5a14d825caf4/content

162 Ibid

163 Central Intelligence Agency. (n.d.). Jamaica. The World Factbook. Available at https://www.cia.gov/the-world-factbook/countries/jamaica/

164 U.S. Department of State. (2023). Jamaica 2023 International Religious Freedom Report. Retrieved January 22, 2025, from https://www.state.gov/wp-content/uploads/2024/04/547499-JAMAICA-2023-INTERNATIONAL-RELIGIOUS-FREEDOM-REPORT.pdf

165 Ibid

166 Ibid

167 Ibid

experiencing physical violence and 11.7% experiencing sexual violence in childhood[168]. Additionally, 37.8% of females and 31% of males experienced emotional violence during childhood[169]. These experiences can have long-lasting consequences, including increased risk of mental health issues, substance abuse, and violence perpetrated later in life. These different forms of violence can have a profound impact on their mental health, leading to anxiety, depression, and even suicidal thoughts[170]. Additionally, Jamaican men face higher mortality rates from external causes, including road traffic accidents, homicides, and suicides[171]. These higher rates may be linked to risky behaviours, violence, and limited access to mental health services.

3.4.6 Leadership and Governance

Jamaica, like most English-speaking Caribbean countries, follows the Westminster political system, with a constitutional monarchy as the Head of State. The nation achieved independence from the United Kingdom in 1962. Governance in Jamaica operates through a bicameral system comprising the House of Representatives (formerly known as the House of Assembly) and the Senate. The House of Representatives is led by the Prime Minister, while the Senate is led by the President of the Senate.

The House of Representatives consists of 63 members, elected every four to five years from constituencies across the island. As of recent data, 30.2% of these representatives are women, highlighting the gender disparity in political representation (see Figure 27)[172]. In contrast, the Senate has 21 appointed members, with 33.3% of these positions held by women[173].

Figure 27 - Women's Representation in the current House of Assembly in Jamaica. Source. IPU

Current representation

Women's representation in the current parliament or chamber

Current number of members	63
Women	19
Percentage of women	30.2%

[168] Together for Girls. 2023. Jamaica Violence Against Children and Youth Survey (VACS) Report 2023. https://www.togetherforgirls.org/en/resources/jamaica-violence-against-children-and-youth-survey-vacs-report-2023

[169] PAHO. 2024. Jamaica - Country Profile. https://hia.paho.org/en/country-profiles/jamaica

[170] UNICEF. N.d. Adolescent Health. https://www.unicef.org/belize/adolescent-health

[171] Together for Girls. 2023. Jamaica Violence Against Children and Youth Survey (VACS) Report 2023. https://www.togetherforgirls.org/en/resources/jamaica-violence-against-children-and-youth-survey-vacs-report-2023

172 Inter-Parliamentary Union. N.d. Jamaica | House of Representatives | Data on women. IPU Parline. Available at https://data.ipu.org/parliament/JM/JM-LC01/data-on-women/

173 Inter-Parliamentary Union. N.d. Jamaica | Senate | Data on women. IPU Parline. Available at https://data.ipu.org/parliament/JM/JM-UC01/data-on-women/

On 3rd September 2025, Jamaica had a series of by-Elections in 3 divisions: Denham Town; Olympic Gardens; and Chancery Hall, and from those on the ballot (6), only 2 were women.[174]

This gender breakdown is crucial in discussions about secure livelihoods and climate vulnerability in Jamaica. Women, particularly in rural and marginalised communities, are disproportionately affected by climate-related challenges. Their roles as primary caretakers in households and caregivers to children and the elderly place them at the forefront of dealing with climate-induced risks like extreme weather events, food insecurity, and water shortages. Yet, women often have limited representation in decision-making processes, particularly at higher levels of governance.

Increasing the representation of women in both the House of Representatives and the Senate is vital to addressing the climate vulnerabilities of women and marginalised groups. Women leaders can better advocate for policies and initiatives that support climate adaptation, resilient livelihoods, and sustainable development. With more female political representatives, especially those from vulnerable communities, there could be a stronger focus on inclusive climate action, ensuring that both the economic and social impacts of climate change are addressed equitably. Such leadership would also enhance social safety nets for women in the workforce, ensuring that they have access to opportunities in the green economy, resilience-building, and post-disaster recovery programs, thus fostering more secure livelihoods for all.

3.4.7 Economy

Jamaica recorded a GDP growth rate of 2.6% in 2023, following a 5.2% growth in 2022[175]. The country's GDP for 2023 was approximately USD 15.3 billion, reflecting normalisation in economic activity post-pandemic[176]. The labour force participation rate stood at 61.3% overall, with a gender disparity showing 68.4% for men and 62.6% for women[177].

Tourism remains a cornerstone of the Jamaican economy, contributing over30% to GDP[178] and significantly, to employment. In 2023, the industry saw increased room and seat capacity alongside robust promotional activities, driving continued growth. Within the hotel and restaurant sector, women and men participate almost equally, indicating a balanced workforce in this vital sector[179].

Despite these strengths, Jamaica's tourism and agricultural sectors face increasing risks from climate change, including rising temperatures, extreme weather events, and sea-level rise. These threats directly affect livelihoods, food, and water security, as agriculture and tourism are key components of the economy. Gross international reserves stood at USD 4.9

174 Electoral Commission of Jamaica. (2025). By-Election 2025.

175 Bank of Jamaica. (2023). Annual Report 2023. Available at https://boj.org.jm/boj-publications/annual-publications/

176 Ibid

177 Statistical Institute of Jamaica. 2024. Labour Force Survey. Available at https://statinja.gov.jm/labourforce/newlfs.aspx

178 https://pubdocs.worldbank.org/en/725891582655267359/mpo-jam.pdf

179 Bank of Jamaica. (2023). Annual Report 2023. Available at https://boj.org.jm/boj-publications/annual-publications/

billion by the end of 2023, equivalent to 116.4% of the Assessing Reserve Adequacy (ARA) metric, reflecting strong financial stability[180].

Targeted efforts are needed to enhance climate resilience and ensure equitable participation in economic recovery, especially for women and vulnerable groups.

Livelihoods

The impacts of Hurricane Beryl on Jamaica highlighted significant vulnerabilities, particularly among women and other marginalized groups. The destruction caused substantial job losses, especially in agriculture and tourism, two sectors heavily reliant on female labour. Women, often employed in lower-paying, informal jobs within these sectors, faced heightened employment insecurity as their work opportunities diminished [181] . Additionally, the aftermath of the hurricane saw a rise in informal employment, a trend that often disproportionately affects women by limiting their access to secure and well-paying jobs[182].

Health vulnerabilities were also exacerbated by the disaster. Increased incidences of waterborne diseases such as dengue and malaria posed significant risks, with women bearing the brunt of caregiving responsibilities. This dual burden heightened their exposure to these health hazards, compounding the physical and mental health challenges they also faced post-disaster[183,184]. Moreover, the lack of accessible healthcare services further hindered recovery for these populations, particularly for women in rural areas.

Housing losses were another critical issue. Many families, especially those headed by single women, were left without secure living conditions due to widespread infrastructural damage. For women, the lack of stable housing not only jeopardized their physical safety but also constrained their ability to engage in income-generating activities, as they often had to prioritize rebuilding their homes[185]. This reality underscored the intersection of housing insecurity and economic vulnerability for marginalized groups.

The combined effects of job losses, health risks, and housing instability significantly deepened poverty levels. Women, particularly those in single-income households, faced severe financial challenges exacerbated by pre-existing gender wage gaps. These disparities

180 Ibid

181 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT~1_0.PDF

182 ACAPS. (2024). Hurricane Beryl Country Profile: Jamaica. ACAPS. Available at https://www.acaps.org/fileadmin/Data_Product/Main_media/20240718_ACAPS_Hurricane_Beryl_Country_profile_Jamaica.pdf

183 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT~1_0.PDF

184 ACAPS. (2024). Hurricane Beryl Country Profile: Jamaica. ACAPS. Available at https://www.acaps.org/fileadmin/Data_Product/Main_media/20240718_ACAPS_Hurricane_Beryl_Country_profile_Jamaica.pdf

185 The University of the West Indies (UWI). (2018). Climate change and tourism in the Caribbean. Retrieved from https://www.mona.uwi.edu/physics/sites/default/files/physics/uploads/03_CCAndTourism.pdf

prolonged recovery periods and heightened the economic fragility of affected households[186,187].

Asset Ownership

The 2024 findings in the WBL Report for Jamaica reveal both progress and existing gaps in supporting women's property rights. Key legislation, such as the Property (Rights of Spouses) Act and the Intestate Estates and Property Charges Act, ensures women have equal access to property ownership alongside men[188]. However, the report highlights significant gaps in raising awareness about women's material and inheritance rights, as well as the lack of anonymised sex-disaggregated data on property ownership, which is not regularly published[189]. These gaps hinder women's ability to fully exercise their property rights, limiting their empowerment. Moreover, they pose challenges for female-headed households and women-owned properties, particularly in the context of climate resilience, as these communities may struggle to protect their infrastructure and livelihoods from the impacts of flooding and other climate-related events. To address these challenges, targeted actions are needed to improve access to property rights information and ensure greater equity in ownership.

Access and Control Over Resources

In Jamaica, systemic inequities in financial resource access disproportionately affect women, youth, the elderly, and persons with disabilities, amplifying their vulnerabilities to climate change and economic shocks. Women, who lead 50-70% of Jamaican households[190], often encounter significant barriers in accessing credit and financial tools due to gendered biases in the financial sector[191,192]. Although women comprise 62.6% of the labour force[193] and frequently attain higher levels of tertiary education than men, they are required to demonstrate greater income stability to qualify for loans and other financial products[194].

186 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT-1_0.PDF

187 ACAPS. (2024). Hurricane Beryl Country Profile: Jamaica. ACAPS. Available at https://www.acaps.org/fileadmin/Data_Product/Main_media/20240718_ACAPS_Hurricane_Beryl_Country_profile_Jamaica.pdf

188 World Bank. 2024. Women, Business and the Law 2024: Jamaica. Available at https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Jamaica.pdf

189 Ibid

190 United Nations Women. 2023. Gender inequality, climate change, and disaster risk reduction in Jamaica: EnGenDER brief. Available at https://wrd.unwomen.org/sites/default/files/2022-02/EnGenDER_Gender%20Inequality%20CC%20DRR%20Brief_JamaicaF_20220203.pdf

191 Libertun de Duren, N. (2023). Households led by women: Understanding access to housing credit in Latin America and the Caribbean (IDB Technical Note No. 2847). Available at https://publications.iadb.org/en/publications/english/viewer/Household-Led-by-Women-Understanding-Access-to-Housing-Credit-in-Latin-America-and-the-Caribbean.pdf

192 Caribbean Policy Development Centre. (2024). Climate and disaster risk finance and insurance instruments in the Caribbean. Available at https://cpdcngo.org/download/the-landscape-and-the-implementation-of-climate-and-disaster-risk-finance-and-insurance-cdrfi-in-the-caribbean/

193 Statistical Institute of Jamaica. 2024. Labour Force Survey. Available at https://statinja.gov.jm/labourforce/newlfs.aspx

194 Libertun de Duren, N. (2023). Households led by women: Understanding access to housing credit in Latin America and the Caribbean (IDB Technical Note No. 2847). Available at https://publications.iadb.org/en/publications/english/viewer/Household-Led-by-Women-Understanding-Access-to-Housing-Credit-in-Latin-America-and-the-Caribbean.pdf

This financial disparity extends to women-led enterprises, which make up only 34% of businesses in the Caribbean and face challenges scaling due to limited access to credit[195].

Climate change exacerbates these challenges, especially in the critical areas of food and water security. Women and girls, who are often responsible for securing and managing household food and water resources, are disproportionately affected during climate-induced events such as droughts and hurricanes[196]. In rural areas, where 51% of households are female-headed, limited access to irrigation, water harvesting technologies, and climate-resilient agricultural inputs undermines both food production and income generation[197]. Additionally, vulnerable groups such as the elderly, who account for 12.9% of Jamaica's population, and persons with disabilities face compounded difficulties accessing safe water and nutritious food due to mobility constraints and fixed incomes[198].

Jamaica recorded a GDP growth rate of 2.6% in 2023, following a 5.2% growth in 2022[199]. The country's GDP for 2023 was approximately 15.3 billion USD, reflecting normalisation in economic activity post-pandemic[200]. The labour force participation rate stood at 61.3% overall, with a gender disparity showing 68.4% for men and 62.6% for women[201].

Tourism remains a cornerstone of the Jamaican economy, contributing significantly to GDP and employment. In 2023, the industry saw increased room and seat capacity alongside robust promotional activities, driving continued growth. Within the hotel and restaurant sector, women and men participate almost equally, indicating a balanced workforce in this vital sector[202].

Despite these strengths, Jamaica's tourism and agricultural sectors face increasing risks from climate change, including rising temperatures, extreme weather events, and sea-level rise. These threats directly affect livelihoods, food, and water security, as agriculture and tourism are key components of the economy. Gross international reserves stood at USD 4.9 billion by the end of 2023, equivalent to 116.4% of the ARA metric, reflecting strong financial stability[203].

Targeted efforts are needed to enhance climate resilience and ensure equitable participation in economic recovery, especially for women and vulnerable groups.

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195 World Bank. (2023). Jamaica gender assessment: Economic opportunities and challenges. Available at https://documents1.worldbank.org/curated/en/099154502222328619/pdf/P175282042506702e0a7d100b3087a5be64.pdf

196 Caribbean Policy Development Centre. (2024). Climate and disaster risk finance and insurance instruments in the Caribbean. Available at https://cpdcngo.org/download/the-landscape-and-the-implementation-of-climate-and-disaster-risk-finance-and-insurance-cdrfi-in-the-caribbean/

197 World Bank. (2023). Jamaica gender assessment: Economic opportunities and challenges. Available at https://documents1.worldbank.org/curated/en/099154502222328619/pdf/P175282042506702e0a7d100b3087a5be64.pdf

198 Caribbean Policy Development Centre. (2024). Climate and disaster risk finance and insurance instruments in the Caribbean. Available at https://cpdcngo.org/download/the-landscape-and-the-implementation-of-climate-and-disaster-risk-finance-and-insurance-cdrfi-in-the-caribbean/

199 Bank of Jamaica. (2023). Annual Report 2023. Available at https://boj.org.jm/boj-publications/annual-publications/

200 Ibid

201 Statistical Institute of Jamaica. 2024. Labour Force Survey. Available at https://statinja.gov.jm/labourforce/newlfs.aspx

202 Bank of Jamaica. (2023). Annual Report 2023. Available at https://boj.org.jm/boj-publications/annual-publications/

203 Ibid

3.4.8 Livelihoods

The impacts of Hurricane Beryl on Jamaica highlighted significant vulnerabilities, particularly among women and other marginalized groups. The destruction caused substantial job losses, especially in agriculture and tourism, two sectors heavily reliant on female labour. Women, often employed in lower-paying, informal jobs within these sectors, faced heightened employment insecurity as their work opportunities diminished [204]. Additionally, the aftermath of the hurricane saw a rise in informal employment, a trend that often disproportionately affects women by limiting their access to secure and well-paying jobs[205].

Health vulnerabilities were also exacerbated by the disaster. Increased incidences of waterborne diseases such as dengue and malaria posed significant risks, with women bearing the brunt of caregiving responsibilities. This dual burden heightened their exposure to these health hazards, compounding the physical and mental health challenges they also faced post-disaster[206,207]. Moreover, the lack of accessible healthcare services further hindered recovery for these populations, particularly for women in rural areas.

Housing losses were another critical issue. Many families, especially those headed by single women, were left without secure living conditions due to widespread infrastructural damage. For women, the lack of stable housing not only jeopardized their physical safety but also constrained their ability to engage in income-generating activities, as they often had to prioritize rebuilding their homes[208]. This reality underscored the intersection of housing insecurity and economic vulnerability for marginalized groups.

The combined effects of job losses, health risks, and housing instability significantly deepened poverty levels. Women, particularly those in single-income households, faced severe financial challenges exacerbated by pre-existing gender wage gaps. These disparities prolonged recovery periods and heightened the economic fragility of affected households[209,210].

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204 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT~1_0.PDF

205 ACAPS. (2024). Hurricane Beryl Country Profile: Jamaica. ACAPS. Available at https://www.acaps.org/fileadmin/Data_Product/Main_media/20240718_ACAPS_Hurricane_Beryl_Country_profile_Jamaica.pdf

206 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT~1_0.PDF

207 ACAPS. (2024). Hurricane Beryl Country Profile: Jamaica. ACAPS. Available at https://www.acaps.org/fileadmin/Data_Product/Main_media/20240718_ACAPS_Hurricane_Beryl_Country_profile_Jamaica.pdf

208 The University of the West Indies (UWI). (2018). Climate change and tourism in the Caribbean. Retrieved from https://www.mona.uwi.edu/physics/sites/default/files/physics/uploads/03_CCAndTourism.pdf

209 Duncan Prince and Merusi. 2021. Gender-responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica. Available at https://wrd.unwomen.org/sites/default/files/2021-11/IMPACT~1_0.PDF

210 ACAPS. (2024). Hurricane Beryl Country Profile: Jamaica. ACAPS. Available at https://www.acaps.org/fileadmin/Data_Product/Main_media/20240718_ACAPS_Hurricane_Beryl_Country_profile_Jamaica.pdf

Asset Ownership

The 2024 findings in the Women, Business and the Law Report for Jamaica reveal both progress and existing gaps in supporting women's property rights. Key legislation, such as the Property (Rights of Spouses) Act and the Intestate Estates and Property Charges Act, ensures women have equal access to property ownership alongside men[211]. However, the report highlights significant gaps in raising awareness about women's material and inheritance rights, as well as the lack of anonymised sex-disaggregated data on property ownership, which is not regularly published[212]. These gaps hinder women's ability to fully exercise their property rights, limiting their empowerment. Moreover, they pose challenges for female-headed households and women-owned properties, particularly in the context of climate resilience, as these communities may struggle to protect their infrastructure and livelihoods from the impacts of flooding and other climate-related events. To address these challenges, targeted actions are needed to improve access to property rights information and ensure greater equity in ownership.

Access and Control Over Resources

In Jamaica, systemic inequities in financial resource access disproportionately affect women, youth, the elderly, and persons with disabilities, amplifying their vulnerabilities to climate change and economic shocks. Women, who lead 50-70% of Jamaican households[213], often encounter significant barriers in accessing credit and financial tools due to gendered biases in the financial sector[214,215]. Although women comprise 62.6% of the labour force[216] and frequently attain higher levels of tertiary education than men, they are required to demonstrate greater income stability to qualify for loans and other financial products[217]. This financial disparity extends to women-led enterprises, which make up only 34% of businesses in the Caribbean and face challenges scaling due to limited access to credit[218].

Climate change exacerbates these challenges, especially in the critical areas of food and water security. Women and girls, who are often responsible for securing and managing household food and water resources, are disproportionately affected during climate-induced

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211 World Bank. 2024. Women, Business and the Law 2024: Jamaica. Available at https://wbl.worldbank.org/content/dam/documents/wbl/2024/pilot/WBL24-2-0-Jamaica.pdf

212 Ibid

213 United Nations Women. 2023. Gender inequality, climate change, and disaster risk reduction in Jamaica: EnGenDER brief. Available at https://wrd.unwomen.org/sites/default/files/2022-02/EnGenDER_Gender%20Inequality%20CC%20DRR%20Brief_JamaicaF_20220203.pdf

214 Libertun de Duren, N. (2023). Households led by women: Understanding access to housing credit in Latin America and the Caribbean (IDB Technical Note No. 2847). Available at https://publications.iadb.org/en/publications/english/viewer/Household-Led-by-Women-Understanding-Access-to-Housing-Credit-in-Latin-America-and-the-Caribbean.pdf

215 Caribbean Policy Development Centre. (2024). Climate and disaster risk finance and insurance instruments in the Caribbean. Available at https://cpdcngo.org/download/the-landscape-and-the-implementation-of-climate-and-disaster-risk-finance-and-insurance-cdrfi-in-the-caribbean/

216 Statistical Institute of Jamaica. 2024. Labour Force Survey. Available at https://statinja.gov.jm/labourforce/newlfs.aspx

217 Libertun de Duren, N. (2023). Households led by women: Understanding access to housing credit in Latin America and the Caribbean (IDB Technical Note No. 2847). Available at https://publications.iadb.org/en/publications/english/viewer/Household-Led-by-Women-Understanding-Access-to-Housing-Credit-in-Latin-America-and-the-Caribbean.pdf

218 World Bank. (2023). Jamaica gender assessment: Economic opportunities and challenges. Available at https://documents1.worldbank.org/curated/en/099154502222328619/pdf/P175282042506702e0a7d100b3087a5be64.pdf

events such as droughts and hurricanes[219]. In rural areas, where 51% of households are female-headed, limited access to irrigation, water harvesting technologies, and climate-resilient agricultural inputs undermines both food production and income generation[220]. Additionally, vulnerable groups such as the elderly, who account for 12.9% of Jamaica's population, and persons with disabilities face compounded difficulties accessing safe water and nutritious food due to mobility constraints and fixed incomes[221].

3.5 Saint Lucia

3.5.1 Country Overview

Saint Lucia, a small island developing state in the Eastern Caribbean, covers just 238 square miles and is home to a population of 172,948. The gender distribution remains approximately 50.68% female and 49.32% male (See Figure 28)[222]. The nation has a modest population growth rate of 0.5% and is characterised by its multi-ethnic and multi-religious composition. With a Human Development Index (HDI) of 0.725, Saint Lucia ranks 108th out of 193 countries and territories, and its Gender Inequality Index (GII) of 0.347 places it 82nd out of 166 nations (2022)[223].

Figure 28 - Population Distribution by Age Group and Sex

Age Group	Total	Male	Female	% of Total	% Male	% Female
Total	171,834	84,716	87,118	100.00%	49.32%	50.68%
0 - 4	9,877	5,040	4,836	5.75%	2.93%	2.82%
5 - 9	11,096	5,643	5,453	6.46%	3.29%	3.17%
10 - 14	11,352	5,626	5,726	6.61%	3.27%	3.34%
15 - 19	11,463	5,951	5,512	6.67%	3.46%	3.21%
20 - 24	11,789	5,938	5,851	6.86%	3.45%	3.41%
25 - 29	12,819	6,325	6,493	7.46%	3.68%	3.78%
30 - 34	12,847	6,165	6,683	7.48%	3.59%	3.89%
35 - 39	13,335	6,291	7,043	7.76%	3.66%	4.10%

Life expectancy is approximately 76 years, and educational attainment reveals notable gender dynamics. About 49.2% of adult women have completed at least secondary education

219 Caribbean Policy Development Centre. (2024). Climate and disaster risk finance and insurance instruments in the Caribbean. Available at https://cpdcngo.org/download/the-landscape-and-the-implementation-of-climate-and-disaster-risk-finance-and-insurance-cdrfi-in-the-caribbean/

220 World Bank. (2023). Jamaica gender assessment: Economic opportunities and challenges. Available at https://documents1.worldbank.org/curated/en/099154502222328619/pdf/P175282042506702e0a7d100b3087a5be64.pdf

221 Caribbean Policy Development Centre. (2024). Climate and disaster risk finance and insurance instruments in the Caribbean. Available at https://cpdcngo.org/download/the-landscape-and-the-implementation-of-climate-and-disaster-risk-finance-and-insurance-cdrfi-in-the-caribbean/

222 Saint Lucia Central Statistics Office. Saint Lucia Provisional Census Report 2022: Release 1, Rev 1. August 2024. Available at https://stats.gov.lc/wp-content/uploads/2024/08/StLucia-Provisional-Census-Report-2022-Release-1Rev1.pdf

223 United Nations Development Programme (UNDP). Human Development Report Data Center: Saint Lucia. Available at https://hdr.undp.org/data-center/specific-country-data#/countries/LCA

compared to 42.1% of men. This higher educational achievement among women highlights the strides made toward gender equity in education.

The economy is predominantly driven by tourism, which directly contributed XCD 1.48 billion (24.4% of GDP) in 2022 and had a total contribution of XCD 3.44 billion (56.6% of GDP) when including indirect effects such as investment and supply chain impacts [224]. Other substantial revenue streams include real estate development and global business outsourcing. Agriculture, though smaller in economic impact, remains vital for rural livelihoods and food security. Despite these economic drivers, gender disparities persist, particularly in employment opportunities. In 2023, Saint Lucia's labour force totalled 113,246 individuals, with men comprising 54.07% and women 45.93% (See Table 12). The unemployment rate was reported at 14.0%, with a stark gender divide: 11.2% for men and 17.3% for women[225]. This is indicative of a gender gap in labour force participation, with men being more represented than women evidenced by disparities in employment opportunities, societal roles, access to the workforce, or other systemic factors influencing labour force participation.

Table 11 - Country overview of St. Lucia

Category	Data
Female Pop.	171, 834 (2023)
Male Pop.	84,716 (2023)
% of Female headed households	
Poverty Rate	
Female Headed Household Poverty Rate	
Child Poverty Rate	
Labour force, female (% of total labour force)	45.9% (2023)
Labour force participation rate, female (% of female population ages 15+)	62.7 % (2022)
% of population employed in Coastal Related Industries (M – Male, F- Female)[226]	M: 35, 855 F: 28, 125
Human Development Index (closer to 1 the better)	0.725 (2022)
Gender Inequality Index (closer to 0 the better)	0.347 (2022)

As a small island developing state, Saint Lucia remains vulnerable to external shocks such as climate change impacts, natural disasters, and global economic downturns [227]. The impacts of climate change include, for example, rising sea levels, increased frequency of hurricanes, and extreme weather events. These phenomena disproportionately affect women, who are often more reliant on natural resources for livelihoods and are more

224 World Travel & Tourism Council (WTTC), St Lucia Travel & Tourism Economic Impact 2023 Report. https://assets-global.website-files.com/6329bc97af73223b575983ac/647f0424704d537b61ad4964_EIR2023-StLucia.pdf

225 Government of Saint Lucia. (2023). Labour Force Statistical Report 2023. Available at stats.gov.lc

226 Total of the combined sectors in Table 2.

227 U.S. Department of State. 2024 Investment Climate Statements: Saint Lucia. Available at https://www.state.gov/reports/2024-investment-climate-statements/saint-lucia/

vulnerable to displacement and economic insecurity during disasters. For example, women working in agriculture or informal tourism roles are particularly susceptible to the impacts of natural disasters on crop yields and tourist arrivals.

Ecosystems play a critical role in Saint Lucia's resilience to climate change. Coral reefs, mangroves, and forests provide essential services such as coastal protection, carbon sequestration, and biodiversity preservation. However, these ecosystems are under threat from climate change, pollution, and unsustainable practices.

Women, particularly in coastal communities, rely heavily on these ecosystems for their livelihoods, food security, and overall well-being. Many engage in small-scale fisheries, seafood harvesting, and eco-tourism, which depend on healthy marine and coastal environments. Mangroves, for example, provide breeding grounds for fish and shellfish that sustain local economies and household nutrition, while coral reefs support fish stocks essential for subsistence and income generation. Additionally, women often gather medicinal plants and other natural resources from forests, relying on traditional knowledge to support family health and local economies.

Despite their dependence on these ecosystems, women in coastal communities face distinct vulnerabilities, including limited access to land, resources, and decision-making processes. Environmental degradation exacerbates these challenges by reducing available resources, increasing economic instability, and threatening community resilience. Their active involvement in conservation efforts, sustainable livelihood initiatives, and climate adaptation strategies is crucial for protecting natural resources and ensuring long-term sustainability.

3.5.2 Geography and Climatology

Saint Lucia is bordered by the North Atlantic Ocean to the east. It forms part of the Windward Islands in the eastern Caribbean and is situated at approximately 13.5°N latitude and 61°W longitude. [228] This volcanic and mountainous island spans a land area of 616 square kilometres and stretches 158 kilometres along the coast, with the capital city, Castries, located along a bay on the island's northwest coast. The terrain features a narrow coastal ridge, rugged central mountains, and deep valleys. The island's lowest point is sea level at the Caribbean Sea, while its highest point, Mount Gimie, rises to 950 meters (3117 ft) (See Figure 29) [229].

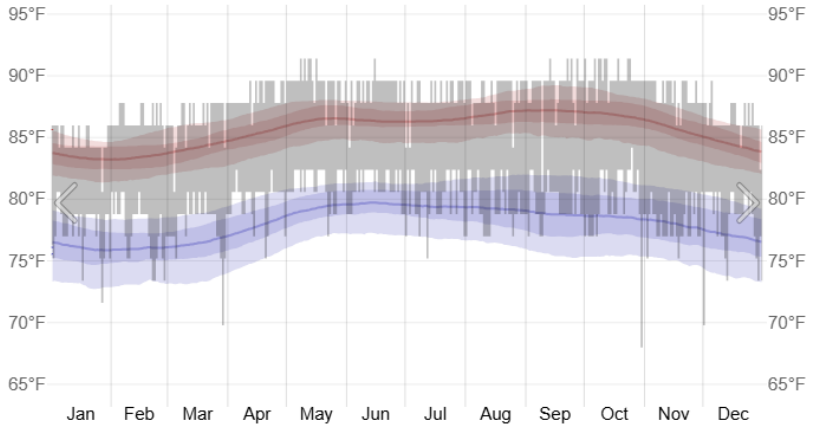
228 World Bank. Climate Knowledge Portal: Saint Lucia. Available at https://climateknowledgeportal.worldbank.org/country/st-lucia

229 Caribbean Institute for Meteorology and Hydrology (CIMH). Country Profile: Saint Lucia. Available at: https://rcc.cimh.edu.bb/files/2018/06/Country-Profile-St-Lucia.pdf

Figures 29 - Map of Saint Lucia

Saint Lucia experiences significant variability in annual rainfall, with averages ranging from approximately 51 inches (1,295 mm) along the coastal regions to as much as 150 inches (3,810 mm) in the island's interior. The climate is characterized by a distinct dry season, typically spanning from January to April, and a rainy season extending from May to November. The island's mean temperature is approximately 80 °F (27 °C), with maximum temperatures occasionally reaching the upper 80s (31 °C) and minimum temperatures dipping to the upper 60s (20 °C)[230]. The 2024 temperature data for Saint Lucia highlights consistent warmth characteristic of a tropical climate. The warmest months were June to September, with high temperatures nearing 90°F, while January and December marked the coolest periods, with lows around 70°F. Temperature variation remained narrow, with highs averaging 85°F–90°F and lows around 75°F–80°F throughout the years as seen in (Figure 30)[231].

Figure 30 - Saint Lucia Temperature History for 2024



230 Encyclopaedia Britannica. "Saint Lucia." Available at: https://www.britannica.com/place/Saint-Lucia

231 Weather Spark. Historical Weather during 2024 in Saint Lucia, St. Lucia. Available at: https://weatherspark.com/h/y/150247/2024/Historical-Weather-during-2024-in-Saint-Lucia-St.-Lucia#Figures-Temperature

3.5.3 Geography, Climatology and Hazards

Saint Lucia is highly vulnerable to various disasters, including tropical cyclones, floods, landslides, earthquakes, and volcanic eruptions. Moreover, shifting climate patterns have led to intensified challenges such as extreme heat, rising sea levels, coastal erosion, droughts, and heightened water scarcity[232].

To address these and other challenges, Saint Lucia has established a multi-stakeholder environmental policy framework focused on climate resilience, disaster risk reduction, biodiversity protection, and sustainable natural resource management. The National Adaptation Plan (2018) outlines key adaptation and mitigation measures across eight critical sectors, supporting the 2003 Climate Change Adaptation Policy. Additionally, sector-specific strategies such as Saint Lucia's Sectoral Adaptation Strategy and Action Plan for the Agriculture Sector (Agriculture SASAP) 2018-2028 and Saint Lucia's Sectoral Adaptation Strategy and Action Plan for the Water Sector (Water SASAP) 2018-2028 provide targeted approaches to strengthening resilience within agriculture and water resource management, both of which are essential to the country's sustainable development path.

The amended National Environmental Policy (2019) provides strategies for hazard mitigation, climate adaptation, and improved planning processes. As a party to the Paris Agreement, Saint Lucia updated its Nationally Determined Contribution (NDC) in 2021, committing to a 7% reduction in greenhouse gas emissions in the energy sector by 2030 and including adaptation measures aligned with the 2030 Agenda for Sustainable Development [233].

Located in the hurricane belt and a tectonically active zone, Saint Lucia faces significant natural hazards, including hurricanes, floods, droughts, landslides, and earthquakes, which threaten key sectors like tourism and agriculture. Its mountainous terrain and volcanic geology heighten vulnerability to landslides, especially after heavy rains, alongside risks of storm surges, flash floods, and moderate earthquakes[234].

Ecosystems

Biodiversity is essential to Saint Lucia, supporting food security, shelter, medicine, water availability, livelihoods, and key industries like agriculture and tourism. Despite transitioning to a service-based economy in the 1990s, tourism and agriculture remain vital, both depending on and impacting natural resources.

Saint Lucia's ecosystems face critical threats from habitat destruction, invasive species such as the green iguana and giant African snail, and climate change. Habitat loss, driven by expanding infrastructure like hotels, marinas, and housing, reduces biodiversity and

232International Federation of Red Cross and Red Crescent Societies (IFRC). Climate-Smart Disaster Law: Saint Lucia Case Study. Available at: https://disasterlaw.ifrc.org/sites/default/files/media/disaster_law/2021-11/Saint%20Lucia%20-%20-%20Climate-smart%20disaster%20law%20-%20IFRC%20case%20study.pdf

233 U.S. Department of State. 2024 Investment Climate Statements: Saint Lucia. Available at: https://www.state.gov/reports/2024-investment-climate-statements/saint-lucia/

234 International Renewable Energy Agency (IRENA). (n.d.). Saint Lucia: Climate Change Baseline Assessment Report. Available at https://islands.irena.org/-/media/Sids/Files/Publications/Saint-Lucia---Saint-Lucia-Climate-Change-Baseline-Assessment-Report.pdf.

ecosystem resilience, with gendered implications for livelihoods and resource access. Women, who are often engaged in small-scale agriculture, artisanal fishing, and eco-tourism, may face greater economic insecurity as declining fish stocks and altered agricultural patterns disrupt traditional income sources. Meanwhile, men working in construction or large-scale fishing may be impacted by shifting labour demands due to environmental degradation. Climate change exacerbates issues such as coral bleaching, declining fish stocks, and degraded water quality, compounded by nutrient pollution harming freshwater and marine ecosystems. As water scarcity intensifies, the burden of securing clean water, often falling on women in rural communities may increase, reinforcing existing gender inequalities in labour and resource access.

The loss of biodiversity weakens ecosystems' ability to provide essential goods and services such as fresh water, clean air, fertile soils, and healthy fisheries. This decline directly impacts livelihoods, food security, and economic stability while reducing ecosystems' ability to buffer against climate extremes. Coastal and marine ecosystems beaches, coral reefs, mangroves, and seagrass beds protect coastlines, support marine life, and sustain tourism and fisheries but are increasingly vulnerable to rising sea levels, ocean warming, and pollution[235].

Women, who are often primary caregivers and key contributors to agriculture, fishing, and small-scale enterprises, bear the brunt of biodiversity loss due to their dependence on natural resources for sustenance and income. In agriculture, declining soil fertility, loss of pollinators, and unpredictable weather patterns reduce crop yields, forcing women to work longer hours to secure food for their families or seek alternative livelihoods. In coastal communities, overfishing and coral reef degradation threaten women's fishing activities, limiting both their food supply and their ability to generate income from seafood sales. Similarly, in forest-dependent economies, deforestation and resource depletion restrict access to firewood, medicinal plants, and other essential materials, increasing the time and effort required for daily subsistence tasks. These ecological changes not only heighten women's workload but also exacerbate economic precarity, as they often have limited access to land ownership, financial services, and decision-making power, making it more challenging to adapt to environmental shifts.

Climate change presents significant threats[236], including extreme weather events, rising temperatures, ocean acidification, and sea-level rise, all of which threaten ecosystems, livelihoods, and human well-being. These impacts are particularly severe in small island states like Saint Lucia, where economic and social structures are closely tied to fragile coastal and marine environments.

235 Convention on Biological Diversity (CBD). (n.d.). Country profile: Saint Lucia – Biodiversity facts. Available at https://www.cbd.int/countries/profile?country=lc#:~:text=Biodiversity%20Facts&text=Within%20these%20ecosystems%2C%20there%20are,impact%20on%20it%2C%20sometimes%20adversely

236 National Adaptation Plan (NAP) Global Network. (2020). Saint Lucia's Resilient Ecosystems Adaptation Strategy and Action Plan (REASAP) 2020–2028. Available at https://napglobalnetwork.org/wp-content/uploads/2020/12/napgn-en-2020-sNAPshot-saint-lucia-REASAP-2020%E2%80%932028.pdf.

However, climate change does not affect all people equally. Gender plays a critical role in shaping vulnerability and resilience to climate-related risks. Women, especially those in rural communities, often rely on natural resources for income and sustenance, making them disproportionately affected by habitat destruction, changing agricultural conditions, and declining fisheries. Meanwhile, men, who are more likely to work in sectors such as fishing and construction, face increased occupational hazards due to extreme weather and rising sea levels.

- Extreme weather events destroy habitats and disrupt livelihoods, often increasing the burden on women as primary caregivers and providers of food, water, and household stability. Displacement and loss of income sources can exacerbate gender inequalities, increasing the risks of poverty and gender-based violence.
- Rising temperatures heighten forest fire risks, pest outbreaks, and water shortages, which disproportionately affect women responsible for household water collection and food security.
- Ocean acidification and warming degrade coral reefs, mangroves, and marine biodiversity, threatening fisheries and coastal livelihoods. Given their prominent role in small-scale fish processing and trading, women face economic instability when fish stocks decline.
- Flooding and sea-level rise exacerbate sedimentation and habitat loss, displacing coastal communities. Women, who often have less access to land ownership and decision-making roles, may struggle more to recover from these losses.

Despite its small size, Saint Lucia boasts diverse ecosystems, including rainforests, coral reefs, mangroves, and seagrass beds. However, with population centres and economic activities concentrated along the vulnerable coastline, the island's exposure to climate hazards remains high. Understanding the gendered dimensions of these risks[237] is crucial for developing equitable and effective climate adaptation strategies.

3.5.4 Existing Climate Projects

The Sustainable Energy Facility for the Eastern Caribbean (See Table 13) is a major initiative funded by the GCF and implemented by the IDB. With a GCF investment of 80 million USD (60 million USD in loans, 20 million USD in grants) and 112.44 million USD in co-financing, the total project value reaches 192.44 million USD. Currently underway, it is set to conclude by August 28, 2027.

The project addresses the high reliance on imported fossil fuels in Dominica, Grenada, Saint Kitts and Nevis, Saint Lucia, and Saint Vincent and the Grenadines, promoting geothermal energy for low-cost, reliable, and sustainable electricity. It aims to cut 9.4 million tonnes of CO_2 emissions over its lifetime, enhancing energy security and climate resilience.

To tackle financial, technical, and institutional barriers, the facility offers concessional loans, reimbursable grants, and support for institutional strengthening and capacity

237 National Adaptation Plan (NAP) Global Network. (2020). Saint Lucia's Resilient Ecosystems Adaptation Strategy and Action Plan (REASAP) 2020–2028. Available at https://napglobalnetwork.org/wp-content/uploads/2020/12/napgn-en-2020-sNAPshot-saint-lucia-REASAP-2020%E2%80%932028.pdf.

building. A Gender Action Plan (GAP) ensures equitable participation, particularly for women and marginalized groups, integrating gender considerations into every phase of the project.

Table 12 - GCF projects for Saint Lucia

Agency	Project Name	Project Description	Multi-Country (Yes or No)	Project Status	Targeted Areas	Gender Mainstreaming Level	Existing GAP	Implications for CARBIC
GFC	Sustainable Energy Facility for the Eastern Caribbean	This project aims to transition Eastern Caribbean countries toward renewable energy by financing geothermal energy development and enhancing energy security in nations such as Dominica, Grenada, Saint Kitts and Nevis, Saint Lucia, and Saint Vincent and the Grenadines.	Yes	Under implementation	1)Energy Generation and access	Responsive	Yes	The FP020 Sustainable Energy Facility provides key lessons for CABRIC in integrating renewable energy solutions to enhance food and water security, health, and ecosystem resilience. CABRIC can reduce energy costs for irrigation, desalination, and food production by adopting clean energy, ensuring stable water and food supplies for coastal communities. Investing in renewable energy for healthcare infrastructure can strengthen public health resilience against climate-induced disruptions. Additionally, low-carbon solutions help protect coastal ecosystems from degradation and pollution.

From 2017-2023, the Saint Lucia SGP achieved significant achievements in gender integration, environmental conservation, and innovation. Out of 67 completed projects, 66% were gender-responsive, and 48% were led by women, with consistent gender representation on the National Steering Committee (See Figure 31). Key accomplishments include the protection of 10,297 hectares of biodiversity-rich areas and 11,000 hectares of marine ecosystems under sustainable management.

Innovative initiatives included sargassum seaweed management, sustainable agricultural practices, and aquaponics for disabled persons. The program aligned with international frameworks, such as the Convention on Biological Diversity and UNFCCC, while emphasizing gender mainstreaming through project design and enhanced women's networking. Despite its success, areas for improvement include developing a robust gender mainstreaming strategy, conducting more in-depth gender analysis, and monitoring gender-specific outcomes effectively. This program exemplifies a strong commitment to environmental sustainability and gender equity.

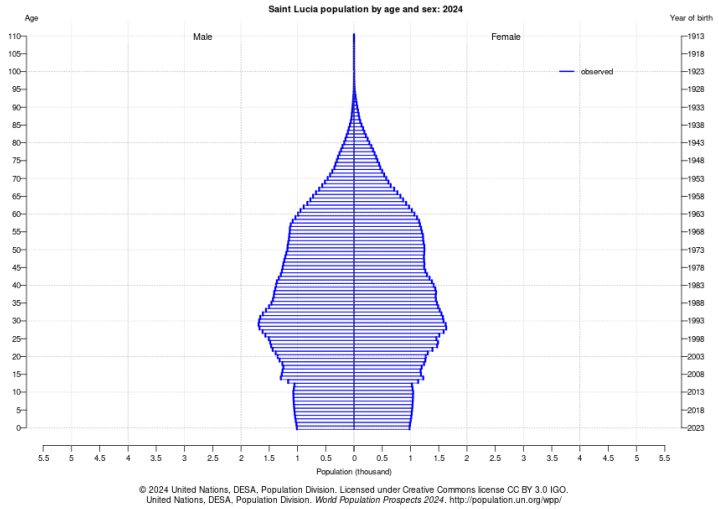
Figure 31 - Saint Lucia's Small Grants Programme

St. Lucia's Small Grants Programme (SGP) results from 2017-2023	
Description	**Details**
Total Completed Projects	67
Gender-Responsive Projects	44 (66%)
Women-Led Projects	21 (48%)
Years with Gender Focal Point on NSC	7 out of 7 years
Use of Gender Checklists	Consistent for 4 years
Projects Focused on Biodiversity Conservation	Multiple projects across biodiversity and conservation
Protected Areas Covered (Hectares)	10,297
Marine Conservation Areas (Hectares)	11,000
Projects Focused on Climate Change	Sustainable agricultural practices
Households Benefiting from Energy Access	Not specified
Innovative Gender-Environment Integration Example	Teachers' Union Project: Environmental education; Beausoliel Agricultural Project: Bio-fertilizer use; Marine Initiative: Sargassum management.
Alignment with International Frameworks	Smithsonian recognition, regional knowledge transfer, certified water quality standards
Key Strengths in Gender Mainstreaming	Limited gender mainstreaming strategy, stronger monitoring, enhanced women's networking

3.5.5 Demographics

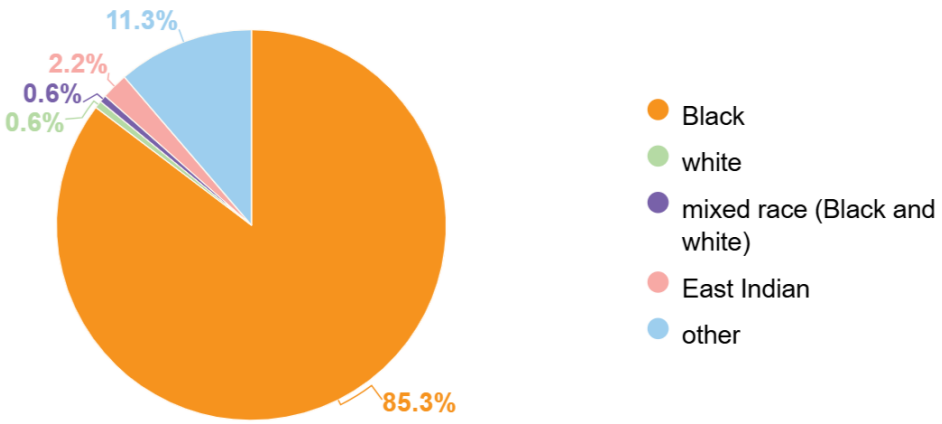
With a population density of 295 per Km^2 (765 people per mi^2)[238], with approximately 50% living within the northwestern districts of Castries and Gros-Islet. Around 8% live in and around the capital city of Castries within the Castries district itself. The urban population comprises 28% of the total population and resides mainly in major coastal cities/towns. Most of the rural population live in villages located near the flatter coastal regions.

Figure 32 Showing Saint Lucia's Population Breakdown (2024)



The population pyramid in Figure 32 above [239] shows Saint Lucia's demographic breakdown, noting a declining birth rate, with the youngest age group (0-4 years) accounting for 6% of the population. Middle-aged individuals (30-54 years) represent the largest segment at 35%, while the elderly (65+ years) comprise 12%. The distribution is nearly equal between males and females across all age groups.

Figure 33 Showing Saint Lucia's Ethnic Breakdown



The chart in Figure 33 above shows the ethnic composition of Saint Lucia, majority (85.3%) of the population identifies as Black. 11.3% is categorized as "other," while smaller proportions of the population identify as East Indian (2.2%), mixed race (Black and white) (0.6%), and white (0.6%)

238 Worldometers. Saint Lucia Population. Available at: https://www.worldometers.info/world-population/saint-lucia-population/

239United Nations Department of Economic and Social Affairs, Population Division. "World Population Prospects: Graphs." Available at: https://population.un.org/wpp/graphs

[240]. In the 2022 Population and Housing census 6,159 were cited as living with some form of disability [241].

Education

Saint Lucia has made significant strides in education, achieving universal primary and secondary schooling, with compulsory education for children aged 5 to 15. However, challenges remain in ensuring equitable outcomes. As of 2022, 92.5% of girls and 83% of boys complete lower secondary education, with a gender gap of 9.6 percentage points—far exceeding the regional average of 3.9 [242]. This indicates persistent disparities in educational attainment.

Religion

According to the United States Department of State, the 2010 Population and Housing Census revealed that 61.4% of the population identifies as Catholic. Seventh-day Adventists account for 10.4%, Pentecostals 8.8%, evangelical Christians 2.2%, Baptists 2.1%, and Rastafarians 2%. Other religious groups, each representing less than 2% of the population, include Anglicans, members of the Church of God, Jehovah's Witnesses, Methodists, Muslims, Hindus, and Baha'is. Approximately 6% of the population reports having no religious affiliation.

Unofficial estimates place the predominantly Sunni Muslim population between 150 and 400 individuals. Additionally, representatives of the Jewish community report there are about 200 Jewish residents, the majority of whom are noncitizens[243].

3.5.6 Leadership and Governance

Saint Lucia is a parliamentary democracy under a constitutional monarchy, with the British Monarch as the Head of State, represented locally by a Governor General. The Prime Minister, appointed by the Governor General, leads the government and is typically the head of the majority party or coalition following elections. The legislative branch is bicameral, consisting of the House of Assembly (17 elected members) and the Senate (11 appointed members). Senate appointments are divided among those recommended by the Prime Minister, the Leader of the Opposition, and the Governor General, who also consults various interest groups.

The country is divided into 10 administrative districts, each with a municipal government of nine appointed members. Local elections have been suspended since 1979. Elections are managed by an independent Electoral Department, and voting is not compulsory. Vacancies in the House of Assembly are filled through by-elections within three months and Parliament and government terms are limited to five years[244]. Most recently, in 2025, Saint Lucia went through a general election and out of 43 candidates, 8 were women and only 2 of those won their seat.[245]

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240 Encyclopaedia Britannica. Saint Lucia. Available at: https://www.britannica.com/place/Saint-Lucia

241 Saint Lucia Central Statistics Office. Provisional Census Report 2022: Release 1, Rev 1. Available at: https://stats.gov.lc/wp-content/uploads/2024/08/StLucia-Provisional-Census-Report-2022-Release-1Rev1.pdf

242 World Bank. (n.d.). Gender Data Portal: Saint Lucia. Available at https://genderdata.worldbank.org/en/economies/st-lucia#:~:text=92.5%25%20of%20girls%20and%2083,America%20%26%20Caribbean%20aggregate%2C%203.9.

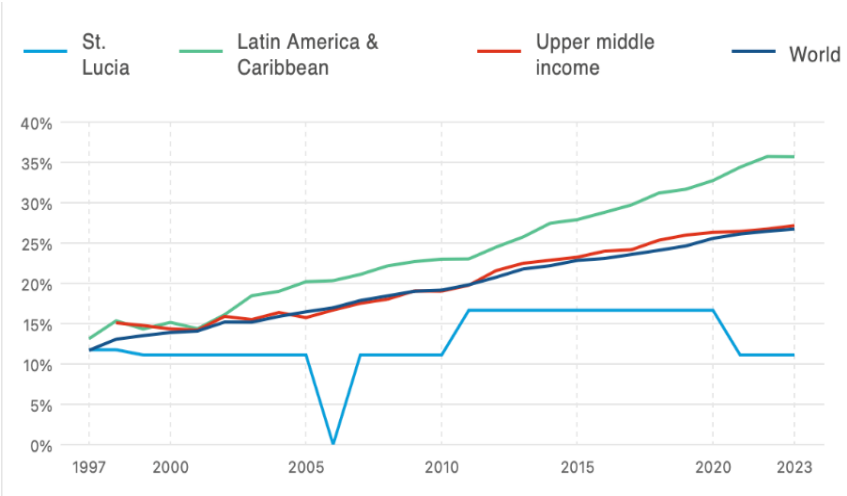
243 U.S. Department of State. (2022). 2022 Report on International Religious Freedom: Saint Lucia. Available at https://www.state.gov/reports/2022-report-on-international-religious-freedom/saint-lucia/.

244 Economic Commission for Latin America and the Caribbean (ECLAC). (n.d.). Saint Lucia: Overview of Institutional Governance Systems. Available at https://oig.cepal.org/en/countries/78/system.

245 Saint Lucia Electoral department. (2025). Saint Lucia General Elections 2025.

In 2023, women held 11.1% of the seats in St. Lucia's national parliament. This figure represents the proportion of parliamentary seats in a single or lower chamber occupied by women (see Figure 34) Notably, this percentage has remained relatively unchanged since 2010, indicating limited progress in achieving gender balance in parliamentary representation. Furthermore, St. Lucia's rate falls below the average for upper-middle-income economies, highlighting a significant gap in gender representation at the national level [246].

Figure 34 Showing seats held by women in national parliaments.



3.5.7 Economy

Saint Lucia is an upper-middle-income country which has been challenged by relatively low levels of economic growth. Tourism is the main source of economic activity in the country's domestic economy and Saint Lucia's main export earnings are from bananas and manufacturing. The annual GDP growth is 0.60 per cent. The GDP per capita is $8,162 and the annual GDP growth rate is 1.7 per cent. The overall unemployment rate is 16.8 per cent, and the youth unemployment rate is 31.6 per cent. Despite the decline in poverty rates over the past years, poverty–especially among children, youth, and female-headed households–remains high[247].

3.5.8 Livelihoods

Women in Saint Lucia face disproportionate challenges in securing sustainable livelihoods due to climate change and disaster risks. In agriculture, where women traditionally work informally alongside men, systemic barriers such as lack of land ownership and access to financial resources hinder their ability to recover from climate-related shocks like hurricanes and droughts[248]. Similarly, in the fisheries sector, women make up only 4% of marine fishing jobs and are largely confined to unrecognized roles like fish processing and vending. In the water sector, women are

246 World Bank. (n.d.). Gender Data Portal: Saint Lucia. Available at https://genderdata.worldbank.org/en/economies/st-lucia.

247 USAID. Saint Lucia Climate Risk Profile. Available at: https://www.climatelinks.org/sites/default/files/asset/document/2021-09/StLucia.MAY_.2021.Final_.pdf

248 EnGenDER Gender Inequality of Climate Change and Disaster Risk in Saint Lucia. Available at https://wrd.unwomen.org/sites/default/files/2022-02/EnGenDER_Gender%20Inequality%20CC%20DRR%20Brief_Saint%20LuciaF_20220203.pdf .

underrepresented in technical and leadership roles, earning significantly lower wages than men and are often excluded from key decision-making processes[249].

These challenges are compounded by limited access to adaptive mechanisms such as insurance and recovery grants, leaving women more vulnerable to poverty during crises. Despite these barriers, women play crucial roles in informal economies and micro-businesses, showcasing their resilience and adaptability. However, inclusive policies and targeted interventions are essential to address systemic inequities and strengthen their ability to cope with climate and disaster risks[250].

249 EnGenDER Gender Inequality of Climate Change and Disaster Risk in Saint Lucia. Available at https://wrd.unwomen.org/sites/default/files/2022-02/EnGenDER_Gender%20Inequality%20CC%20DRR%20Brief_Saint%20LuciaF_20220203.pdf .

250 "Saint Lucia First NDC (Updated Submission)," 2022, available at https://unfccc.int/sites/default/files/NDC/2022-06/Saint%20Lucia%20First%20NDC%20%28Updated%20submission%29.pdf.

4. Project Enabling Environment

The policy assessment for the Climate Actions for Building Resilience in Coastal Communities in the Caribbean (CA-BRIC Caribbean) provides an overview of the enabling policy environment in the focus countries of The Bahamas, Belize, Grenada, Jamaica, and St. Lucia. The policies, plans and legislation have been summarized and reviewed for their reference to and inclusion of key vulnerable groups, including youth, persons with disabilities (PWDs), the elderly, and Indigenous persons. In total, 155 documents were reviewed and are included in the tables provided in Appendix 1.

The list of policies, plans, and legislation reviewed in this assessment cover the areas of:

- Climate Change
- Environment, Ecology and Biodiversity
- Coasts, Water, and Ocean Use
- Sustainable Development
- Gender

The policies, plans, and legislation have also been assessed to determine their level of sensitivity towards gender considerations and their efforts toward reducing inequalities and creating opportunities and benefits for women through strategic and targeted actions. These documents have been assessed and given a gender rating of one of either: gender blind, gender aware, gender sensitive, gender responsive, or gender transformative.

Table 1 in the Methodology section defines each level of the gender rating tool as it moves from least responsive (gender blind) to most responsive (gender transformative). Tables 16 - 18 summarize the gender assessment and show the range of gender responsiveness present in the documents within the five thematic areas reviewed (see Table 16) and vulnerable groups mentioned (see Table 17, page 111) across the five thematic areas reviewed, offering insight as to the levels of inclusion in the enabling environment for various vulnerable populations. The assessment also includes a summary table of the level of gender responsiveness across all policies, plans and legislation reviewed for each country (see Table 18, page 112).

Table 13 - Gender Rating Count of Policies by Thematic Area

Policy Category	Blind	Aware	Sensitive	Responsive	Transformative
Climate Change	13	1	7	5	0
Environment, Ecology and Biodiversity	27	2	3	3	0
Coasts, Water, and Ocean Use	60	1	8	5	0
Sustainable Development	2	0	0	12	0
Gender	0	0	0	1	3
Total	102	4	18	26	3

Among the reviewed documents on policies, plans, and legislation in five thematic areas, 26 were gender responsive. They recognized inequality differences and included actions to address them. This was primarily evident in the documents reviewed that related to sustainable development across the five countries. The remaining documents that referenced gender were shown to be gender sensitive (18), gender aware (4), and finally gender transformative (3). Of the documents reviewed, the majority were, however, gender blind (102), meaning that they made no reference to gender or women. While gender blind ratings appeared within policies and plans across the five countries reviewed, the high gender blind rating across the range of documents is largely related to the number of legislative acts reviewed, particularly in the area of coasts, water, and ocean use, which, typically rarely take into account social considerations for gender or vulnerable populations and which tend to primarily focus on providing the rules and laws governing a particular area.

The documents reviewed were assessed to determine their inclusion and attention toward vulnerable populations in addition to women, including youth, persons with disabilities (PWDs), the elderly and Indigenous peoples. It should be clarified that the numbers in Table 17 correlate to the number of documents that contained a vulnerable group reference and not to the number of times a group may have been referenced within a document. As noted, a large percentage of these documents with a gender-blind rating and no vulnerable group mentions were legislative acts which tend to simply state rules and legal articles within a particular subject matter.

Table 14 - Policies, Strategies, or Plans Containing a Mention of Vulnerable Populations by Thematic Area

Policy Category	Youth	Elderly	PWDs	Indigenous	No Mention (including any reference to gender/women)
Climate Change	11	7	9	9	7
Environment, Ecology and Biodiversity	11	2	5	7	10
Coasts, Water, and Ocean Use	8	2	1	4	59
Sustainable Development	15	13	14	4	1
Gender	3	4	2	0	0
Totals	48	28	31	24	77

Across all five thematic areas reviewed, **references to youth appeared most often in the documents reviewed, with 49 documents mentioning this group, followed by PWDs at 31, the elderly and Indigenous persons tied at 22 documents each containing mentions of these groups. While the inclusion of vulnerable groups was present, exactly half of those documents reviewed contained no mention of any specific vulnerable population, including women.** Across the thematic areas assessed for inclusion or reference to vulnerable populations, documents related to climate change or sustainable development were most often found to contain these references.

Table 18 shows the number of policies, plans and legislation reviewed in each country and the gender responsiveness rating across each group of policies. Of the countries reviewed, Jamaica showed the highest number of responsive ratings in the documents reviewed, setting targeted

actions and priorities to address gender inequality. Documents reviewed from Jamaica, along with Belize also received the greatest number of gender-blind ratings. It should be noted in the case of Jamaica, this is partly a factor of the disproportionate number of policies, plans and legislative acts reviewed for the country, a result of the larger number of documents related to coasts, water, and ocean use. **What was evident in all countries was that gender ratings at the higher end of the scale (responsive and transformative) fell significantly lower than the frequency of ratings at the lower end of the scale (blind or aware).**

Table 15 - Gender Rating Count of Policies by Country

Country	Gender Rating				
	Blind	Aware	Sensitive	Responsive	Transformative
The Bahamas	19	0	4	1	0
Belize	22	0	6	5	1
Grenada	18	0	2	4	1
Jamaica	30	1	2	12	1
St. Lucia	13	3	4	4	0

In addition to the policies, plans and legislation reviewed across the 5 primary thematic areas, the review noted which of the five focus countries have adopted or joined as signatories to a number of regional and global proclamations or initiatives supporting Indigenous persons and coastal resources. These include the UN Declaration on the Rights of Indigenous Peoples (UNDRIP), adopted by the UN General Assembly in 2007, with the purpose of establishing a framework for minimum standards related to the world's Indigenous peoples in the realms of survival, dignity, well-being and rights. Across the countries included in this assessment, those countries that have adopted the UN Declaration on the Rights of Indigenous Peoples include The Bahamas, Belize, Jamaica, and St. Lucia. Grenada is noted as a non-signatory country on the UNDRIP[251] and does not have an indigenous community.

The ILO Indigenous and Tribal Peoples Convention No. 169 of 1989, is important for securing the rights of Indigenous persons, requiring respect for indigenous ways of life and allowing indigenous peoples rights to control their own development, including but not limited to management of their lands and natural resources. 23 countries have to date ratified the ILO Indigenous and Tribal Peoples Convention No. 169 of 1989. None of the five countries in this policy assessment have ratified this ILO convention [252].

The policy assessment reveals significant variations in indigenous recognition that create differentiated implementation contexts. Belize demonstrates the strongest foundation through the Maya Customary Land Policy (2023) and 2015 Caribbean Court of Justice ruling affirming Maya customary land tenure, creating binding legal recognition for southern Maya communities. However, this recognition has not extended to Garifuna communities despite UNESCO cultural heritage status, nor to northern Maya (Yucatec) who maintain identity but have not pursued land

251 UN Digital Library. United Nations Declaration on the Rights of Indigenous Peoples: resolution / adopted by the General Assembly. Available at https://digitallibrary.un.org/record/609197?ln=en

252 USAID. Global Declarations and Frameworks on Indigenous Peoples. Available at https://www.usaid.gov/sites/default/files/2022-05/Global-Declarations-and-Frameworks-on-Indigenous-Peoples.pdf

litigation. Jamaica lacks formal indigenous policy frameworks entirely, though Maroon communities possess quasi-legal status through 18th-century treaties. Taíno communities self-identify as indigenous with active cultural practices but operate without state recognition, making them vulnerable to exclusion from indigenous-specific safeguards. This differentiated landscape requires CABRIC to operationalize indigenous rights through international standards (UNDRIP, GCF Indigenous Peoples Policy) when national frameworks prove insufficient, ensuring that self-identification rather than state gatekeeping determines appropriate consultation approaches.

Lastly, the regional Strategic Action Program for the Sustainable Management of the Shared Living Marine Resources of The Caribbean and North Brazil Shelf Large Marine Ecosystems (CLME+ SAP), provides a comprehensive framework to enhance governance and sustainable management of marine resources across the Caribbean and North Brazil Shelf Large Marine Ecosystems. The strategy addresses key challenges in the region, including fisheries and fishing practices that are unsustainable, habitat degradation, and pollution of ecosystems. These issues are addressed with a focus on ecosystem-based management, capacity building, and the strengthening of regional collaboration. The SAP gives an outline for long-term objectives addressing marine ecosystem health and socio-economic benefits while emphasizing stakeholder engagement and climate change resilience. Four of the five countries reviewed in this assessment are signatories of the SAP, including Belize, Grenada, Jamaica, and St. Lucia, while the Bahamas is not included. Despite the actions noted toward sustainable and thoughtfully managed marine resources, the SAP contains no mention or targeted actions affecting women and other vulnerable groups.

All five countries involved in the assessment have signed the Agreement Establishing the Caribbean Community Common Fisheries Policy and the Agreement Establishing the Caribbean Regional Fisheries Mechanism. Both agreements address the issue of sustainable fisheries management and access to fisheries resources. As with the SAP, the Policy includes no reference to vulnerable groups and no mention of issues related to gender inequality or women.

Across the 155 policies, plans and legislative documents reviewed, there is an overwhelming lack of inclusion paid to the needs and unique experiences of vulnerable populations including women, youth, persons with disabilities, the elderly and indigenous peoples. Even in cases where shifts in actions toward sustainable practices are highlighted, there are often no considerations given to who benefits from these actions and what measures are needed to make them truly sustainable for all members of society. In cases where there was a trend shown toward greater inclusion of vulnerable groups and gender responsiveness, these appeared in the areas of climate change and sustainable development policies. Youth and women were most often noted as the recipients of targeted actions aimed at reducing inequalities, providing greater access to opportunities and resources, and generating higher levels of participation in leadership, decision making and governance. Particularly as it applies to the subject of coastal management and climate resilience, the knowledge keepers of our communities, including the elderly and Indigenous peoples require greater attention and inclusion in leadership and decision making to make tangible advancements related to climate change and natural resource management challenges being faced.

4.1 Challenges in Creating an Inclusive Enabling Environment

In addition to assessing the policies and legislative frameworks across the Bahamas, Belize, Grenada, Jamaica, and St. Lucia, it is also important to examine and understand, even in a limited

fashion, the capacity that exists to build a supportive and facilitative environment that promotes gender equality, reduces inequalities, and ensures equitable opportunities for women and other vulnerable groups, such as persons with disabilities, youth, and indigenous peoples in a direct access context. As stakeholder engagement has shown, trust, social capital and social standing are critical social assets to being able to execute and implement efficiently as well as effectively.

Across the five beneficiary countries, achieving these goals is constrained by the predominance of gender-blind policies, the limited integration of gender-specific mechanisms within climate finance, and the underrepresentation of women and marginalized groups in ecosystem management and governance. This includes areas such as coastal and water resource management, biodiversity conservation, and overall environmental preservation. When assessing the inclusion of vulnerable groups such as youth, indigenous peoples, persons with disabilities, and the elderly, there is a noticeable lack of recognition or in-depth consideration of their unique knowledge and contributions to ecosystem and climate governance. This results in the exclusion of those most reliant on natural resources from contributing their knowledge and expertise to support sustainable land use, biodiversity safeguarding, and adaptive strategies for coping with environmental changes. Additionally, locally recognized issues such as inequitable access to water and the disproportionate burden placed on women during climate adaptation efforts, highlight a policy environment that acknowledges vulnerabilities but often fails to take concrete steps in challenging systemic inequalities.

Sustainable development policies indicate stronger inclusivity, with Jamaica demonstrating best practices through strategies that integrate gender-responsive financial mechanisms, such as loans for women-led enterprises, youth entrepreneurship initiatives, and equitable access to resources in high-growth sectors. While these policies align with regional and global climate finance goals, they lack specificity in implementing microfinance programs or ensuring marginalized communities benefit directly from financial flows. Fisheries and agriculture policies also show occasional focus on equitable participation but have not benefitted from established financial support mechanisms.

4.2 Enabling Environment for Accessing Finance

4.2.1 Policy Outlook

The policy assessment across all five countries also shows varied levels and approaches to tackling access to finance and inclusivity. Climate finance is emerging as a very important step in adaptation; however, it still remains an area with a significant amount of growth needed. Within climate change policies, including Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs), there is recognized need to enhance financial mechanisms to support efforts at managing and mitigate climate induced threats. Some examples of inclusive climate finance include Belize's Climate Resilience Investment Plan which identifies women's access to information and decision making as essential for societal benefits. However, many climate-related policies, particularly those tied to coasts and marine management, remain gender-blind and lack targeted financial frameworks to support vulnerable groups and enable targeted and actionable interventions.

The region's climate finance efforts, including resource mobilization for adaptation and mitigation, show significant gaps in aligning funding with the needs of women, youth, and Indigenous populations. While some frameworks, such as the Caribbean Community Climate Change Centre Act, advocate for regional collaboration, the financial discourse is often shaped by

broad capacity-building goals rather than concrete, inclusive measures exposing uneven attention across sectors and countries echoing the need for more transformative policies that integrate actionable financial mechanisms.

4.2.2 Operational Environment

The operational environment for climate finance, is heavily impacted by gaps in participation and inclusive mechanisms. Without clear frameworks to ensure the involvement of vulnerable groups, such as women and marginalized communities, funds may not flow effectively to those who need them the most. This can lead to inefficiencies in the allocation of resources, where climate finance may remain concentrated at higher levels of government or in sectors that do not address the specific needs of local communities.

Beyond formal financial structures, many communities rely on localized financial management and coping mechanisms to navigate economic challenges. Informal savings systems, such as "*sou sous*" a widely practiced saving circle, allow individuals to pool resources and access funds on a rotating basis, fostering financial resilience. Similarly, barter systems and community-led savings initiatives provide alternative ways for people to meet their needs without relying on traditional banking or credit structures. While these mechanisms may not be directly tied to climate finance, they play an essential role in shaping financial behaviour and resilience at the grassroots level, influencing how communities adapt to economic and environmental uncertainties.

For communities to get the support they require from governments, it is important that policies and financial mechanisms are designed with local contexts in mind, including gender-responsive approaches. Governments need to establish clearer pathways and opportunities for directing climate finance directly to communities, ensuring that financial resources are accessible, transparent, and aligned with local needs. This requires active involvement of local stakeholders, including women, in decision-making processes, to ensure their unique challenges and perspectives are considered in the allocation of funds.

Beyond government action, collaboration with the private sector, NGOs, and regional partners is crucial in expanding access to climate finance and strengthening local resilience. Public-private partnerships can facilitate investment in community-driven climate initiatives, while NGOs play a vital role in bridging gaps by providing technical assistance, capacity-building, and advocacy. Additionally, cross-border cooperation for finance and expertise is essential, for example, in addressing transboundary climate challenges faced by Belize. Belize has extensive coastal zones that are highly vulnerable to rising sea levels and extreme weather events, which threaten fisheries, tourism, and coastal communities. These issues are exacerbated by Mangrove deforestation, often driven by development and economic activities, which further reduces natural protection against storm surges. Addressing these significant challenges requires coordinated efforts between countries in the Caribbean to restore ecosystems, implement shared coastal management strategies, develop climate-resilient infrastructure, and to implement shared coastal management strategies.

4.2.3 Financial Institutions

In the Caribbean, microfinance and climate finance initiatives are crucial for promoting sustainable development, particularly for women and vulnerable groups. Financial institutions across various countries, including the Bahamas, Belize, Grenada, Jamaica, and Saint Lucia, have implemented policies and programs that aim to address climate change, provide support for

businesses, and enhance financial inclusion. A key feature is that all these countries also have national development banks which means that financing is not fully reliant only on the commercial banking sector.

Development banks take on an acute role in addressing financing gaps for long-term, high-impact projects that are often deemed too risky or unprofitable by commercial banks. Unlike commercial banks, which focus on short-term lending and profit-driven financial services, development banks prioritize sustainable development, infrastructure, and economic transformation by offering concessional loans, guarantees, and blended financing mechanisms. Development banks have the potential to create space for innovative development financing by leveraging public funds to de-risk investments, attract private capital, and support initiatives aligned with national and regional development goals. This approach is particularly necessary in addressing systemic challenges such as climate adaptation, social infrastructure, and economic diversification.

A well-structured development bank should also enable engagement with NGOs and the private sector by providing tailored financial instruments, technical assistance, and co-financing arrangements. This differs from traditional Public-Private Partnerships (PPPs), which often involve contractual agreements for service delivery or infrastructure projects with defined risk-sharing mechanisms. In contrast, development-led financing models can facilitate more flexible, long-term collaborations that integrate social and environmental priorities alongside financial sustainability. Below is a summary of the relevant financial institutions and their initiatives.

The Bahamas

The Bahamas Development Bank (BDB) focuses on sustainable development and climate change, particularly through promoting electric vehicles, aiming for 35% of vehicle sales to be electric by 2030. The initiative targets MSMEs, including many women-led businesses. The BDB also supports agricultural development with flexible financing and works with farmers, including women and vulnerable groups. Additionally, investments in sustainable fisheries contribute to economic growth and support women in the sector.

Belize

The Development Finance Corporation (DFC) in Belize supports individuals and businesses, with a focus on women, young men (18-29), and startups. It offers financing up to 90% for new and existing businesses, including micro loans from $2,500 to $75,000. Loan terms extend up to 72 months with a 12-month grace period. DFC financing covers capital investments, working capital, training, and marketing, encouraging entrepreneurship and empowering women and youth.

Grenada

The Grenada Development Bank (GDB) provides loans for climate-resilient projects such as retaining walls, rainwater harvesting, and solar water heaters for homeowners. These loans offer benefits like waived fees and extended terms. While not specifically targeting women or vulnerable groups, many homeowners, including women, benefit from these climate resilience projects.

Jamaica

The Development Bank of Jamaica (DBJ) offers loans to micro, small, and medium enterprises (MSMEs), especially in agriculture through its AGRIBIZ Programme, which aims to boost female participation in the sector. The program provides concessional loans, technical assistance, and

workshops. Over 6.3 million USD supports the agricultural sector, promoting financial inclusion and improving women's involvement in agriculture.

Saint Lucia

The Saint Lucia Development Bank (SLDB) finances agricultural and fishing projects, supporting crop and livestock enterprises, irrigation, equipment, and new technologies. While not targeting women directly, many women are employed in these sectors. The SLDB also runs a Gender Equality Project to promote gender equality both within the bank and in the wider community.

4.2.4 Similarities and Differences Across Country Policy Profiles

While the majority of documents reviewed across all countries were gender blind, Jamaica had the highest percentage of policies that were either responsive or transformative at 28%. The country showed the highest propensity toward policies that either provided actions to rectify inequalities between men and women or that aim to directly resolve and address the underlying issues perpetuating inequalities.

All of the countries reviewed ranged in terms of their inclusion of vulnerable groups within policies, plans and legislation. The lowest number of mentions of vulnerable populations was from the Bahamas (12 distinct group mentions across all documents), spread across the different vulnerable groups identified. The country with the highest number of different groups mentioned across all policies, plans and legislations was Jamaica with 40 mentions, primarily belonging to youth, elderly, and PWDs groups. All other countries were spread across these ranges. Within the policies reviewed for Bahamas, and Grenada, there tended to be little inclusion of vulnerable populations or if acknowledged, no clear guidelines for inclusive action or participation strategies were in place.

In looking at specific issues related to climate, gender and ecosystems, as noted in Table 17, there were similarities and differences present between the 6 focus countries as well. Two significant issues related to the environment were coastal erosion and degradation (in the Bahamas, Belize, Jamaica and St. Lucia) and saltwater intrusion (in Grenada). Soil erosion and degradation was also an issue identified for Jamaica, and St. Lucia. Differences in soil related agriculture issues also exist, for example in Belize, experiencing water scarcity and drought affecting soil quality, while in Jamaica, too much water and deforestation have similar but opposite negative effects.

While all of the countries have some level of coastal-dependent livelihoods, there is a trend of a lack of consideration and inclusion of women’s roles in fisheries and coastal livelihoods across the countries reviewed. This includes a limited acknowledgement of women’s roles in fisheries, underrepresentation in decision making (i.e. The Bahamas), and exclusion as stakeholders in marine resource management (i.e. Grenada). More broadly, in terms of ecosystems and water resources management, across all countries, there is a gap in having significant inclusion of women in these areas. This applies to participation and decision making and includes issues such as a lack of strategy including women’s roles in water management (i.e. Grenada) or equitable water resources access (i.e. St. Lucia). In the Bahamas and Jamaica, similarly, no frameworks exist for gender responsive ecosystem participation.

4.2.5 Policy Inclusion Matrix

Consolidating the information presented in Appendix 1, the provided policy matrix evaluated the national legislative and strategic frameworks of The Bahamas, Belize, Grenada, Jamaica, and St.

Lucia across five primary sectors: climate change, environment and biodiversity, coastal and ocean use, sustainable development, and gender.

Each policy within the matrix was analysed for its inclusion of vulnerable populations—specifically youth, PWDs, the elderly, and Indigenous groups—and is assigned a gender sensitivity rating of either Blind, Sensitive, Responsive, or Transformative. A consistent trend across all five nations is that older, foundational legislation governing maritime boundaries, protected areas, and water resources tends to be "Gender Blind," containing no specific provisions for gender or social equity. In contrast, modern frameworks such as NDCs, NAPs, and overarching sustainable development plans (like Jamaica's Vision 2030 and Belize's Horizon 2030) are increasingly "Gender Sensitive" or "Gender Responsive," actively outlining strategies to reduce inequalities, incorporate women into decision-making, and ensure equitable access to education, agricultural resources, and employment.

Notably, while several nations are still integrating gender considerations into their environmental sectors, Belize, Grenada, and Jamaica have enacted standalone national gender policies that are rated as "Gender Transformative," meaning they are explicitly designed to dismantle the root structural causes of gender inequality across all spheres of society.

4.2.6 Recommendations to Support an Inclusive Enabling Policy Environment

- Create climate finance systems that specifically support women, youth, and Indigenous populations, ensuring they gain equal access to and control over resources and decision-making
- Strengthen regional partnerships to share resources and strategies, improving their access to climate finance for adaptation and mitigation efforts
- Ensure coastal and marine management policies address the needs of vulnerable groups, providing targeted financial support.
- Move beyond general capacity-building and implement concrete financial mechanisms that drive inclusive climate action.
- Offer financial education to vulnerable groups, empowering them to access and manage climate finance effectively.
- Set up systems to track the impact of financial policies on vulnerable populations and drive continuous improvement.
- Establish trusted intermediary partnerships with local organizations that possess existing social capital in indigenous communities, enabling engagement that respects cultural protocols, builds on established relationships, and accommodates systematic consultation processes through traditional authorities rather than expecting direct external access.

5. Multi-country Analysis

5.1 Mapping Localized Issues on Gender, Climate Change & Access to Finance

A brief analysis of climate-related issues, gender, gender-ecosystem challenges, and access to financial mechanisms across the five focus countries outlines the localized impacts of environmental changes, such as rising sea levels, coastal erosion, and shifts in rainfall patterns, which threaten vital sectors like agriculture, fisheries, and tourism (see Table 19).

Table 16 - Localized Issues on Gender, Climate Change & Access to Finance

Country	*Localized Climate-Related Issues*	*Gender Issues*	*Gender and Ecosystems Considerations*	*Access to Finance*	*Other Relevant Issues*
The Bahamas	Highly susceptible to coastal erosion and rising sea levels, with a heavy reliance on coastal ecosystems for tourism and fisheries.	Underrepresentation of women in decision-making.	No frameworks for gender-responsive ecosystem participation.	Market mechanisms present like carbon trading; international climate funds for disaster risk management.	Little or no involvement of vulnerable groups despite their role in sustainability.
Belize	Coastal zones and the Belize Barrier Reef are at risk of degradation and pollution. Agriculture faces significant challenges due to shifting rainfall patterns and drought, leading to water scarcity.	Gender-specific challenges exist in fisheries and coastal livelihoods.	Policies encourage sustainability but overlook gender roles and challenges.	Climate Finance Strategy (2021-2026) for example integrates finance mechanisms with development plans, resources targeted toward agriculture and forestry.	Limited acknowledgment of women's roles in fisheries and livelihoods.
Grenada	Hurricanes, rising sea levels, and saltwater intrusion have caused severe damage. Water management issues are compounded by dependence on coastal ecosystems for	Women excluded as stakeholders in marine resource management.	No strategies to support women's participation in water management.	Clear focus on international funding for disaster vulnerability reduction, financing resilience activities in agriculture and water sectors.	Vulnerable groups acknowledged, but no strategies for their participation.

Country	Localized Climate-Related Issues	Gender Issues	Gender and Ecosystems Considerations	Access to Finance	Other Relevant Issues
	fishing and tourism.				
Jamaica	Extreme weather events, hurricanes affecting water, agriculture, and coastal resources; soil erosion and deforestation impacting agriculture and biodiversity; degradation of coastal and marine ecosystems.	Gender-specific challenges exist in fisheries sector.	National targets include women's livelihoods but lack inclusive ecosystem approaches.	Scaling up climate finance through public-private partnerships as well as inclusive financial mechanisms targeting women and youth.	Sustainable fisheries promoted without specific support for women.
Saint Lucia	Frequent extreme weather events, including hurricanes, adversely impact water resources, agriculture, and coastal zones. Soil erosion and deforestation further threaten agriculture and biodiversity, alongside the degradation of coastal and marine ecosystems.	Prevention of additional burdens on women during adaptation processes.	No actionable plans for equitable water resource access.	Leveraging international and regional climate funds in tourism, agriculture, and fisheries along with equitable financing for reducing gender-based vulnerabilities.	Acknowledges need for gender-responsive measures but lacks monitoring.

In many countries, women face distinct barriers in these sectors, often being excluded from decision-making processes and ecosystem management frameworks. While some countries have implemented policies aimed at fostering sustainability and inclusion, these strategies typically fail to address the gendered dimensions of climate challenges adequately. Additionally, Table 19 also details the available financial tools, including international climate funds and carbon trading mechanisms, which are intended to support adaptation and resilience efforts. However, despite these resources, the lack of comprehensive gender-responsive policies and the insufficient

participation of vulnerable groups limit the effectiveness of these financial strategies in achieving equitable and sustainable outcomes.

6.2. Mapping the policy enabling environment

Additionally, the policy analysis shows that not all countries are the same place. It can be seen that the Bahamas is presently lagging behind the other countries in terms of gender- responsive policies (see Table 20). Only the Bahamian sustainable development policies were found to be gender-responsive on average while its other policies were gender blind or aware. St. Lucia closely followed the Bahamas in terms of having the least gender-responsive policies with only its climate change policies on average being gender-responsive with the rest of its policies being gender-aware on average. However, it is important to note that both countries' gender polices are currently in development.

In terms of climate change policies which is critical for the climate resilience, only St. Lucia had on average gender-responsive policies. The Bahamas, Belize and Grenada climate change polices were gender aware on average. Important to flag is that on average, Jamaica's climate change policies were gender-blind meaning no considerations the gendered reality of climate change impacts were made in these policies. This can lead to gaps in actions taken by both programmatic action and duty-bearers. St. Lucia presents an opportunity for knowledge exchange to enhance the climate change policies of the other four countries.

The gender policies reviewed for Belize, Grenada and Jamaica were all transformative, indicating that there exists a good framework for gender-responsive action to occur within these countries. These polices can serve as the guiding groundwork to support further change in their respective enabling environments while also providing measures and provisions that CABRIC can utilize to ensure its activities are gender responsive.

Table 17 - Average Gender Rating Per Category

Policy Type	The Bahamas	Belize	Grenada	Jamaica	St. Lucia
Climate Change	Aware	Aware	Aware	Blind	Responsive
Environment, Ecology and Biodiversity	Blind	Aware	Blind	Aware	Aware
Coasts, Water and Ocean Use	Blind	Blind	Aware	Aware	Aware
Sustainable Development	Responsive	Responsive	Responsive	Responsive	Aware
Gender	N/A	Transformative	Transformative	Transformative	N/A

While most of the target countries have a transformative gender policy, the effects and related shifts of these policies are slow but steady. Women still remain underrepresented in leadership roles at the highest levels as seen in the gender baselines (see Section 3), on average accounting for approximately 25% of their parliament. While still low, this is a significant step towards to a more equitable future. Female educational completion rates are currently higher than males and more women are taking on technical roles. The composition and ratio of the workshop attendance (see Annex 7 Stakeholder Engagement Plan) may suggest that women are in a much better positions now, however, the nature of the workshop (particularly the gender and social inclusion themes) may also have led to female technical officers being designated to attend. Despite this possible reality, women are visibly more active within the environmental conservation space, and many are creating their own organisations.

In terms of policies for environment, ecology and biodiversity, and coasts, water and ocean use, none of the countries received an average rating above gender aware. 50% of the countries, coasts, water and ocean use policies were gender-blind which aligns with what was shared by stakeholder in terms of recognising the gendered involvement in fisheries sector and other coastal livelihoods. The limited recognition and inclusion of gender in coastal management, planning and livelihoods create gaps in coverage, leading to exacerbated inequalities.

CABRIC programming presents a critical opportunity for gender disaggregated data for coastal and environmental protection and livelihood related data to be generated that can be collected and used to inform the revision of country policies or the development of a gender-responsive model policy for coasts and environment. This model can provide a framework that can be adapted across the different countries' context to create robust, socially inclusive and gender responsive policies to guide the relevant sectors.

6.3. Key consolidated stakeholder perspectives and findings

While each country has their own cultural and environmental differences that would shape how the issues experienced. Stakeholders from the different countries across various sectors have shared similar experiences and issues. A major theme observed across the numerous engagements in both the workshop and key informant setting was resources. A lack of resources (financial, technical and human) was echoed by most stakeholders from the small organisations to even the larger ones. They are often restrained in what they can do and how they can engage due to limited resources that require them to prioritize how it is allocated. The lack of resources (time and human resource) can be seen in the ways that CSOs, NGOs and LAs are often unable to participate in consultations held by government and development partners especially when they are conducted simultaneously in a short period of time. Depending on the nature of the consultation, the number of staff members who can participate may drop significantly. This leads organisations to making difficult choices between what they can attend and for how long, often with the implied calculation of what work they can put off.

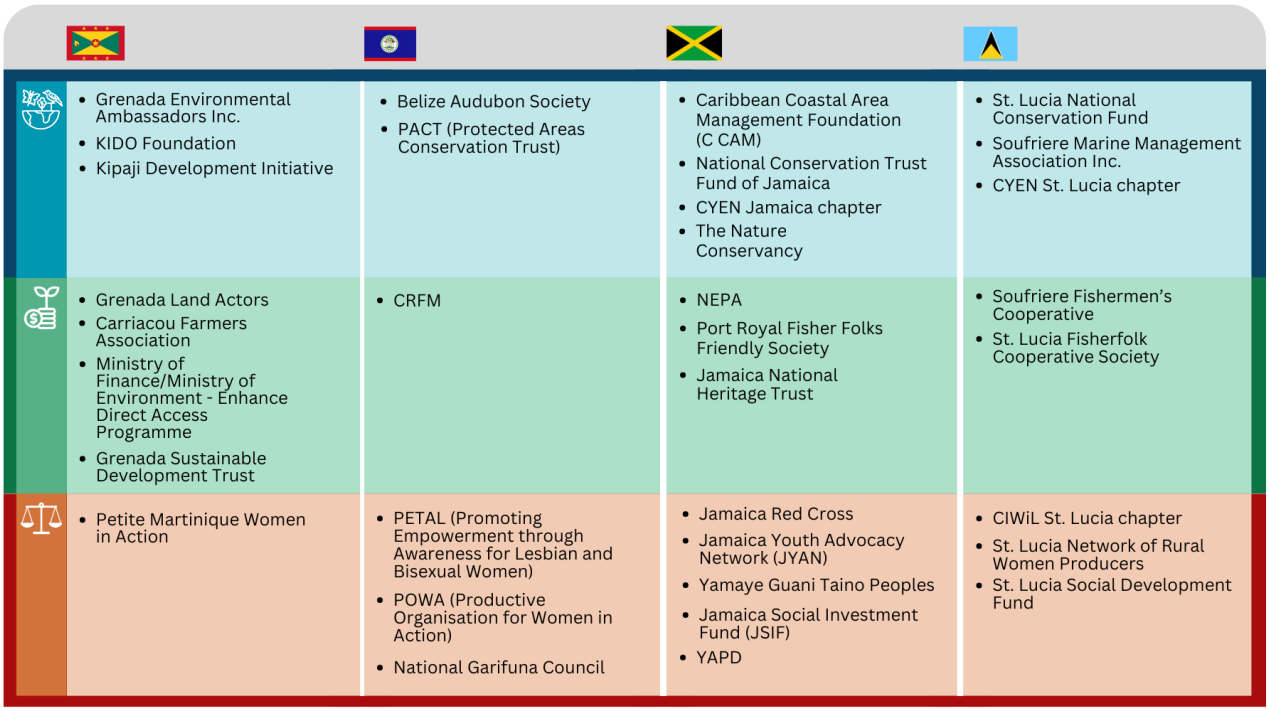
The lack of resources (time and technical expertise) also manifests in some organisations' inability to secure funding through grants. Depending on the donor, grant application processes are notorious for how time-consuming they are to complete, wherein small organisations often need to collaborate with organisations in order to complete the application process and may also need to find resources to compensate for the time of that other organization. The time barrier set up by the grant application process is not the sole barrier organisations face. The requirements also

serve to dissuade or reject organisations. Requirements can span broad as well as specialised elements such as monitoring and evaluation, ESS monitoring and safeguarding and extensive fiduciary requirements. Some well-placed and locally relevant organisations simply do not have the technical expertise needed to manage and address these items. Whilst some are able to hire consultants to handle some of the requirements, others work with other organisations to enhance their capacities, and others are unable to get started or see the process through because they lack the networks or resources.

Another common issue observed across the different countries as shared by stakeholders is the issue of engagement and participation. While the groups vary between the different countries such as IPs in Belize and Jamaica or specific local groups such as Creole speakers in St. Lucia or migrants (Haitian) in the Bahamas, these groups require special consideration to ensure they can express their right to participate and do so meaningfully. Non-local groups may attempt to engage groups without doing their due diligence or engaging local actors and fail to obtain positive results in their interventions because they failed to approach communities with the respect and care they deserve. Even local actors can be complicit in unconscious bias which serves to further marginalise some groups as these actors consider their limited resources and thus prioritize by working with groups that are easier to support. Again, this action fuelled by unconscious bias plays a role in marginalising some groups and in turn these groups observe what they may interpret as neglect and favouritism and lose trust in organisations that claim to support them. This can then impact interventions as there is less buy-in and involvement with communities.

Figure 45 displays CSO, NGO, LA stakeholders engaged during the stakeholder engagement process from the four countries where key informant interviews were able to be conducted. The stakeholders are mapped across three thematic areas: first layer (blue) – environmental protection, second layer (green) – ecosystem linked livelihoods, and third layer (orange) – social inclusion and gender equality.

Figure 35 - CSO and NGOs actors mapped to thematic areas



While these organisations are broadly separated into one thematic area, it must be acknowledged that often their work can cross and intersect with several thematic areas and that they were only categorised into one area based on the main area of their work. This intersection in thematic focus is key for enhancing resilience and sustainable development coastal communities and the broader Caribbean SIDS. The intersecting areas of work speak to a broader need for greater collaboration between stakeholders as many have stated sometimes work occurs in silos and many are unaware of the resources (especially data) others may possess. Climate change resilience requires a combination of social and gender justice work as well as environmental justice and livelihoods support to work in tandem to significantly close gaps and enhance protections.

6. Implications for the Gender Action Plan

Acknowledging the multi-country scope of the programme and that across the five countries, there are various differences that would shift the landscape for implementation in each country. While approaches for implementation cannot be fully applicable to all countries and there may be a need for nuanced or specialised methods for the countries, specific processes and key supporting items can ensure that the programme can be implemented similarly in a gender responsive way in each country. The following should be adopted in the programme:

- Noting that programme's core activity is providing funds for community-based work that means direct project actors are not the ones interacting with communities. This opens up the potential risk of GBV and SEAH occurring through the involvement of third-party actors interacting with communities under project activities. It is imperative that the programme utilises a code of conduct that features elements of GBV and SEAH to ensure that community actors' actions can reflect the intentions and goals of the programme.
- While organisations may have their standard target audience, it has been noted that it can be easier to work certain groups based on the lack of barriers to overcome when engaging these groups. Measures need to be implemented that ensures the beneficiaries of funded activities are diverse and benefits all members of the communities as equitably as possible. While CSOs, NGOs and LAs are on the ground and working with communities, healthy networks in their communities to ensure messaging is circulated, is also key. Actions can sometimes still be guided by invisible biases even when the intent is good. It is important that community members even those who may not be regularly engaged or have their voices heard be a part of project activities design and execution, enabling more gender-responsive and socially inclusive resilience action.
- Project activities should serve to enhance the capacities of communities, so they are able to take on more climate resilience initiatives on their own or even support CSOs, NGOs and LAs in accessing funding for additional efforts.
- CABRIC should empower local CSOs, NGOs and LAs to be able to regularly prepare for and seek out grant funding from local and international entities through enhanced proposal development, M&E capacity, and NGO/developmental partner connections and relationships.

7. Implications for the Environmental and Social Management Plan

Building capacity for ESS implementation would enhance the efficiency of ESS activities across all countries and could help with conducting more frequent compliance checks to reduce staff burnout. Furthermore, the engagement of Indigenous Communities in assessment and management of environmental and social risks is critical for environmental and climate projects, given the value of traditional and Indigenous knowledge systems in conservation and restoration initiatives. These knowledge systems are integral to addressing climate-related social vulnerabilities faced by vulnerable communities and are key to effectively building resilience by ensuring direct opportunities to participate in risk mitigation planning and implementation.

Organizations in **Grenada and Belize** should actively include communities in their implementation of ESS to enhance effectiveness and sustainability. In Grenada, organizations can mitigate social risks by involving locals in environmental protection initiatives, thereby creating job opportunities while ensuring community buy-in. Additionally, conducting community sessions and censuses should be a standard practice to gather feedback before implementing activities. Similarly, stakeholders in Belize must consistently engage with communities to communicate project benefits, collaborate with larger NGOs to minimize negative impacts, and support communities in managing project sustainability. By adopting these measures, organizations can strengthen community participation and improve long-term project outcomes.

The technical capacity needed for ESS implementation extends beyond staffing to include systems for data management, monitoring, and reporting. Organizations across the countries indicated that developing standardized templates, training modules, and shared knowledge repositories could significantly improve their ability to implement safeguards effectively, particularly for smaller community-based organizations operating with limited resources and expertise. Additionally, stakeholders in the Bahamas shared that there is a need for capacity building and more investments in monitoring and evaluation trainings so that organisations can better measure their impacts, given that there are very few people in the country to conduct observations, analyse data, and turn data into information.

Additionally, in **Belize**, conflict between fishers and actors conducting enforcement as part of Protected Areas management, is also a barrier to engaging fishing communities in ESS activities because of backlash and tension between the objectives, roles and responsibilities between the communities and enforcement bodies. Building better relationships and ensuring that fisherfolk understand the importance of their involvement in risk mitigation and management can assist with reducing conflict and tension and will allow fisherfolk to see themselves as key actors in project activities including ESS. Relative to involuntary resettlement, there is also a need to ensure that the risks of displacement of illegal/undocumented immigrants[253] or squatters, including in the Bahamas, are mitigated by taking necessary steps within the social safeguarding plans of the project.

253 This text was phrased in this way based on what was heard from a stakeholder, but we recognise that this language might offend some readers.

Key ESS performance standards triggered by virtue of the findings of this gender assessment include:

- *Performance Standard 7 (Indigenous Peoples)* requires differentiated implementation across Belize and Jamaica based on varying recognition contexts and gender dimensions require explicit attention across all protocols. Indigenous knowledge integration into ESS requires mechanisms that respect community-controlled intellectual property and selective knowledge sharing based on cultural protocols around sacred information.
  Due to the presence of indigenous people in these countries, the project will thus require specialised engagement policies and considerations around how indigenous people are involved in the project.
- *Performance Standard 2 (Labour and Working Conditions)* may require minimal considerations as the programme seeks to channel funding to local organisations that work with the communities and these organisations seek to empower their beneficiaries. As a result, the opportunities for exploitation should be minimal but it is still vital the programme has the necessary code of conducts and policies in place to minimise potential situations from arising.
- *Performance Standard 4 (Community Health, Safety and Security)* may not be a major concern for the programme in terms of health impacts as the programme does not intend to have major infrastructure works done which limits resulting adverse environmental impacts (e.g. noise and dust) produced from the project. However, the programme may fund work that requires the hiring of additional manpower or specialised experts to come into communities and this creates the risk of GBV and SEAH occurring. To minimise this risk, the programme would need to have codes of conducts and/or GBV and SEAH training requirements in place. This standard can also be triggered by issues relating to governance and social cohesion effects triggered or enabled via project action.
- *Performance Standard 5 (Land acquisition and Involuntary Resettlement)* will not an issue for the project, from a physical sense, due to the nature of the programme and intended scope. It is however important to consider that funded activities may economically displaced persons temporarily (i.e. halting of or disruptions to their regular livelihood activities) as effort are made e.g. to upgrade critical facilities or implement new measures. The programme should be prepared to temporarily support or provide alternative livelihood options in the likelihood of this occurring.
- *Performance Standard 3 (Resource Efficiency and Pollution Prevention)* is an important one to consider not only in terms of pollution as the programme activities should produce minimal pollution (although all funded activities should seek to minimise this as necessary) but with regards to the utilisation of resources. Noting that smaller sums will be available at the community level, it is imperative that these funds are maximised to ensure that organisations can deliver the proposed work that benefits the community while not leaving the implementing organisation under-resourced or stretched thin as they had to supplement with their own limited resources.

8. Implications for the LLCA Climate Finance Architecture

Financial exclusion remains a significant challenge for women, Indigenous groups, and other marginalized communities in Grenada, Belize, and Jamaica, restricting their access to climate finance and economic opportunities. The financial ecosystem favours well-established, male-led businesses, marginalizing women in climate-sensitive sectors despite their substantial contributions to food security and environmental sustainability.

Gender-responsive engagement requires ensuring that funding mechanisms accommodate the needs of women-led initiatives. Women's organizations often lack the institutional credentials required to secure large-scale grants, restricting their access to climate finance. Developing alternative financial models, such as pooled funding mechanisms and microgrants, can help bridge this gap and support women's leadership in climate resilience projects.

The exclusion of women from insurance models has significant economic and resilience implications. Without access to financial protection, women in climate-vulnerable industries, such as fisheries, aquaponics, and small-scale agriculture, face heightened economic precarity and prolonged recovery times after climate shocks. Their informal work arrangements, lack of financial documentation, and exclusion from official value chains mean they are systematically left out of insurance coverage, reinforcing cycles of poverty and limiting their capacity to rebuild. Addressing these gaps requires the development of affordable, gender-responsive insurance mechanisms that recognize informal labour, integrate alternative financial assessment models, and expand coverage to those traditionally excluded from formal markets.

The climate finance architecture needs fundamental restructuring to address these inequities. This includes:

1. Developing simplified access modalities with tiered requirements based on organizational capacity
2. Creating financing windows specifically for marginalized groups with targeted technical assistance
3. Reforming governance structures in financial institutions to ensure diverse representation in decision-making
4. Designing financial products that recognize informal economies and alternative forms of collateral
5. Integrating gender-responsive budgeting across all climate finance mechanisms

Without these structural reforms, existing financial systems will continue to reinforce rather than reduce inequalities in climate resilience building.

9. Implications for the Grievance Redress Mechanism

Cultural norms, including the variety of languages spoken across countries such as Belize, are key in informing the design and implementation of GRMs, considering their role in managing and mitigating social risks associated with GBV and SEAH faced by stakeholders and community members.

The communities in project areas must be part of the process of drafting GRMs to ensure they have a voice in how these mechanisms are planned, developed, and implemented. This is particularly relevant to vulnerable and marginalized groups such as Indigenous Peoples, as their cultural norms, values, and perspectives must be incorporated for inclusive and effective approaches to addressing and mitigating GBV/SEAH concerns. In this regard, as the **Yamaye Taino Peoples of Jamaica are not legally recognized**, it is critical that they are included in the drafting of the GRM to avoid the exacerbation of social risks which the population already faces. Furthermore, part of the GRM process also involves prior education and sensitisation activities to ensure all involved communities understand the GRM, its role and how it is used.

Also important to note is the **patriarchal nature of Belizean society**, which was flagged by a stakeholder as a necessary consideration because **women can be subjected to physical violence if they are economically empowered by a project.** Additionally, given the migrant population in the **Bahamas**, migrants should be part of the GRM process. Implications of project activities for the safety of women and of migrants involved should inform the GRM as well and this should be clearly communicated with stakeholders to ensure they are aware that measures to address GBV and mitigate risks are integrated into the project, including in the Gender Action Plan.

Language is a critical aspect in ensuring access to GRMs. One stakeholder expressed that access issues to GRMs faced by Indigenous communities create barriers to seeking legal support. Providing GRMs in Indigenous languages is essential to ensure these communities can access and utilize these mechanisms to file grievances and seek redress. Additionally, in the **Bahamas**, access to the GRM in languages spoken by migrant communities, such as Haitian Creole, is critical.

However, accessibility concerns extend beyond language to physical access. Across the countries, PWDs encounter significant barriers when attempting to access community engagement opportunities. Meeting locations often lack appropriate accommodations, further reinforcing their exclusion from discussions where grievance mechanisms are explained, or feedback is collected. Creating genuinely inclusive GRMs requires attention to physical accessibility, simple procedures, and alternative formats for those with diverse literacy levels and abilities. Furthermore, stakeholders across **Grenada and Bahamas** have highlighted the need to explore alternative channels for persons to view project GRMs and report grievances. This includes the value of having a project website that is easily accessible to the public, as well as channels for verbal communication of grievances such as voice messages and calls. A useful approach to verbal communication is to have designated phone numbers for all grievance-related issues, while having a centralised email for written grievances also has benefits for accessibility. Additionally, stakeholders in **Bahamas** shared that some organizations do not possess formalised GRM systems. Instead, grievances are communicated through letters or are filed with board members.

In addition to these considerations, stakeholders in **Grenada** stated that the timeliness of responses to GRMs is crucial, as well as commitment to the time periods for different stages of the redress process – considerations which are important to indicate clearly in the GRM also.

GRM design and implementation must integrate gender-sensitive approaches, ensuring women's meaningful participation in decision-making. This includes embedding gender-responsive mechanisms, such as targeted empowerment activities, safe and confidential reporting channels, and enhanced measures to address gender-related concerns, including GBV and SEAH violations. By categorizing cases appropriately, GRM systems can ensure that reported issues receive the specific actions required for resolution, fostering a more inclusive and effective grievance redress framework.

10. Conclusion

Climate-sensitive sectors create environments where vulnerabilities multiply, producing cascading vulnerability pathways that reverberate through multiple livelihood streams simultaneously. These compound vulnerabilities require holistic approaches that simultaneously address gender barriers, accessibility constraints, and environmental sustainability.

The compiled gender baselines for the five countries participating in the CABRIC initiative (The Bahamas, Belize, Grenada, Jamaica, and Saint Lucia) and the stakeholder engagements highlight trends that indicate challenges to achieving gender equity in climate resilience. Women play a crucial role in household and community resilience but encounter barriers due to socio-cultural norms, limited access to resources, and underrepresentation in decision-making platforms. These challenges are amplified by intersectional vulnerabilities, such as those affecting women with disabilities or those in rural and Indigenous communities. Even without explicit legal barriers in some areas, women's participation is restricted by collateral requirements, high interest rates, and limited technical training, which affect their ability to adopt climate-resilient practices and technologies.

These findings show that despite their contributions to sectors such as agriculture, water management, and community mobilisation, women's roles in climate resilience are often undervalued. For example, women in agriculture frequently manage both productive and reproductive tasks, yet their access to financing, technology, and training remains limited. This limitation affects their economic opportunities and their capacity to contribute to broader climate adaptation and mitigation efforts.

Another trend is the underrepresentation of women in leadership roles, which limits their influence in shaping climate strategies that address their specific needs. Women's voices are often missing in decision-making spaces, leading to less inclusive climate-resilient solutions. Additionally, traditional gender norms continue to restrict women's participation in sectors perceived as male-dominated, further exacerbating disparities.

These factors will need to be considered within specific plans and resources for the CABRIC programme to enhance their implementation and effectiveness (see Figure 36).

Figure 36 - Summary of implication factors arising from the Gender Assessment

CABRIC's efforts should focus on increasing the involvement of women and marginalized groups to enhance their roles as agents of change. This includes fostering community-level engagement and promoting initiatives that empower women to take on leadership roles. Providing targeted financial support, technical training, and networking opportunities can help women overcome existing barriers and contribute effectively to building climate resilience.

The insights from this assessment present an opportunity for CABRIC to drive transformative actions. By addressing the systemic inequities identified in this analysis, CABRIC can strengthen the adaptive capacities of its participating countries, promote sustainable livelihoods, and ensure that women and marginalized groups are engaged in shaping a climate-resilient and equitable future.

Without meaningful reforms that address financial, institutional, and governance barriers, women and marginalized communities will remain disproportionately vulnerable to economic and climate-related risks. A gender-transformative approach to stakeholder engagement, financial governance, and capacity-building is critical to supporting equitable participation, strengthening resilience, and ensuring long-term livelihood security in all five countries.

Addressing the disparities outlined in this multi-country assessment requires a more inclusive and culturally sensitive approach to stakeholder engagement. Sustainable stakeholder engagement must be supported by targeted resource mobilization efforts. Expanding gender-responsive financial models, such as microfinance and peer-lending initiatives, can provide alternative funding mechanisms for women entrepreneurs and community-led organizations. Simplifying grant application processes, providing mentorship, and enhancing technical assistance can help grassroots organizations navigate complex funding requirements, strengthening financial sustainability and increasing social impact.

11. Recommendations

11.1 Inclusive, accessible and responsive GRMs

Emerging from the gender assessment are some key concerns for the design and implementation of the programme's GRM. To ensure that the GRM is effective for beneficiaries, collaborators and project actors across the five countries, the following must be considered:

- The GRM needs to be available in multiple languages for wider reach and accessibility. The GRM needs to be available in English, Dutch, Spanish, Jamaican Patois, St. Lucia Creole (Kwéyòl or Patois) and languages spoken by indigenous people. Noting that translating into the languages spoken by indigenous people would require support from experts and community groups.
- Community members should be involved in the design and development of the GRM to be employed by the project. This would allow for the GRM to be developed with community realities in mind and also builds awareness and trust in the GRM as the community would have been involved in its development.
- Noting the channels that stakeholders use to disseminate information with their communities, the GRM should be accessible via multiple media to accommodate various livelihoods.
- There needs to be a communication campaign around the GRM that includes its purposes and how to access it.
- The GRM needs to be adaptive in that persons should be able to formally or informally lodge grievance and have them be recorded and processed with the same level of care and duty despite the means they were obtained.
- Project actors at all levels should be trained in the GRM system and should know how to accept and process grievances given the shared Caribbean culture of how persons would informally lodge grievances with any project actor they might encounter opposed to utilising the actual systematised approach.
- Those in charge of the GRM processes as well as other project actors need to inspire confidence and trust in the system with all potential users.
- Develop indigenous-specific GRM protocols that integrate with traditional governance systems (Maya Alcalde systems, Garifuna NGC protocols, Maroon Colonel-led governance) while providing confidential women-only complaint channels with female cultural mediators to address situations where cultural protocols restrict women's public grievance-raising in male-dominated traditional forums or where economic dependencies prevent complaints against household members

11.2 Enhanced financial inclusion

Create dedicated financial products for women in climate-vulnerable sectors by establishing flexible collateral requirements that recognize women's limited access to formal property rights. Financial institutions should develop simplified application procedures with appropriate credit terms to address systemic barriers faced by women-led businesses perceived as high-risk due to limited collateral and informal structures.

Redesign insurance programs like the Caribbean Ocean and Aquaculture Sustainability Facility (COAST) to explicitly include coverage for women in post-harvest processing roles, not just boat-based fishing. Modify the Flexible Hurricane Protection product in Grenada to increase uptake among marginalized groups through cost reductions and targeted financial literacy campaigns.

Establish dedicated funding streams specifically for women-led climate initiatives with streamlined access modalities and tiered requirements based on organizational capacity. Implement gender-responsive budgeting across all climate finance mechanisms to ensure equitable resource allocation. Develop pooled funding mechanisms and microgrant programs designed for grassroots organizations that cannot meet conventional institutional requirements.

Establish indigenous-specific financing mechanisms that accommodate communal rather than individual land tenure, provide collateral substitutes for indigenous women who lack property titles despite knowledge authority, respect traditional governance decision-making timelines (Maya Ab'ink, Garifuna NGC voting), and don't require full traditional knowledge disclosure as funding conditions

11.3 Strengthened capacity and knowledge

Launch decentralized training programs, including technical training, with flexible schedules that accommodate caregiving responsibilities, including evening and weekend sessions, childcare-inclusive workshops, and mobile training units that travel to remote communities. Focus content on climate-resilient practices, financial literacy, and leadership development.

Expand digital training programs and improve accessibility to online learning platforms to foster greater economic independence for women entrepreneurs. Investment in localized training, accessible learning formats, and leadership pathways will enhance economic agency and strengthen adaptive capacities for women and marginalized communities.

Deploy digital inclusion initiatives including mobile training applications with offline capabilities, public access computer centers with training support, and technology lending programs to enhance digital literacy in underserved communities. Prioritize content on accessing digital financial services, online market platforms, and climate information systems.

Create an ESS capacity enhancement program that provides resources such as dedicated ESS specialists and training modules tailored for small organizations. Develop standardized templates, monitoring tools, and shared knowledge repositories to improve implementation capabilities for community-based organizations with limited resources. Design training approaches that integrate Indigenous knowledge systems into ESS frameworks.

11.4 Reform governance and decision-making

Implement institutional reforms that establish minimum representation requirements for women, Indigenous peoples, and other marginalized groups on boards, advisory committees, and project management teams. Create enforcement mechanisms with concrete targets for representation in leadership positions throughout climate finance and environmental governance structures.

Develop leadership pathway programs targeting women, youth, and persons with disabilities, featuring mentorship opportunities, practical leadership experience, and cross-sectoral network-building. Establish long-term capacity development investments to ensure knowledge continuity despite leadership changes in climate decision-making bodies.

Implement differentiated indigenous consultation protocols - Full FPIC for formally recognized peoples, FPIC-Informed for self-identified communities, Meaningful Consultation for traditional coastal communities - with explicit mechanisms ensuring indigenous women's participation through women-specific consultation spaces within traditional governance systems

Create accountability mechanisms that track both quantitative representation and qualitative influence in decision-making processes, moving beyond rigid participation quotas. Implement independent monitoring systems led by women's organizations and community groups to enforce compliance with inclusion commitments and measure meaningful participation outcomes.

11.5 Operationalize inclusive engagement

Develop context-specific FPIC implementation guidelines that acknowledge unique cultural norms and governance structures of Indigenous communities. Establish clear process requirements for securing genuine consent throughout project lifecycles rather than one-time approvals. Document consent in accessible formats and languages understandable to the communities themselves.

Implement multilingual communication strategies that translate all climate finance and adaptation materials into relevant local languages including Garifuna, Maya, Spanish and English and French Creole. Utilize visual storytelling techniques, local translators, and multimedia approaches to reach communities with varying literacy levels. Create communications specifically designed for radio distribution to reach older populations in rural areas.

Design accessible participation frameworks developed through consultation with disabled persons' organizations. Select meeting locations based on universal accessibility criteria, incorporate accommodation requests into standard planning procedures, provide transportation support, integrate assistive technologies, and offer flexible participation options including virtual attendance to increase engagement from currently excluded groups.

12. Appendix 1 - Policy Tables

12.1 The Bahamas

Table 24 - The Bahamas Policy Table

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Climate Change			
Bahamas' Updated Nationally Determined Contribution, 2022	The Bahamas' Updated Nationally Determined Contribution sets out two key goals towards 2030 that will contribute to the fulfilment of the carbon neutrality international goal by 2050. The Government of the Bahamas recognizes its vulnerability to climate change-related impacts, and the need for planned adaptation to achieve long-term sustainable development. Therefore, this report discusses concrete actions to integrate climate change into economic, social and environmental policies.	Gender Sensitive The NDC mentions the adoption of mitigating measures to consider gender parity as well as gender responsiveness.	I
Intended Nationally Determined Contribution (INDC) under the United Nations Framework Convention on Climate Change (UNFCCC), 2015	The INDC is a multi-sectoral policy document for the period of 2015-2030. It outlines various national policies and initiatives. It is estimated that The Bahamas will reduce its emissions by a minimum of 30% below 2002 levels. The INDC addresses adaptation options in the agriculture, tourism, health, financial and insurance, coastal and marine resources/fisheries, energy, forestry, human settlement, transportation and water resources sectors.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Policy for the Adaptation to Climate Change, 2005	The goal of the Policy is to avoid, minimize, adapt to, or mitigate, the negative impacts of climate change on environment, economy, human health and well-being, through institutional capacity building, research and development, technology transfer and public and private sector investments. Therefore, long-term sustainable strategies will be developed for the agricultural sector to ensure food security.	Gender Blind	E
Climate Change and Carbon Market Initiatives Act, 2022 (No. 15 of 2022)	The objective of this act is to enable the Government to create incentives and implement initiatives to support the overall global target of greenhouse gas emissions reduction consistent with the NDC. Also, to enable the establishment of a market in The Bahamas to trade in carbon credits.	Gender Sensitive The act makes mention that capacity building and adaptation should include gender equality and be gender responsive.	PWDs, I
Disaster Risk Management Act No. 39 of 2022.2022-12-09	The purpose of this act is to provide for a more effective and comprehensive disaster risk management policy and framework through the establishment of the Disaster Risk Management Authority.	Gender Sensitive The act makes mention that humanitarian assistance should include gender considerations.	PWDs
Environment, Ecology, and Biodiversity			
Bahamas National Trust Strategic Plan 2018 – 2022	The Strategic Plan intends to enhance biodiversity conservation in alignment with international best practices and comply with national sustainable development goals. This includes ongoing efforts to address climate change, combating the effects of plastics on our environment, and educating Bahamians about shared environmental trust.	Gender Blind	Y

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Biodiversity Strategy and Action Plan, 1999	The overall objective of the Strategy and Action Plan is to provide an overview of the role that biodiversity plays in the social and economic well-being of the Nation, and to recommend the steps that need to be taken to ensure that biodiversity is conserved as economic development continues.	Gender Blind	Y, I
Environmental Planning and Protection (Amendment) Act (No. 6 of 2024)	The Act introduces stricter penalties for violations, defines "environmentally sensitive areas," amends enforcement procedures, and adds a framework for issuing and handling penalty notices to address non-compliance with environmental standards.	Gender Blind	
Ministry of Environment Act No. 39 of 2019	The Act outlines the Ministry of Environment's structure, functions, and duties, including managing the Environmental Administration and Trust Funds, and overseeing conservation of The Bahamas' land, water, air, and living resources for environmental, economic, and social benefits.	Gender Blind	
Conservation and Protection of the Physical Landscape of The Bahamas Regulations, 1997 (Cap. 260)	The Regulations provide a framework to control activities including excavation, quarrying, landfill operations, and the harvesting of protected trees. It emphasizes environmental stewardship by mandating permits, environmental impact assessments, and compliance measures to minimize ecological harm while detailing penalties for violations and ensuring sustainable land management practices.	Gender Blind	
Coasts, Water, and Ocean Use			

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Five Year Sector Strategic Plan 2010-2014 of the Ministry of Agriculture & Marine Resources, 2010	The overall objective of the Strategic Plan is to ensure development of the fisheries and aquaculture sectors through sustainable use and integrated management of the fishery resources, coastal zone and marine environment for the well-being of current and future generations. A National Plan of Action will be drafted in accordance with the International Plan of Action to Prevent, Deter, and Eliminate Illegal, Unreported and Unregulated Fishing.	Gender Blind	I
National Policy for Fisheries and Aquaculture, 2016	The Policy aims to assist fishers and fish farmers in providing healthy products to the population while enabling them to grow profitable businesses. It seeks to foster collaboration between the government and the private sector, enhancing innovation and co-management while increasing international and state support to strengthen the industry and ensure access to vital resources. Finally, the policy supports the national implementation of the Caribbean Community Common Fishery Policy, promoting regional alignment and sustainable resource management.	Gender Sensitive The Policy aims for equitable access for women and other groups to the fisheries sector in terms of employment and poverty alleviation.	
Bahamas' National Maritime Policy, 2015	The Policy takes a cross-sectoral approach to ensure the sustainable planning and development of maritime activities, promoting social and economic growth. Its primary goals include supporting ongoing economic activities, fostering development in the maritime sector both nationally and internationally, protecting the marine environment, and ensuring the safety of vessels within territorial and adjacent international waters.	Gender Blind	
Bahamas National Wetland Policy, 2007	The Policy aims to conserve, restore, and sustainably manage wetlands while integrating their protection into national development. Its objectives focus on preventing habitat loss, raising public awareness, fostering collaboration among stakeholders, and supporting sustainable use. The policy addresses wetland degradation, lack of legislation, and the need for public engagement, emphasizing wetlands' role in biodiversity, flood control, water quality, and eco-tourism.	Gender Blind	
Coast Protection Act, 1968 (Cap. 204)	The Act establishes a framework for protecting The Bahamas' coastline from erosion and sea encroachment, including coast protection works, regulating private activities, and preventing harmful practices. The Act ensures equitable cost-sharing among landowners benefiting from protection efforts and provides compensation for those adversely affected.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Continental Shelf Act (Cap. 5), 1970	The Act establishes the legal framework for the exploration, exploitation, and protection of the Bahamas' continental shelf. It defines the geographical scope of the shelf, vests resource rights in the government, and regulates activities to manage natural resources, including petroleum. The Act outlines measures to safeguard infrastructure, prevent navigational obstructions, and mitigate environmental risks. Its primary purpose is to assert sovereignty over the continental shelf while ensuring its sustainable and secure use.	Gender Blind	
Bahamas Maritime Authority (Amendment) Act, 2013 (No. 18 of 2013)	The Act establishes the Bahama's Maritime Authority and outlines the responsibilities bestowed upon the authority.	Gender Blind	
Archipelagic Waters and Maritime Jurisdiction (Exclusive Economic Zone and Territorial Sea Limits) Order (S.I. No. 24 of 2012)	The Order, establishes maritime boundaries of The Bahamas, including the Exclusive Economic Zone (EEZ) and territorial sea limits in compliance with international agreements.	Gender Blind	
Archipelagic Waters and Maritime Jurisdiction (Archipelagic Baselines) Order (Cap. 282), 2008	The Order defines the outer limits of The Bahama's archipelagic waters and the inner limits of its territorial sea. The baselines serve as the reference points for measuring the territorial sea and Exclusive Economic Zone (EEZ) of The Bahamas. The policy ensures clarity and consistency in the nation's maritime jurisdiction in alignment with international legal standards.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Freeport (Marina and Inland Waterways) Byelaws (Cap. 29), 1968	The Byelaws provide rules for the navigation within the Freeport Area by or under the authority of the Port Authority, not including any area within the limits of the Harbour. It prohibits the pollution of such waters by waste matter, dead animals or fish or oil and restricts other activities on such waters.	Gender Blind	
Fisheries Resources (Jurisdiction and Conservation) (Amendment) Regulations, 2007 (S.I. No. 67 of 2007)	The Regulations establish guidelines for sustainable fisheries management in The Bahamas. It introduces a permit system for sportfishing events, sets species-specific catch limits, and mandates the release of protected species. Commercial sale of fish from sportfishing events is prohibited, and vessels must comply with licensing and inspection requirements. The policy balances recreational fishing with conservation efforts, with penalties for violations.	Gender Blind	
Fisheries Resources (Jurisdiction and Conservation) (Amendment) Regulations, 2023 (S.I. No. 29 of 2023)	The Regulations update export duties and fees related to fishing activities. Key changes include adjustments to duties on various seafood products like crawfish, conch, and ambergris, and revised fees for permits and licenses for trapping, scientific research, sportfishing, and seafood processing. These amendments aim to align fisheries management practices with current economic and conservation goals.	Gender Blind	
Fisheries Act, 2020 (No. 40 of 2020)	The Act regulates and conserves fisheries resources in The Bahamas, emphasizing sustainable use, ecosystem-based management, and preventing illegal fishing. It prohibits non-citizens from commercial fishing, introduces licensing requirements, and promotes socio-economic benefits for fishing communities. The Act establishes advisory bodies to enhance collaboration and decision-making on fisheries management.	Gender Blind	
Sustainable Development			

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
The National Development Plan: Vision 2040 (working draft), 2016	The Plan outlines a 25-year strategic framework for sustainable and inclusive development. It is built on four pillars: Governance, Human Capital, the Environment, and the Economy. The Plan emphasizes modernizing governance systems, improving education and healthcare, addressing poverty and inequality, enhancing environmental resilience, and diversifying the economy. Through broad stakeholder engagement and evidence-based strategies, the Plan seeks to foster socio-economic development, promote equity, and improve the quality of life for all residents of The Bahamas.	Gender Responsive The plan Acknowledges gender disparities and includes strategies to address inequalities. Specific measures include improving access to education for girls and boys, addressing gender-based discrimination, and promoting gender equity in economic opportunities and governance structures.	Y, PWD, E
Gender			
The National Equality and Equity Policy Action Plan (NEEPAP) for The Bahamas, 2019	This document is noted to be in draft and is currently unavailable to the public.		

12.2 Belize

Table 25 - Belize Policy Table

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Climate Change			
Updated Nationally Determined Contribution of Belize (2021)	The NDC provides targets to reduce GHG emissions between 2021 and 2030. The NDC also includes action that build resilience and support capacity development for adapting to the impacts of climate change across key sectors and supporting systems.	**Gender Sensitive** While the document does not specifically reference inequalities, it specifies the need for awareness campaigns targeting women and other groups on the reduction of agricultural GHG emissions.	Y, PWDs, I
Belize's Intended Nationally Determined Contribution under the United Nations Framework Convention on Climate Change, 2015	The INDC outlines actions for reducing GHG emissions and increasing renewable energies in its energy matrix by 85% using an actions-based approach across multiple sectors. The INDC also promotes food security and making sectors including forestry, fisheries, and agriculture more sustainable.	**Gender Blind**	Y
Low Emissions Development Strategy and Action Plan: Belize, 2021	The Strategy defines pathways for achieving low emission development in the country up to 2050.	**Gender Blind**	
National Climate Finance Strategy of Belize 2021–2026	The Strategy includes three primary objectives of achieving an integrated approach to resource access that supports climate resilience and mitigation, enhancing capacity to mobilize and use resources for priority climate actions, and maximizing the synergies with other development plans and co-benefits of climate investments.	**Gender Blind**	Y, PWDs, I

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Adaptation Strategy to Address Climate Change in the Agriculture Sector in Belize, 2015	The NAP for agriculture outlines the adaptation strategies for addressing the adverse impacts of climate change on the agricultural sector including implementation capacity and an action plan.	Gender Blind	
National Climate Change Policy, Strategy and Action Plan to Address Climate Change in Belize, 2014	The Policy, Strategy and Action Plan considers actions to address the adverse impacts of climate change on a number of areas and sectors, including food security, crop production, ecosystems, marine and coastal areas, water resources, health, housing and infrastructure.	Gender Sensitive The Strategy and Action Plan seeks to empower the participation in income-generating activities related to the low carbon energy sector, particularly among women and young people. The Strategy and Action plan does not reference specific inequalities or further actions to reduce specific inequalities.	Y, E
National Climate Resilience Investment Plan, 2013	The Plan takes a cross-sectoral approach to achieving capacity building for resilience activities, including resilient economy and livelihoods, critical infrastructure, policy and regulation, and monitoring and evaluation of resilience-based investments.	Gender Responsive The Plan acknowledges the benefits of proactively increasing women's access to and control over information, resources and decision-making processes, and the benefits this can have across society.	Y, E
Caribbean Community Climate Change Centre Act, 2015 (No. 6 of 2015)	The Act establishes the Caribbean Community Climate Change Centre, aimed at protecting member territories' climate systems, enhancing regional coordination of climate responses, providing policy and technical support, spearheading regional initiatives, and serving as the executing agency for environmental projects related to climate change.	Gender Blind	
Environment, Ecology, and Biodiversity			

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
2014-2024 National Environmental Policy and Strategy	The Strategy includes a set of 12 goals that address degradation of terrestrial resources and marine resources, sustainable land management, IWRM, transitioning to a green economy, waste management, reducing air pollution and marine pollution, integrated chemicals management, DRR, response to climate change, and governance and institution strengthening.	Gender Sensitive The Policy and Strategy notes that social inclusion policies will ensure the country is better able to protect vulnerable populations and involve women in decision making. No specific actions are identified for reducing gender inequalities.	Y, I
National Biodiversity Strategy and Action Plan (2016 – 2020), Belize	The Strategy and Action Plan focuses on improving environmental stewardship, reducing pressures on ecosystems, protecting ecosystems, strengthening ecosystem services, managing equitable sharing of biodiversity benefits, capacity building and expanding decision making and integrated public participation that supports the biodiversity and ecological resources of the country.	Gender Responsive The Strategy and Action Plan targets include the goal of enhancing the benefits form biodiversity and ecosystem services to all, including consideration of the needs of women for essential services including water access, health and well-being, and livelihoods.	Y, I
Belize's National Environmental Action Plan 2015-2020	The environmental NAP takes a cross-sectoral approach to ensuring Belize develops with effective environmental management practices to support present and future generations. The document is intended to work in tandem with the National Environmental Policy and Strategy.	Gender Sensitive The Policy and Strategy notes that social inclusion policies will ensure the country is better able to protect vulnerable populations and involve women in decision making. No specific actions are identified for reducing gender inequalities.	Y, I
National Protected Areas System Plan 2015	The Plan is intended to provide guiding principles for promoting conservation of biodiversity in Belize for future generations, ensuring equitable benefit sharing of marine and terrestrial protected areas.	Gender Blind	I

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Environmental Protection (Amendment) Act, 2009 (No. 5 of 2009)	The Act strengthens Belize's environmental governance, focusing on managing the petroleum industry and protecting critical habitats like the Belize Barrier Reef. Its objectives include improving environmental controls, establishing an Environmental Management Fund for pollution response and monitoring, and enforcing stricter penalties for non-compliance. The Act aims to ensure sustainable resource management, reduce environmental degradation, and promote accountability in environmentally impactful activities.	Gender Blind	
National Protected Areas System Act, 2015	The Act establishes a framework for the conservation, management, and sustainable use of protected areas in Belize. Its key objectives include preserving biodiversity, ensuring the sustainable provision of ecosystem goods and services, and promoting coordination among stakeholders. The Act also outlines processes for declaring, managing, and reclassifying protected areas while encouraging public consultation and co-management agreements.	Gender Blind	
Protected Areas Conservation Trust (Amendment) Act, 2017 (No. 26 of 2017).	The Act establishes the Conservation Trust to protect, conserve, and enhance cultural and natural resources in the country. T	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Environmental Impact Assessment (Amendment) Regulations 2023 (S.I. No. 23 of 2023)	The Regulations outline provisions related to the determination of whether activities significantly affect the environment and shall be subject to the requirement of an environmental impact assessment.	Gender Blind	
Coasts, Water, and Ocean Use			
National Plan of Action for the Control of Land-Based Sources of Marine Pollution in Belize, 2008	The NAP outlines objectives and actions including a financing strategy to address sources of pollution including sewage, nutrients, physical alteration and destruction of habitat, deforestation, and urbanization.	Gender Blind	Y
National Adaptation Strategy to address Climate Change in the Water Sector in Belize, 2009	The Strategy provides a framework for mitigating the impacts of climate change on Belize's water resources. It includes establishing an integrated water management agency, strengthening institutional capacities, formalizing climate change governance, enhancing trans-boundary cooperation, and increasing public awareness. It emphasizes the socio-economic importance of water for agriculture, industry, and domestic use while highlighting vulnerabilities to climate change, including reduced freshwater availability and saline intrusion.	Gender Blind	
National Integrated Water Resources Management Policy (Including Climate Change) for Belize, 2008	The Policy outlines a framework for sustainably managing Belize's water resources. It emphasizes the importance of water for economic, social, and environmental development while addressing the impacts of climate change. The policy seeks to ensure equitable access to water, promote efficient use, and strengthen institutional and legislative frameworks for integrated water resources management.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
South Water Caye Marine Reserve Management Plan 2019 – 2023	The Plan provides a framework for the sustainable management of the reserve, which is part of Belize's World Heritage Site. Key objectives include biodiversity conservation, sustainable resource use, promoting stakeholder engagement, and addressing climate change impacts. The plan integrates scientific research, regulatory measures, and socio-economic strategies to preserve the marine ecosystem while supporting livelihoods through fisheries and tourism.	Gender Blind	
Glover's Reef Marine Reserve - Management Plan (2019–2023)	The Management Plan outlines a framework for the sustainable management of Glover's Reef Atoll, a critical part of the Belize Barrier Reef Reserve System. The plan aims to conserve biodiversity, enhance ecosystem resilience, support sustainable livelihoods, and promote climate change adaptation. Key strategies include zoned resource management, stakeholder collaboration, and tourism development, all guided by scientific research and conservation goals.	Gender Blind	
Belize Integrated Coastal Zone Management Plan, 2016	The Plan outlines a framework to balance conservation and economic development within Belize's coastal zone. It includes strategies to mitigate environmental degradation, enhance ecosystem services, and support sustainable livelihoods. Key objectives include improving governance, promoting climate change adaptation, and integrating stakeholder input into zoning and resource management.	Gender Blind	
Coastal Zone Management Act, Chapter 329 (Act No. 5 of 1998)	The Act establishes a Coastal Zone Management Authority and Institute to oversee the sustainable development, conservation, and utilization of Belize's coastal resources. It includes provisions for monitoring, funding, and enforcement to ensure the long-term health and economic benefits of the coastal zone ecosystem.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Aquaculture Development Act (Cap. 204:01), 2007	The Act provides a framework for regulating and promoting aquaculture in Belize. It establishes the Belize Aquaculture Authority to oversee licensing, development, and enforcement of aquaculture operations. The Act emphasizes sustainable development, environmental compliance, and economic benefits, including provisions for exemptions from taxes and duties for certified aquaculture businesses.	Gender Blind	
Maritime Areas Act, 1992	The Act defines and regulates Belize's maritime zones, including territorial waters, internal waters, and the exclusive economic zone. It establishes the rights and responsibilities of Belize over these areas, including sovereignty, resource management, and enforcement measures. The Act provides guidelines for resolving boundary disputes with neighbouring states, ensuring compliance with international maritime laws.	Gender Blind	
Territorial Waters Jurisdiction Act, 1878	The Act establishes jurisdiction over offenses committed within the territorial waters of the British Empire, defined as up to one marine league (three nautical miles) from the coast at low water mark. It clarifies the authority of the Admiral to arrest, try, and punish individuals regardless of nationality for crimes committed within this jurisdiction, including offenses aboard foreign ships.	Gender Blind	
Maritime Areas (Amendment) Act No.7 of 2019	The Act reaffirms Belize's maritime boundaries based on international law, specifying a territorial sea limit of 12 nautical miles from the baseline and retaining the equidistance principle for delimiting boundaries with adjacent states.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Integrated Water Resources Act (CAP. 222:01), 2010	The Act establishes the National Integrated Water Resources Authority to oversee the sustainable management of Belize's water resources. The Authority governs water abstraction, use, and pollution control while promoting public awareness and adherence to environmental and planning laws. It introduces a licensing system for water use and well drilling, ensures the conservation of gathering grounds and aquifers, and mandates compliance with water quality standards to safeguard Belize's water resources for present and future generations.	Gender Blind	
Sustainable Development			
Horizon 2030 National Development Framework for Belize 2010-2030	The Development Framework provides a long-term vision for sustainable development, emphasizing democratic governance, education, economic resilience, environmental sustainability, and healthy citizens. It outlines strategies to foster inclusivity, reduce inequalities, and promote accountability in governance. The framework integrates stakeholder input from diverse sectors and aims to strengthen Belize's socio-economic and environmental systems for a high quality of life by 2030.	Gender Responsive The Framework identifies gender disparities and the need to address them. It includes provisions to improve gender equity in areas such as education, political participation, and health. The framework sets goals to eliminate gender-based inequalities and empower women through inclusive development strategies.	Y, PWDs, E
Belize Medium-Term Development Strategy 2022 – 2026	The Development Strategy outlines Belize's plan to achieve inclusive and sustainable development over five years. It focuses on six strategic objectives: poverty reduction, economic transformation, trade deficit reduction, citizen security, environmental protection, and good governance. The strategy emphasizes human development, climate change adaptation, and modernization of public services while fostering public-private partnerships and regional collaboration.	Gender Responsive The Strategy addresses gender disparities, promotes women's leadership, prioritizes reducing violence against women, and targets female unemployment through job creation and education initiatives. T	Y, PWDs, E, I
Growth and Sustainable Development Strategy 2016-2019	The Strategy guides Belize's efforts to improve quality of life and achieve sustainable development aligned with the Horizon 2030 vision and UN SDGs. It aims to foster economic growth through enhanced productivity, infrastructure, and investment, while	Gender Sensitive The policy mentions addressing social cohesion, resilience, and equity, which indicates awareness of societal inequalities, including gender disparities. There are specific	Y, E, I

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
	promoting social equity by addressing poverty, education, and healthcare access. The strategy prioritizes environmental sustainability by integrating climate resilience and resource management and strengthens governance and citizen security through improved accountability and justice systems.	actions to promote equitable growth, social inclusion, and access to services like health, education, and social protection.	
National Poverty Elimination Strategy and Action Plan (NPESAP) 2009-2013	The NPESAP provides a framework for poverty reduction in Belize, focusing on both urban and rural areas. It looks at the integration of economic, social, and environmental measures to enhance living standards, strengthen resilience, and promote sustainable development.	Gender Sensitive The NPESAS acknowledges gender-specific challenges and includes measures to prevent exacerbating gender inequalities through targeted social and economic interventions for vulnerable groups, particularly women.	Y, PWD, E, I
Gender			
National Women's Commission Act (No. 1 of 2024)	The Act establishes the National Women's Commission to advance commitments toward gender equality and equity, increase awareness of the National Gender Policy, fulfil CEDAW, and advise the Minister on all legislative and policy matters related to women.	Gender Responsive The Act establishes a group whose primary aims are to advance gender equity and equality across government spheres.	
Revised National Gender Policy (Updated 2013)	The Policy is aimed at national efforts for achieving gender equality and gender equity. The policy's objectives are safeguarding rights to work regardless of childbearing status and provide social safety nets to women, men and children living in poverty.	Gender Transformative The Policy seeks to address the fundamental causes of gender inequality, placing the family and community as central to efforts for change. It aims to enhance and support national efforts aimed at human-centred development.	Y, PWDs, E

12.3 Grenada

Table 26 - Grenada Policy Table

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Climate Change			
National Climate Change Adaptation Plan (NAP) for Grenada, Carricacou and Petite Martinique 2017-2021	The Plan takes a sectoral approach and includes 5 distinct goals for responding to threats due to climate change, including provisions related to institutions, water management, food security, land management, disaster risk reduction, public health, climate data, integration of climate into national development plans and increased public awareness-raising.	Gender Responsive The Plan states the need to direct climate change education toward women (as well as the elderly and persons with lower levels of education) who reported they feel less informed (than men) about causes, consequences, and possible responses to climate change.	Y, E, I
National Climate Change Policy for Grenada, Carriacou and Petite Martinique 2017-2021	The Policy is cross-sectoral in approach, with the aim to support resilience at the individual, community and national levels in responding to the negative impacts of climate change.	Gender Blind	Y
Vulnerability and Capacity Assessment and National Adaptation Strategy and Action Plan to Address Climate Change in the Water Sector for Grenada, 2015	A sectoral national plan covering the period of 2016-2021 to address anticipated adverse impacts on the water sector due to climate change.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Second Nationally Determined Contribution, 2020	The second NDC represents Grenada's continued commitment to reaching the objectives of the Paris Agreement. It includes considerations for addressing various sectors including energy and transport, waste, forestry, industrial processes and product use.	Gender Blind	Y, I
Grenada National Environment Action Plan (1995)	The Action Plan identifies strategies intended to address issues of environmental degradation as a result of misuse and overexploitation of natural resources, particularly in economic sectors of agriculture and tourism.	Gender Blind	
Regional Disaster Vulnerability Reduction Project Loan Authorisation Act No. 22 of 2011	The Act authorizes Grenada to secure loans for reducing vulnerability to natural hazards and climate change. It focuses on infrastructure improvements, disaster resilience, and regional collaboration for hazard assessment and emergency response, aiming to enhance preparedness and adaptive capacity in the Eastern Caribbean.	Gender Blind	
Environment, Ecology, and Biodiversity			
Grenada National Biodiversity Strategy and Action Plan 2016-2020	The Strategy and Action Plan takes a cross-sectoral approach to providing a framework for the conservation and sustainable use of biodiversity in the country to support livelihoods and enhanced human wellbeing.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Grenada National Environmental Action Plan 1995	The NEAP outlines Grenada's strategy for achieving environmentally sustainable development. It identifies priority environmental issues, such as solid waste management, water supply, land use, coastal zone management, forestry, and biodiversity conservation. The plan emphasizes the integration of environmental concerns into economic and development policies to mitigate degradation and support sustainable growth.	Gender Blind	
Environmental Protection Levy Act (Cap. 90B), Amended 2007	The Act establishes a framework for collecting levies on specific goods, services, and activities to support environmental protection efforts in Grenada. The policy targets waste management, particularly solid waste, white goods, beverage containers, and used vehicles, to reduce environmental degradation and promote sustainability.	Gender Blind	
National Parks and Protected Areas Act No. 52 of 1991 (Cap. 206)	This Act provides rules for the designation of national parks and protected areas and for the management of the national parks system. The Minister shall be responsible for the designation of any Government land as a national park or protected area. This Act sets forth provisions on the establishment, structure and duties of the National Parks Authority and the National Parks Authority Council.	Gender Blind	
Grenada National Trust Ordinance, 1967 (No. 20 of 1967)	The Ordinance establishes the Grenada National Trust tasked with preserving places of historical, architectural, and natural significance. It outlines responsibilities such as safeguarding heritage sites, acquiring properties for conservation, and promoting public awareness about the country's cultural and natural assets.	Gender Blind	
Coasts, Water, and Ocean Use			

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Grenada National Water Policy 2020	The Policy aims to ensure sustainable and equitable water resource management to support economic, social, and environmental development. It focuses on integrated water resource management, climate resilience, stakeholder participation, and the protection of water quality and ecosystems to secure water availability for present and future generations.	**Gender Sensitive** The Policy notes the specific needs and roles of women in water management and emphasizes their involvement in decision-making processes. It also addresses the importance of equitable sanitation access, particularly for women, girls, and vulnerable groups.	Y
Integrated Coastal Zone Management Policy for Grenada, Carriacou and Petite Martinique, 2015	The Policy provides a framework for sustainable management of coastal zones to enhance ecosystem resilience, support socio-economic development, and adapt to climate change impacts. It aims to integrate planning across sectors, ensure stakeholder participation, and safeguard coastal ecosystems while promoting sustainable livelihoods and reducing vulnerability to coastal hazards.	**Gender Blind**	
Integrated Coastal Zone Management Act No. 8 of 2019.	The Act establishes a legal framework for the sustainable management of Grenada's coastal zones. It includes provisions for the creation of coastal management plans, designation of restricted and prohibited areas, protection of species, enforcement of environmental standards, and public participation in decision-making processes. The Act aims to balance ecological, social, and economic goals while fostering resilience to environmental risks and climate change.	**Gender Blind**	
Land and Marine Management Strategy for Grenada, 2011	The Strategy provides a framework for sustainable and integrated management of land and marine resources. It focuses on updating legislation, creating institutional structures, developing management tools, and implementing monitoring frameworks to support environmental sustainability, socio-economic development, and resilience to climate change and natural hazards.	**Gender Blind**	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Water Policy, 2007	The Policy establishes a framework for sustainable and integrated water resource management in Grenada. It aims to ensure access to quality water for present and future generations, promote efficient water use, protect ecosystems, and foster stakeholder participation. The policy emphasizes good governance, financial sustainability, and climate resilience as key pillars for the water sector.	Gender Sensitive The Policy acknowledges the importance of equitable access to water for all, including vulnerable and disadvantaged groups, and emphasizes participation and inclusivity in water governance.	
Fisheries (Marine Protected Areas) (Amendment) Order SRO. No. 10 of 2020	The Amended Order expands the scope of Grenada's marine protected areas by adding the Grand Anse Marine Protected Area. The policy is part of ongoing efforts to manage and conserve marine ecosystems and fisheries resources, ensuring sustainable use and protection of biodiversity.	Gender Blind	
Marine Boundaries Act No. 20 of 1978	The Act establishes Grenada's maritime zones, including the EEZ, to enable the exploration, exploitation, conservation, and management of marine resources. It defines the rights and jurisdiction of the Government over these areas, sets penalties for unauthorized activities, and designates conservation officers to enforce compliance. It aims to protect Grenada's marine environment and resources while supporting sustainable economic activities.	Gender Blind	
Grenada Territorial Waters Act No. 17 of 1978	The Act establishes the boundaries of Grenada's territorial waters, defines rights and responsibilities within those waters, and provides a framework for regulating navigation, fishing, and marine conservation. It outlines enforcement mechanisms, including penalties for non-compliance, and grants jurisdiction to Grenadian courts over offenses within territorial waters.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Grenada Ports Authority Act Cap. 247, Amended 1992	The Act establishes the Grenada Ports Authority as a corporate entity responsible for the management and regulation of ports and related activities. The Act outlines the Authority's powers, duties, financial management processes, and regulatory framework for ensuring safe and efficient port operations. It emphasizes port infrastructure development, navigational aids, and service provision to support economic and trade activities.	**Gender Blind**	
Grenada Territorial Sea and Maritime Boundaries Act, 1989 (Act No. 25 of 1989)	The Act establishes boundaries for Grenada's maritime zones, including the territorial sea, internal waters, archipelagic waters, and the exclusive economic zone. It outlines rights and jurisdiction over these areas, regulates navigation, resource exploitation, and environmental protection, and enforces penalties for violations.	**Gender Blind**	
Sustainable Development			
National Sustainable Development Plan 2020-2035	The NSDP 2020-2035 is Grenada's overarching strategic framework to guide sustainable development through three pillars: high human and social development, a vibrant and resilient economy, and environmental sustainability. The plan prioritizes inclusivity, equity, resilience, and transformation to achieve Vision 2035, emphasizing stakeholder participation, climate adaptation, and a comprehensive approach to human development.	**Gender Responsive** The Plan outlines specific measures to address and rectify inequalities like promoting women's economic empowerment, addressing gender-based violence, and ensuring equal access to education and resources.	Y, PWDs, E
Growth and Poverty Reduction Strategy (GPRS) 2014-2018	The policy outlines a framework for achieving inclusive economic growth and poverty reduction in Grenada. It prioritizes pro-poor growth, improved access to social services, and human resource development while focusing on gender equality, youth empowerment, and addressing the vulnerabilities of disadvantaged groups. The strategy integrates sustainable development principles and emphasizes stakeholder participation.	**Gender Responsive** The policy exposes gender disparities, such as higher poverty rates among female-headed households and the challenges faced by women in employment. It includes targeted strategies for women's empowerment and gender equality, particularly in education, employment, and social protection.	Y, PWDs, E

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Strategic Development Plan, 2007	This policy serves as a framework to guide Grenada's long-term development across social, economic, and environmental dimensions. It focuses on inclusivity, resilience, and sustainable growth, prioritizing areas such as poverty reduction, youth and gender empowerment, environmental sustainability, and governance reform. The plan integrates global development goals, such as the Millennium Development Goals (MDGs), into its strategies.	Gender Responsive The Policy incorporates gender equity into its strategic goals and outlines actionable measures to address inequalities and empower women, men, and other vulnerable groups. It encourages representation of women in leadership roles across public and private sectors, emphasizing the need for inclusive governance practices.	Y, PWDs, E
Gender			
Gender Equality Policy and Action Plan 2014-2024	The Policy and Action Plan aims to encourage greater gender equality, equity, social justice and sustainable development in Grenada by recognizing all citizens as equal participants in political, environmental, economic, social and cultural life with equal benefits, rights and privileges.	Gender Transformative A primary aim of the policy and action plan includes the transformation of inequitable gender relations 'in all spheres' in order to prevent disadvantages and discrimination, keeping women in subordinate positions. It also notes the need to transform challenges that limit the full development of men's potential.	Y, PWDs, E

12.4 Jamaica

Table 27 - Jamaica Policy Table

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Climate Change			
Climate Change Policy Framework 2021	The Policy applies a cross-sectoral approach with the goals of strengthening adaptive capacity and resilience to climate change, promoting low carbon development and climate finance mobilization, and encouraging public awareness and education, and research and technology transfer in support of climate action.	**Gender Aware** The framework acknowledges the disproportionate and differential impacts women and men face in response to climate change. It identifies commitment to various international frameworks addressing gender and national policies targeted to reducing gender inequalities, however, does not outline specific actions or measures to reduce gender inequalities in the Policy Framework itself.	Y, PWDs, E
Updated Nationally Determined Contribution of Jamaica to UNFCCC, 2020	The NDC takes a multi-sectoral approach to reducing emissions across the energy sector, land-use change, and forestry sectors. The NDC outlines support for sustainable agriculture, renewable power generation, forestry and land management, and livelihood practices.	**Gender Blind**	I
Jamaica's NAP (not yet released, initiated in 2023)	Jamaica began in 2023 implementing a NAP process and developing their countries national Adaptation Plan. This document is not yet publicly available.	Document not available.	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Environment, Ecology, and Biodiversity			
National Strategy and Action Plan on Biological Diversity in Jamaica 2016-2021	The Strategy and Action Plan considers plans for biodiversity conservation and sustainable resource use across all sectors, while considering issues of sustainable development, gender, climate adaption and mitigation, trade, and poverty reduction.	Gender Responsive The Strategy and Action Plans outlines multiple national targets that directly support wellbeing and livelihoods, considering the specific needs of women and other vulnerable populations.	I
National Biosafety Policy for Jamaica, 2019	The Policy's goals include managing risks to human health, agriculture and biodiversity, transboundary movement, the use and handling of living modified organisms, and developing a national modern biotech sector in a regulated environment.	Gender Blind	
National Policy on Environmental Management Systems – in pursuit of a green economy, 2019	The Policy outlines strategies for the certification, implementation, and monitoring and evaluation of environmental management systems across all economic sectors at both national and local levels.	Gender Blind	Y
Implementation Plan for the National Plant Health Policy 2014-2018	The Plan identifies provisions for revising existing legislation, building institutional capacity, systems, and emergency response for the current plant health system.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Plant Health Policy, 2011	The Policy takes a cross-sectoral approach toward establishing a sustainable, international compliant, and coordinated plant health system that promotes plant health, environmental health and food safety, and consumer protection.	Gender Blind	
Jamaica National Environmental Action Plan 1999-200	The Action Plan provides a multi-sectoral approach to ensuring management and environmental planning contributing to the country's sustainable development.	Gender Responsive The plan notes that economic and social development cannot be sustainably achieved without women's participation and the shared participation of men and women in the public arena and households. It also sets priority actions to address these issues.	
Policy for the National System of Protected Areas, 1997	The Policy's primary goal is to preserve natural habitat and ecosystems, including forests, reefs, coastal habitats (mangroves, estuaries, beaches etc.), wetlands and wildlife habitat.	Gender Blind	Y, E,
National Land Policy, 1997	The Land Policy establishes a framework for the country's land and geographic information management systems, development planning, land administration, resources, and environmental management.	Gender Sensitive The policy that anyone irrespective of their gender can work, claim a house on, and harvest fruits from trees planted on family lands.	Y, E

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Wildlife Protection (Protective Zone) Regulations, 1998	The Regulations establish a wildlife protection zone around game sanctuaries, prohibiting hunting of any animal, fish or bird within a wildlife protected zone.	Gender Blind	
Natural Resources Conservation Authority Act, 1991	The Act establishes a Natural Resources Conservation Authority to support the conservation, management and protection of Jamaica's natural resources.	Gender Blind	PWDs
Jamaica National Heritage Trust Act, Amended 1993	The Act outlines provisions for the protection of national heritage or national monuments (including works of nature) and the establishment of the Jamaica National Heritage Trusts.	Gender Blind	PWDs
Coasts, Oceans and Water Use			
National Water Sector Policy and Implementation Plan 2019	The Policy and Implementation Plan applies a cross-sectoral approach to strategies for effective water resource management with the goal of ensuring social, environmental and economic well-being for current and future generations.	Gender Responsive The policy identifies differences in men and women's roles in the water sector. It states that gender mainstreaming, and gender responsive approaches are to be applied across policies, programmes and projects in the water sector.	Y, PWDs, E

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Operational Plan 2014 – 2015 of the Ministry of Agriculture and Fisheries	The Operational Plan applies a cross-sectoral approach to ensuring the sustainable use of fishery resources and agricultural development with the goal of promoting food security and safety for the people of Jamaica.	Gender Responsive Included in the Plan's objectives are the strengthening of youth and women's agriculture participation and inclusion in agricultural employment opportunities.	Y
Ministry of Agriculture and Fisheries Business Plan, 2019	The Plan outlines actions to address food safety and security, market facilitation, import substitution, infrastructure improvement, and increased output and value-add from agriculture.	Gender Responsive The Business Plan includes the strategic outcome of expanding women and youth's participation in agriculture and sets specific targets tied to this objective.	Y
Jamaica Vision 2030 - Water Sector Plan 2009-2030	The Water Sector Plan outlines a framework and plan for the sector to achieve integrated and sustainable water resources monument that provides safe water supply and sanitation that contributes to the country's social and economic development.	Gender Responsive The Plan identifies actions to expand access to technology and research in the water sector for women to support sustainable land and water resources use. It also contains actions to enhance women's education and career opportunities in the water sector.	
Watershed Policy for Jamaica, 2003	The Policy builds on the National Integrated Watershed Management Programmatic Framework by defining roles, responsibilities, actions and programmes to manage the country's watersheds. It should be noted that a new Watershed Policy for Jamaica is currently in draft (2023) and pending approval.	Gender Sensitive The policy acknowledges that it will support rural women with extension services, increasing trees grown on farms.	I

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Towards Ocean and Coastal Zone Management Action Plan in Jamaica, 2000	The Action Plan recognizes coastal resources as important economic assets and aims to elevate concern for coastal management toward planning and action.	Gender Responsive The Plan notes women's unique roles in conservation and sets a goal to increase numbers of female staff members in the Fisheries Division, including the suggestion to encourage them into more profitable positions in the field.	I
Fisheries Act No. 18 of 2018	An Act to provide for efficient management and sustainable development of fisheries and aquaculture, in line with international norms, standards, and best practice.	Gender Blind	PWDs
The Natural Resources (Marine Parks) (Amendment) Regulations no. 145A of 2015	The regulations outline various prohibited actions pertaining to Marine Parks, in particular fishing without permission by various methods.	Gender Blind	
Beach Control (Hotel, Commercial and Public Recreational Beaches) Regulations, 1978	The Regulations outline prohibited actions pertaining to beaches including littering, fishing, and timber cutting.	Gender Blind	
Beach Control (Protected Area) (Ocho Rios) Order, 1966	The Order declares parts of the sea floor and foreshore and sea as outlined in the schedule as protected area. It also prohibits activities including fishing, waste disposal, disturbing the sea floor and destruction or removal of coral, and marine life in the area defined in the schedule.	Gender Blind	
Fishing Industry (Fishery Management Areas) Order, 2000 (No. 37b of 2000)	The Order provides requirements for fisherfolk including permitted areas and fishing vessel types permitted.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Beach Control Act, 1960	The Act declares the rights to the foreshore and sea floor to be property of the Crown and that adjacent properties may use the foreshore for bathing, fishing and recreation as private domestic use and for any other purpose will require a licence.	Gender Blind	
Beach Control (Licensing) (Amendment) Regulations, 2015	The Regulations outline provisions regarding the application and issuing of use licences for beach areas.	Gender Blind	
Maritime Areas Act, Amended 1998	The Act declares Jamaica as an archipelagic state. It defines the waters, territorial sea, continental shelf, contiguous zone and internal waters of the country.	Gender Blind	
Exclusive Economic Zone Act, 1991	The Act establishes an exclusive economic zone beyond the territorial sea of Jamaica.	Gender Blind	
Port Authority Act, 1972	The Act includes provisions for establishing the Port Authority including its management, staff, functions, and jurisdiction.	Gender Blind	
Harbours Act, Amended 2001	The Act outlines provisions for the administration and operation of Jamaica's harbours. It prohibits pollution of waters from ship waste due to oil or other and lists additional harbour related offences.	Gender Blind	
Exclusive Economic Zone Act (Baselines) Regulations, 1992	The Regulations outlines geographical coordinates delineating the EEZ.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Harbours Rules, 1971	The Rules provide mandatory requirements for harbour navigation, anchorage, storage and handling of hazardous materials and the laying of fishing nets.	Gender Blind	
Water Resources Act, 1998	The Act provides for the suitable allocation, use, management and protection of water resources in Jamaica, including water quality control and the establishing of the Water Resources Authority.	Gender Blind	
National Water Commission Act, 1998	The Act establishes the National Water Commission and defines its functions.	Gender Blind	
Watersheds Protection Act, Amended 1993	The Act outlines the responsibilities and functions of the Natural Resources Conservation Authority.	Gender Blind	
Water Supply Act, Amended 1986	The Act outlines guidelines for water supply by statutory water undertakers.	Gender Blind	
Quarries Control Act, 1983	The Act contains provisions for the operation and management of quarry operations, including zones and licenses, tax, enforcement, safety and ancillary.	Gender Blind	PWDs
Water Resources Regulations, 1995	The Regulations contain 33 rules regarding the implementation of the Water Resources Act.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Water (Non-Riparian Use) Regulations, 1949	The Regulations contain procedures regarding applications for the non-riparian use of public water made under the Water Act.	Gender Blind	
Sustainable Development			
Medium Term Socio-Economic Policy Framework 2021-2024	The Policy Framework aligns the goals and objectives of the country to the Sustainable Development Goals. It outlines strategic priorities for healthcare and wellness, human capital development, social protection and inclusion, governance and public sector effectiveness; economic stability and growth; employment and international competitiveness; environmental sustainability and climate change response; rural development and urban renewal.	Gender Responsive The outcomes of the Policy Framework are aligned with the SDGs, including SDG 5: achieving gender equality and empowering all women and girls. One of the national strategy actions and outcomes is to foster equity in all spheres of society.	Y, PWDs, E
Ministry of Industry, Commerce, Agriculture and Fisheries Strategic Business Plan 2019/2020 – 2022/2023	The Strategic Business Plan takes a cross-sectoral approach to achieving the goal of fostering an innovative, sustainable, inclusive and competitive Jamaica in the sectors of agriculture, manufacturing, fisheries and services.	Gender Responsive The Business Plan includes efforts to expand opportunities for women that enhance their economic and social wellbeing and includes specific targets for increasing opportunities, primarily in MSMEs.	Y, PWDs, E
National Policy on Poverty and National Poverty Reduction Programme, 2017	The Policy applies a multi-sectoral approach to eradicating extreme poverty and reducing absolute poverty at national and sub-national levels. The Policy aims to achieve the vision of every Jamaican consuming goods and services beyond the minimum acceptable national standards and having the opportunities and support for income security and improved quality of life.	Gender Responsive The Policy takes a gender responsive approach and notes that productive inclusion of women in households is essential for addressing poverty. The programme targets women as beneficiaries of social protection programmes.	Y, PWDs, E

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Poverty Reduction Strategic Plan, 2009	The Plan is one of the sectoral plans contributing to the National Development Plan of Jamaica (Vision 2030) with the aim of achieving sustainable poverty reduction.	Gender Responsive The strategic plan notes that poverty is experienced differently by men and women and calls for mainstreaming gender in poverty policy and applying gender-specific responses to access and opportunity gaps in achieving sustainable livelihoods.	Y, PWDs, E
Vision 2030 Jamaica: National Development Plan	Vision 2030 is Jamaica's National Development Plan with the purpose of achieving developed country status for the country by 2030. The primary goals of the Plan are 1) empowering Jamaicans to achieve their fullest potential, 2) ensuring a just, cohesive and safe Jamaican society, 3) ensuring a prosperous economy, and 4) maintaining a healthy natural environment.	Gender Responsive Vision 2030 applies a gender lens to evaluate social issues including crime and poverty to support policies and programs. It notes the strategic objective of fostering equity across society.	Y, PWDs, E
Gender			
National Policy for Gender Equality, 2011	The Policy outlines the country's commitment toward gender equality. The purpose of the policy is to mainstream gender within a human rights framework to ensure both men and women experience equal access to resources, opportunities, and rewards to eliminate gender-based discrimination and support sustainable human development.	Gender Transformative The Policy seeks to transform existing gender ideologies, inequitable gender relations and governance practices at all levels of the public sector.	Y, PWDs, E

12.5 St. Lucia

Table 28 - St. Lucia Policy Table

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Climate Change			
Saint Lucia's National Adaptation Plan (NAP) 2018-2028	Saint Lucia's NAP takes a cross sectoral approach to creating a plan for building climate resilience in the tourism, water, agriculture, fisheries, infrastructure and special planning, terrestrial, coastal and marine resources management, health, and education sectors.	Gender Responsive The Plan calls for the inclusion that adaptation measures do not impose additional burden for women. It aims to reduce gender-based vulnerabilities and promote gender equality in decision making.	E
Saint Lucia's Updated Nationally Determined Contributions (NDC) 2021	Saint Lucia's NDC sets out plans to reduce 7% of greenhouse gas emissions in electricity and transportation sectors by 2030, including targets for 2025-2030 that expand on St Lucia's first NDC.	Gender Responsive The NDC includes efforts to support gender mainstreaming across climate change policies.	Y, PWDs, E, I
Climate Change Adaptation Policy 2015	The policy takes a multi-sectoral approach to addressing short, medium, and long-term effects of climate change. The approach to adaptation on sustainable development in St Lucia is holistic and participatory.	Gender Responsive The policy includes plans for studies to address response strategies targeted at women and other vulnerable groups.	Y, E
Comprehensive Disaster Management Strategy and Programme Framework, 2008	The Strategy and Programme Framework prioritizes disaster loss reduction through risk management. The main goal of the strategy is to strengthen mitigation, management, and response capacity for dealing with hazards and the effects of climate change.	Gender Sensitive The Strategy calls for the integration of gender issues into each of its four priority outcomes.	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Disaster Management Policy Framework for Saint Lucia, 2004	The Policy Framework applies a cross-sectoral approach to advancing disaster management that is focused on risk reduction, including the risk of loss of life, economic disruptions, and damage to the environment and property.	Gender Sensitive The Policy notes the need for gender-sensitive community methodologies for hazard identification and mapping, vulnerability and risk assessments, and recovery.	PWDs, E
Environment, Ecology, and Biodiversity			
Revised Second National Biodiversity Strategy and Action Plan 2018-2025	The purpose of the Strategy and Action Plan is to address biodiversity and ecosystem service values to improve the conservation of biodiversity and contribute national development and human well-being.	Gender Aware The strategy speaks to women's unique roles in biodiversity management and resource needs.	Y, E, I
Saint Lucia's Resilient Ecosystems Adaptation Strategy and Action Plan 2020-2028	The Strategy and Action Plan outlines a cross-sectoral strategy to build resilience in natural capital to climate change impacts, at the same time supporting biodiversity, ecosystems, and ecosystem services to reduce vulnerability.	Gender Aware The Strategy and Action Plan includes descriptive context of women and men's roles in biodiversity and gender disaggregated data. It does not include actions within the plan to improve gender dynamics in decision making in biodiversity contexts.	Y, PWDs
National Environment Policy and National Environmental Management Strategy for Saint Lucia 2005 (Revised in 2014)	The Policy and Strategy offers a framework for environmental management and takes a cross-sectoral approach with policies and programmes for economic and social development. The Policy and Strategy aims to create environmentally sustainable development and to optimize environmental contributions to the economy, social, and cultural aspects of development.	Gender Blind	Y

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
National Invasive Species Strategy of Saint Lucia 2011	The Strategy's goal is to protect terrestrial and aquatic ecosystems, including native biodiversity, and domestic plants and animals from threat and negative impacts of invasive alien species. It also sets out to expand human and institutional capacity, policy and legislative frameworks to address these issues.	Gender Blind	
Saint Lucia National Trust Act, 1975 (No. 16 of 1975)	The Act establishes the St. Lucia National Trust responsible for managing and conserving the natural and cultural heritage of St. Lucia.	Gender Blind	
Coasts, Oceans and Water Use			
Saint Lucia's Sectoral Adaptation Strategy and Action Plan for the Fisheries Sector (Fisheries SASAP) 2018-2028	The Fisheries SASAP supports the implementation of adaptation actions that will strengthen the sustainability of Saint Lucia's fisheries, and livelihoods dependent on fisheries in response to climate change.	Gender Sensitive The Plan calls for the inclusion that adaptation measures do not impose additional burden for women.	Y
Saint Lucia's Sectoral Adaptation Strategy and Action Plan for the Water Sector (Water SASAP) 2018-2028	The Water SASAP supports the implementation of adaptation actions to safeguard the country's water resources and services in response to climate change.	Gender Sensitive The Plan calls for the inclusion that adaptation measures do not impose additional burdens for women.	
Saint Lucia Marine Litter Management Action Plan, 2022	The Action Plan outlines provisions for reducing the impacts of marine litter on human health and ecosystems.	Gender Blind	Y

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Water Management Plan for Drought Conditions, 2009	The Plan aims to support in the preparation and response to drought including the mitigation of conflict and negative impacts to natural resources and the economy.	Gender Blind	Y
National Water Policy, 2004	The Policy addresses the issue of increasing freshwater demand combined with a decline in available water resources. The Policy's primary objectives include taking an integrated water resource management approach, increased access to water resources and efficient allocation in a sustainable manner that supports conservation and biodiversity.	Gender Aware The policy includes as one of its principles women's central role in the safeguarding, provision, and management of water. It also notes the importance of water for well-being and human development, in particular for women.	Y
The Fisheries (Amendment) Act no. 3 of 2023	The Act regulates fishing and fisheries in the waters of St. Lucia.	Gender Blind	
Fisheries Regulations, 1994 (S.I. No. 9 of 1994)	The Regulations outline rules regarding fishing vessels, including fishing licences and registration for various activities, processing licenses, and conservation measures. It also establishes the Fisheries Advisory Committee.	Gender Blind	
The Agriculture and Fisheries Incentives (Amendment) Act, no. 8 of 2022	The Act outlines details regarding fisheries and agriculture incentives and related matters. It also sets the foundation for establishing an Agriculture and Fisheries Incentives Committee and Appeals Board.	Gender Blind	
Beach Protection (Amendment) Act, 1967 (Act No. 9 of 1984)	The Act outlines rules required for the protection and control of the seashore and beaches and regulations for individuals' interaction with them.	Gender Blind	

Document	Summary	Gender Sensitivity Rating (Blind, Sensitive, Responsive, Transformative)	Vulnerable Groups Mentioned (Youth = Y, Persons with Disabilities = PWDs Elderly = E; Indigenous = I)
Parks and Beaches Commission Act, 1983 (Act No. 4 of 1983)	The Act outlines provisions for the control, development, and maintenance of gardens, beaches, and public parks in St. Lucia.	Gender Blind	
Maritime Areas Act, 1984 (Act No. 6)	The Act describes the parameters of the maritime areas of St. Lucia, including the territorial sea, internal waters, contiguous zone, continental shelf, and Exclusive Economic Zone.	Gender Blind	
Sustainable Development			
Medium Term Development Strategy 2020-2023.	The Strategy aims to strengthen St. Lucia's economic growth in the areas of: Tourism, Education, Health, Infrastructure, and Agriculture.	Gender Responsive Gender mainstreaming is one of four cross-cutting thematic areas being applied to the development framework.	Y, PWDs, E, I
Poverty Reduction Fund Act Cap. 16.05.	The Act establishes a fund for poverty reduction, to deliver basic services and infrastructure, to finance small-scale projects to improve living conditions, and promote participation by community members.	Gender Blind	
National Vision Plan (2008)	The Plan offers a framework for addressing development issues and economic growth in St. Lucia. It builds on the government's 'live local – work local' initiative and supports local development while also encouraging growth in the region through tourism sector.	Gender Blind	Y
Gender			
Draft Gender Policy	The Draft Gender Policy is in development and not currently publicly available.		

CARIBBEAN COMMUNITY CLIMATE CHANGE CENTRE

Building Resilience. Securing Our Future.

Annex 8b: GCF Gender Action Plan for the Funding Proposal for an Enhanced Direct Access (EDA) Funding Proposal titled, **'Climate Actions for Building Resilience in Coastal Communities in the Caribbean (CABRIC Caribbean)**

Prepared by E Co.

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Abbreviations

AE	Accredited Entity
ARA	Assessing Reserve Adequacy
BDB	Bahamas Development Bank
CABRIC	Climate Actions for Building Resilience in Coastal Communities
CANARI	Caribbean Natural Resources Institute
CBD	Convention on Biological Diversity
CCCCC	Caribbean Community Climate Change Centre
CDRFI	Climate And Disaster Risk Insurance
COAST	Caribbean Ocean and Aquaculture Sustainability Facility
CPDC	Caribbean Policy Development Centre
CRAFT	Catalytic Capital for First Private Investment Fund for Adaptation Technologies
CSO	Civil Society Organisation
DBJ	Development Bank of Jamaica
DFC	Development Finance Corporation
ECLAC	United Nations Economic Commission for Latin America and the Caribbean
ESS	Environmental and Social Safeguards
EV	Electric Vehicle
FHP	Flexible Hurricane Protection
FPIC	Free Prior, Informed Consent
GAP	Gender Action Plan
GBV	Gender Based Violence
GCCSAP	Gender and Climate Change Strategy and Action Plan
GCF	Green Climate Fund
GDB	Grenada Development Bank
GDP	Gross Domestic Product
GEF	Global Environment Facility
GII	Gender Inequality Index
GIZ	German Society for International Cooperation
GPI	Gender Parity Index
HDI	Human Development Index
IDB	Inter-American Development Bank
ICAT	Initiative for Climate Action Transparency
ICCA	Indigenous and Community Conserved Areas
IPPF	Indigenous Peoples Planning Framework
LA	Local Authority
LGBTQIA+	Lesbian, Gay, Bisexual, Transgender, Queer [or Questioning], Intersex, Asexual, plus
MSME	Micro, Small, and Medium Enterprises
NCD	Non-Communicable Disease
NDC	Nationally Determined Contribution
NEET	Not in Education, Employment or Training
NGO	Non-Governmental Organisation
PAHO	Pan American Health Organization
PWD	Persons with Disabilities

SASAP	Sectoral Adaptation Strategy and Action Plan
SEAH	Sexual Exploitation, Abuse and Harassment
SGP	Small Grants Programme
SIDS	Small Island Developing State
SLDB	Saint Lucia Development Bank
STEM	Science, Technology, Engineering and Mathematics
UNCCD	United Nations Convention to Combat Desertification
UNDP	United Nations Development Programme
UNFCCC	United Nations Framework Convention on Climate Change
USD	United State Dollar
WASH	Water Sanitation and Hygiene
WBL	Women Business and the Law

The phrase CSOs, NGOs and LAs is used commonly through this document. Please consider the following organisations to be included in this categorisation:

- Community based Organisations (CBOs)
- Non-governmental organisations (national / regional with national presence)
- Resource user groups e.g. fishers / farmer associations
- Research and academic institutions
- (Where relevant) professional bodies
- Village / town / city / community / district / parish / constituency councils
- Town committees
- Municipal Corporations

1. Gender Action Plan

The Gender Action Plan (GAP) for the CABRIC programme provides a comprehensive framework for integrating gender equality and social inclusion throughout the programme's implementation. Recognizing that the impacts of climate change and gender and social inequality are intricately interwoven within the Caribbean context, this plan outlines specific strategies and actions to ensure women, youth, IPs, tribal peoples, and PWDs can meaningfully participate in and benefit from the programme's planned interventions.

CABRIC represents further support and acknowledgement that the one of the main vulnerability issues plaguing Caribbean SIDS is the limited financial resources available to them. Climate finance has been a difficult arena to enter especially for small organisations and communities and CABRIC seeks to bridge that GAP within The Bahamas, Belize, Grenada, Jamaica, St. Lucia.

As the CCCCC is the accredited entity for the CABRIC programme, the programme design and implementation will be guided by the policies of the CCCCC. One key policy to consider is the Gender Policy and Action Plan 2021-2026 that guides the actions of the Center[1]. The policy outlines 9 guiding principles which are briefly: 1) Human Rights, 2) Respect for Diversity, 3) Gender Equality, 4) Non-Discrimination, 5) Accountability, 6) Country Ownership, 7) Full Participation of Women and Men, 8) Good Governance and 9) International Commitments. These principles aligned with the position and goals of the CABRIC programme.

1.1 Overview of Key Gender Assessment findings

The gender assessment unveiled a complex tapestry of issues working in concert to disempower communities on the frontline of the climate change impacts within the region. It can be seen through the unfulfillment of many critical gender needs of those residing in these coastal communities that in turn limits their ability to implement necessary climate resilience action. The assessment, through both desk review and stakeholder engagement, found that the key gender needs unfulfilled for these communities are (a) access to and control over resources, (b) rights and participation, (c) governance, and (d) leadership and decision-making. These four needs serve as the primary factors in determining the community ability to enact self-sustainability and resilience, particularly for a livelihood security perspective and also in addressing multidimensional vulnerability. It is critical to note that while these needs are major influencers for resilience within this setting, there are additional needs acting as pressures or drivers complementing the major needs. These needs are livelihoods, gender-based education and assets, agency, social organisation, and time.

While communities may lack resources and influence in terms of climate resilience, the organisations serving and supporting them are also in similar positions as they too lack access to resources and the influence to enact the necessary changes. Civil Society Organisations (CSOs), Non-Governmental Organisations (NGOs) and Local Authorities (LAs) are often stretched thin utilising their limited human resources and financial resources in their regular operations and to

[1] CCCCC. 2021. Gender Policy and Action Plan 2021-2026. Retrieved from https://bvearmb.do/bitstream/handle/123456789/4344/Gender-Policy-and-Action-Plan-17-Dec-2021.pdf?sequence=1&isAllowed=y

compensate for gaps, resource leakage and other challenges at the community level. Many operate on a volunteer basis, relying on government subventions, small grants and limited income they can generate through fundraising activities and other economic endeavours. Those that are comprised primarily of volunteers have limited windows for operations as the volunteers have full time or part time employment or other commitments during the day, limiting their capacity to work on proposals and resource mobilization which tends to be human resource as well as time intensive. Even those with dedicated staff are usually operating a small staff number and depending on their activities, their staff spread across numerous activities.

1.2 Guiding Principles

In keeping with the overall goal of the CABRIC programme is to empower communities and enhance their climate resilience, the gender action plan will be guided by principles to ensure the CABRIC programme is gender responsive and equitable across the Five countries.

The principles are as follows:

1) Proactive action is key

In keeping with the spirit of proactive climate change action is better than reactionary bandage solutions, the activities of the gender action plan will seek to implement and provide all the necessary measures and capacity building to minimize potential for any adverse incidents occurring under the programme. Through the GAP, systems would be in place to deter harmful behaviour than opposed to resolving issues after they occur. This proactive course of action should inspire confidence in stakeholders and communities about the programme.

2) Co-creation and Participation are the backbone of the GAP

Given the multi-country nature of the programme, the GAP and the programme can only function effectively in each country only by having country stakeholders heavily involved across various stages of the programme design and development. Through their co-creation and participation and the resulting co-ownership, the programme will benefit from the nuance they are able to inject.

3) FPIC

Three out of the Five target countries have indigenous populations, and thus appropriate measures must be taken when engaging with IPs under the programme. However, the principles of FPIC can be extended beyond just engagements with IPs and can serve as respectful mode of engagement for all stakeholders under the programme. The programme seeks to empower the most vulnerable in the climate change conversation and therefore their voices should be uplifted and heard.

4) Diversity and Social Inclusion

The GAP and CABRIC programme acknowledge the various realities of different groups, and the differentiated impacts of climate change they experience. In recognition of this reality, it is understood that engagement and participation with different groups may require differing approaches and levels of effort to ensure they are supported and express their right to participate.

1.3 Roles and Responsibilities

The CABRIC programme entails engagement with various CSOs, NGOs and LAs at different levels in the delivery of its mission. The GAP activities will be done by consultants supporting the GEDSI officer as part of the CABRIC Regional Programme Coordination Unit, they will be supported by

the expertise of NGOs, CSOs & Local Authorities involved in the CABRIC programme. Table 1 outlines the roles and responsibilities for key stakeholders involved in the GAP.

Table 1 - Roles and Responsibilities for the GAP

Stakeholder	Role	Duties
CCCCCC	Oversight and support	Provides oversight over consultant activities under the GAP as well as provide necessary logistical support
CANARI and Grant Administrators	Technical Implementation	Leads on the execution of GAP activities.
CSOs, NGOs and Local Authorities	Support	Supports the teams in the execution of specific activities to provide country context and tailoring
Gender Bureaus/ Departments	Support	To provide country-based support for gender mainstreaming and gender capacity building

1.4 Alignment with main project components

The GAP is strategically designed to integrate with the main CABRIC project's logical framework, ensuring that gender considerations strengthen rather than exist parallel to the project's core objectives.

1.4.1 Outcome 1

The stakeholder engagement analysis identified significant barriers to women's participation in governance structures and decision-making processes across all CABRIC countries. The GAP addresses these barriers through the following specific alignments:

a) Output 1.1

- The GAP **establishes specific requirements** to ensure women-led, women and inclusion-based organizations can access the project pipeline, addressing the finding that women's organizations often lack the institutional credentials required for large-scale grants.
- **Technical assistance** will specifically target women-led and inclusion based 2 CSOs and NGOs, and women within local authorities, to build their capacity for preparing proposals, accessing climate finance, and implementing projects. This directly addresses findings from Grenada, where women entrepreneurs struggle to secure climate finance despite their active involvement in sustainability initiatives and the barriers identified in Jamaica and Belize where women's organizations are perceived as "high-risk" by financial institutions.
    - **Indigenous Peoples led project design workshops** can be integrated into the existing write-shops **in line with targets set for inclusion-based organisations like Indigenous Led Organisations in capacity strengthening exercises.** It specifically addresses the finding that indigenous knowledge systems are undervalued.
- **Capacity building** will specifically address multiple vulnerability factors, responding to findings about the specific challenges faced by women with disabilities, indigenous women, and elderly women.

- Capacity building can ensure supply and demand driven outreach to Indigenous-led organisations and groups securing preparedness for application to calls made for coastal community projects.
- Participatory Climate Risk and Vulnerability Assessments will capture socio-economic and GESDI vulnerabilities that will inform investment areas and eligibility criteria for the CABRIC programme in each country.

- All CSOs, NGOs and Local Authorities receiving training will be equipped with **tools to** undertake gender equality, disability and social inclusion **analysis** in their project areas, ensuring that subprojects identify and respond to gender-specific climate vulnerabilities.

2 Inclusion based organizations are organizations that work to dismantle systemic barriers, empower marginalized populations, and provide equal access to education, economic opportunities, and human rights. These organisations may represent the interest and needs of diverse constituents based on age, sex, disability, race, ethnicity, origin, religion or economic of other status.

This addresses the finding that climate adaptation initiatives often fail to account for women's distinct vulnerabilities.

b) Output 1.2

- The GAP supports the operationalization, establishment and/or where relevant, **development of coastal policy frameworks** that explicitly address equity and inclusion constraints identified in the stakeholder analysis
- **Gender-responsive budgeting training** complements Activity 1.2.2's focus on addressing capacity gaps with policymakers and can be incorporated into existing training plans. It directly addresses the finding that financial decision-making remains concentrated in men's hands.

Output 1.3

- GAP the institutional capacity to implement and manage gender transformative climate resilient livelihood and social projects via activity 1.3.2 in which institutional capacity will be built for project implementation through a community mentorship model. Here, the programme can prioritize specialised training on GEDSI integration, inclusive engagement, as well as ESS implementation.

1.4.2 Outcome 2

The stakeholder analysis documented gendered dimensions of livelihood insecurity, particularly in fisheries and agriculture sectors where women remain in precarious, low-paid positions. GAP addresses these economic disparities through:

c) Output 2.1

- Financial support through the EDA facility can include **provisions for alternative collateral arrangements**, addressing findings that women's limited access to land ownership restricts their ability to secure financing including de-risking their access to funding.
- **Community-based savings and credit groups** represent a practical financial inclusion mechanism that can be implemented relatively quickly without requiring extensive regulatory changes. It can be incorporated into subprojects under Activity 2.1.4 and directly addresses women's limited access to formal financing.
- All subprojects will **incorporate GBV prevention measures**, as well as SEAH measures to address such GBV risks, addressing stakeholder concerns about violence against women when gender norms are challenged through economic empowerment initiatives. **Mental health support networks** can be integrated into social resilience projects under Outcome 2 and addresses the finding about increased mental health burdens, especially for women facing climate impacts. It represents a concrete social protection measure that is often overlooked. Mental health support was also flagged in the Bahamas stakeholder engagement and can be supported through an intersectional approach across the most at-need and at-risk groups.

1.4.3 Outcome 3

The stakeholder analysis highlighted barriers to women and vulnerable groups access to information, including language limitations, literacy levels, and digital exclusion. The GAP addresses these communication challenges through:

a) Output 3.1

- The GAP ensures that **all climate risk data collected and shared through the project will include gender analysis**, enabling better understanding of women's specific vulnerabilities in coastal communities.
- Addressing findings about literacy and language barriers, **knowledge products will be produced in visual, audio, and simplified text formats in local languages** including Creole, Garifuna, and Maya languages where relevant. This directly supports Activities 3.1.2. **Community radio programming** complements Activity 3.2.2's focus on raising awareness about climate change impacts and can leverage existing communication channels. It is particularly appropriate given the finding that radio remains a primary communication tool for older populations and rural communities.
- The GAP includes specific activities to **document women's traditional ecological knowledge in coastal management**, addressing findings that Indigenous knowledge systems remain unrecognized in conservation efforts. In addition to documenting, mechanisms for the sharing of local knowledge across groups and countries will be facilitated and the knowledge produced during the project will be systematically integrated into the project to enhance the quality of implementation, outputs as well as impacts.

b) Output 3.2

- The GAP includes **community-level discussions/engagement** about social inclusion barriers, gender norms and climate adaptation, addressing findings about socio-cultural barriers to women', youth, and indigenous people's groups participation and identifying locally led processes and approaches to climate resilience.
- Additionally, communication activities will deliberately highlight **successful examples of women's leadership in climate adaptation**, helping to transform perceptions about women's capabilities.
- Recognizing findings from Bahamas about men's limited participation in environmental spaces, the GAP includes **specific communication approaches to engage men as partners** in gender-responsive climate action through livelihood and non-livelihood focused activities.

1.5 Approaches for the GAP

1.5.1 Institutional capacity building

Capacity building across implementing CSOs, NGOs and LAs is critical to enhance the enabling environment and ensure effective social and gender inclusion that addresses the vulnerabilities of coastal communities across the countries. Technical capacity building will specifically target women-led, women-focused and inclusion-based[3] CSOs and NGOs to build their capacity for proposal preparation, accessing climate finance, and for implementing projects. tools, training and knowledge materials, capacity building will address the vulnerability factors and specific challenges faced by groups including women, PWDs, and Indigenous Peoples.

Capacity building activities will raise awareness among stakeholders on the differential impacts of climate change and the vulnerabilities of coastal communities, including vulnerable groups, and build their capacity to integrate gender and social inclusion considerations in policies and climate adaptation projects. In addition to addressing climate adaptation in community level engagements, gender norms will also form an integral topic for discussion to address the findings of socio-cultural barriers to women's participation and identify approaches for mitigating and changing negative norms, while promoting the adoption of positive norms and attitudes. Critical to this is highlighting successful examples of women's leadership in climate adaptation to raise awareness of and change perceptions about the capabilities of women.

Relative to knowledge products and knowledge sharing, the GAP includes specific activities to document women's traditional ecological knowledge in coastal management, to address findings that Indigenous knowledge systems remain unrecognised in conservation efforts. Drawing on the findings on marginalised groups and their livelihood vulnerabilities – such as for PWDs – training will enhance the understanding of CSOs, NGOs and LAs on GEDSI climate resilience and its application to planning and policy making, under **Activity 1.2.2.**

Gender-responsive climate finance training is important for addressing findings where women in Grenada face challenges in securing climate finance and that women's organisations in Jamaica and Belize are viewed as "high risk" by financial institutions.

1.5.2 Social inclusion and accessibility

Social inclusion and accessibility in CABRIC are focused on ensuring meaningful participation of IPs, youth and PWDs, inclusive of the specific barriers faced by women within these groups. The project implements comprehensive Free, Prior and Informed Consent (FPIC) protocols where required, and meaningful consultation, especially when project impact IPs. As part of this and learning from the accessibility challenges identified by stakeholders, FPIC protocols as well as the GRM employ local Indigenous languages and culturally appropriate channels to ensure access, understanding and meaningful participation of IPs in countries such as Belize. Moreover, the project will ensure that IP organisations are empowered to respond to grant calls through targted outreach, project preparation support, capacity development

Addressing the findings from the Gender Assessment on engagement barriers (such as literacy and language barriers), communication, training sessions and the use of knowledge products will be done in various formats and languages. This includes visual, audio and simplified text formats in

[3] Inclusion based organizations are organizations that work to dismantle systemic barriers, empower marginalized populations, and provide equal access to education, economic opportunities, and human rights. These organisations may represent the interest and needs of diverse constituents based on age, sex, disability, race, ethnicity, origin, religion or economic of other status.

local languages where relevant, namely Creole, Spanish, Garifuna, and Maya languages. The involvement of local facilitators and translators in training and engagement sessions will also be integral in this regard. To cater to older populations and rural communities, there will be the leveraging of existing radio communication channels. Furthermore, training and communication activities under the GAP will ensure other important inclusive engagement principles, including respectful communication, avoiding stereotypes, and cultural sensitivity, particularly regarding Indigenous and Tribal Peoples. These inclusive training activities will constitute the GESDI information component of the training materials as defined under **Output 1.1.**

The project will also ensure the accessibility of all venues and activities to PWDs. This includes ensuring physically accessible meeting locations, providing appropriate seating arrangements, and arranging transportation support when needed. Online participation options will also be available to accommodate for persons who are unable to attend in person due to mobility challenges or other barriers.

1.5.3 Participation of men and Male allyship

Learning from experiences shared in the Bahamas consultations around men's limited participation in activities in the environmental space and recognising that gender transformation requires the involvement of men, the GAP will facilitate discussions to address concerns about women-focused initiatives. Communication will also entail approaches to engage men as partners and beneficiaries in gender-responsive climate action through livelihood and non-livelihood focused activities. There will also be activities to engage male officials as gender allies to help address patriarchal norms and values in countries such as Belize, where stakeholders shared that women are vulnerable to violence if they become economically empowered by projects. These strategies aim to help men understand that women's empowerment and gender equality strengthen as well as empower entire communities, rather than threatening male opportunities.

1.5.4 IPPF Synergy

The GAP is designed to operate in synergy with other safeguard and inclusion frameworks of the CABRIC programme. A critical complement to the GAP is the CABRIC Indigenous Peoples Planning Framework (IPPF), which provides the protocols, principles, and mechanisms for ensuring that IPs are meaningfully engaged, respected, and empowered throughout project implementation. The CABRIC IPPF outlines several elements that are pertinent to the GAP:

- Intersectional Inclusion: The IPPF recognizes that indigenous women, youth, elderly persons, and persons with disabilities face intersecting vulnerabilities. By embedding Free, FPIC protocols, the IPPF ensures that gender-responsive engagement is not only a principle but a practice. This strengthens the GAP's commitment to diversity and social inclusion by guaranteeing that indigenous women and other marginalized groups are not overlooked in climate resilience planning.

- Knowledge Integration: Traditional Ecological Knowledge held by indigenous communities is a vital resource for climate adaptation. The IPPF establishes mechanisms for documenting, protecting, and integrating this knowledge into project design. The GAP builds on this by ensuring that women's ecological knowledge, often undervalued, is systematically recognized and incorporated into adaptation strategies. This alignment ensures that gender-responsive climate action is enriched by Indigenous perspectives.

- Safeguards and Protection: The IPPF sets out clear safeguards to prevent adverse impacts on indigenous lands, resources, and cultural heritage. These safeguards are essential for the GAP, particularly in addressing risks of gender-based violence (GBV) and sexual

exploitation, abuse, and harassment (SEAH) in contexts where indigenous women may be disproportionately affected. The integration of IPPF safeguards into GAP activities ensures that gender equality measures are culturally sensitive and protective of community rights.

- Capacity Building and Empowerment: Both the GAP and IPPF emphasize institutional strengthening and capacity building. The IPPF ensures that indigenous governance systems and community organizations are respected and supported, while the GAP focuses on building the capacity of women-led and women-focused CSOs and NGOs, and Local Authorities. Together, they create a dual pathway for empowerment, supporting indigenous institutions while ensuring women within those communities have equal access to resources, leadership opportunities, and climate finance.
- Synergy in Monitoring and Learning: The IPPF establishes culturally appropriate monitoring, evaluation, and learning mechanisms that respect indigenous sovereignty. The GAP complements this by ensuring that gender-sensitive data is collected and analyzed across project activities. This synergy allows for adaptive management that is both gender-responsive and culturally grounded, ensuring accountability to diverse stakeholders.

1.5.5 Sexual Exploitation, Abuse and Harassment (SEAH) Safeguards and Gender-Sensitive Grievance Mechanisms

All project contracts, including those with staff, consultants, and third-party service providers, will explicitly mandate strict adherence to a zero-tolerance policy and take measures to prevent and address harassment, intimidation, and/or exploitation, especially in regard to women against Sexual Exploitation, Abuse, and Harassment (SEAH) and Gender-Based Violence (GBV).[4] In alignment with the Green Climate Fund (GCF) Policy on Prohibited Practices, this prohibits any conduct that constitutes SEAH and requires all contracted parties to protect beneficiaries and communities from such harms. Non-compliance with this policy represents a fundamental breach of contract and will result in immediate disciplinary action, up to and including contract termination and legal referral. Furthermore, specialists and contracted workers must actively adhere to the project's Code of Conduct and participate in SEAH awareness-raising activities as specified in the GAAP and ESMF.

c) Baseline context

Even though SEAH and GBV risks are considered low due to the CABRIC programme avoiding the typical structural drivers that elevate SEAH risks, project-related SEAH and GBV risks might occur. First, the nature of the interventions places project staff, contractors, and consultants in positions of power during close engagement with vulnerable beneficiaries. Secondly, this risk is compounded by the severe contextual vulnerabilities created by recent extreme weather events, particularly Hurricanes Beryl. Post-disaster environments lead to widespread displacement and economic stress. This desperation can drive vulnerable individuals, particularly women and youth, into coercive or transactional relationships for essential aid, recovery materials, or loans.

While the above are particularly true for project beneficiaries, project staff can also be affected by the underlying conditions and is vulnerable to sexual gain or sexual harassment, especially when exposed in remote areas they may suffer from harassment and verbal sexual abuse.

To mitigate these risks, under Performance Standard 2, a healthy and safe work environment will be provided for project staff and workers. The GEDSI specialist will ensure that all communities

[4] This SEAH Risk Assessment will be in accordance with Performance Standard 2

are informed about the GRM systems outlined in this document and the GAP. This system, which uses an understandable and transparent process that provides timely feedback, has been designed with multiple levels to be survivor-centric and responsive to the unique and specific needs and risks for women in the five target countries. Throughout all levels and steps of the GRM process, confidentiality and respondent protection will have the utmost priority, and it does not impede access to other judicial or administrative remedies that might be available under the law. In line with this approach, the following principles will be systematically applied through all steps and actions:

The rights, needs, and wishes of the survivor (or victim) is the foremost priority of everyone involved with the project. The survivor has a right to:

- be treated with dignity and respect instead of being exposed to victim-blaming attitudes.
- choose the course of action in dealing with the violence instead of feeling powerless.
- privacy and confidentiality instead of exposure.
- non-discrimination instead of discrimination based on gender, age, race/ethnicity, ability, sexual orientation, HIV status or any other characteristic.
- receive comprehensive information to help her or him make their own decision instead of being told what to do.

The safety of the survivor shall always be ensured. Potential risks to the survivor will be identified and action take to ensure the survivor's safety and to prevent further harm including ensuring that the alleged perpetrator does not have contact with the survivor. If the survivor is an employee of the programme, reasonable adjustments may be made to the survivor's work schedule and work environment to ensure their safety.

- All actions should reflect the choices of the survivor.
- All information related to the case must be kept confidential and identities protected. Only those who have a role in the response to an allegation should receive case-level information, and then only for a clearly stated purpose and with the survivor's consent. This applies to any documentation, or reports related to the case. Identities will not be revealed unless explicit written consent is provided by the survivor.
- The survivor must provide informed consent to progress with each stage of the complaints process. Survivors may withdraw their consent at any time during the process.

Outside of potential discrimination against women, the project will integrate SEAH training to all affiliated staff, contractors, and training consultants. Also, it will include specific SEAH zero-tolerance procurement mechanisms across all project contracts and SEAH awareness raising modules targeted to beneficiary communities across all project outcomes. This will include information about potential SEAH risks, the project's Code of Conduct, available GRM, as well as specific SEAH prevention and attention.

A Code of Conduct prohibiting SEAH will be developed and will also explicitly state that the project will not employ forced labor (including indentured or bonded labor) and will not employ trafficked persons. Additionally, explicitly prohibit the employment of children in any manner that is economically exploitative, hazardous, or harmful to their development This should be signed by all project staff at the same time the work contract is signed. The Code of Conduct must be made available in languages the staff understand.

The Regional project coordinating Unit (RPCU) of the project will also appoint a focal person to ensure compliance with SEAH requirements as well as carrying out regular monitoring of health, working conditions, and hours of work of the project staff. This will include; (i) Tracking whether reporting mechanisms are being used – looking at where reports are coming from/not coming from, and seeking to identify patterns; (ii) Asking workers and community members if they are aware of and trust reporting mechanisms, understand their rights and what constitutes SEAH; (iii) Checking whether workers demonstrate knowledge and understanding of the policy and code of

conduct – and can locate them; (iv) Checking whether community members have knowledge of what behaviours to expect from project/program workers and which are prohibited; and (v) Checking mitigation measures are consistently being implemented – e.g., undertake spot checks to see if contracts include clauses, use basic records to track whether SEAH training is being delivered, check reporting mechanisms are functioning, use monitoring visits to check whether awareness-raising materials are clearly visible and engaged with as well as monitoring for indicators of involuntary or compulsory labor.

Regarding the dedicated SEAH channel (GRM) will operate alongside and work independently from the standard four-step process as highlighted in the Grievance Handling Process section above. Individuals who wish to submit a SEAH-related grievance will be encouraged to use a dedicated project phone number or email address different from the general GRM contact. See the SEAH submission channel below:

SEAH Submission Channels

Affected persons may submit grievances through the following channels:

- **Email**: Direct submission to the **GESI Officer at CCCCC.**
- **Phone Hotline**: A toll-free number for immediate concerns regarding SEAH (this will be different to the general GRM contact).
- **In-person Submission**: In-person grievances to be relayed to the **GESI Officer at CCCCC.**

Given the range of potential grievances and levels of seriousness of allegations, a survivor-centred protocol will be established hence why a one-size-fits-all model will not considered suitable:

a) **Referral pathways:** The survivor must be offered access to medical care and support within 24-72 hours.
b) **Consent of the survivor** must be sought before sharing any information with investigators, project management or the GCF Secretariat. The survivor can choose to withdraw from the process at any time.
c) **An immediate risk assessment** is to be conducted to determine if the survivor is in physical danger or at risk of retaliation from the perpetrator.
d) **Investigation:** Using non-judgemental language, interviews are conducted **once** by the GESI Officer. This is to avoid re-traumatisation.
e) If the allegation is substantiated, the protocol then triggers **administrative actions** such as termination of employment (for the perpetrator) or recovery of funds.

Any SEAH related grievances will be taken will the utmost empathy and sensitivity. In all cases, the GESI Officer will be bound by tightly confidentiality requirements.

To ensure consistency, the SEAH channel will be aligned with the SEAH Code of Conduct, housed within the GRM as the central reporting mechanism.

1.6 Gender Action Plan Activities

Table 2 outlines the activities for GAP designed to ensure that the CABRIC programme is gender responsive as possible. The base CABRIC programme already has GEDSI activities to support GEDSI integration in the overall programme. However, based on the findings of the gender assessment, there are some key areas for improvement that the GAP seeks to address.

It is worth reiterating the role of the GEDSI Specialist within the Regional Programme Coordination Unit, working in close coordination with the Community Liaison Officers (CLOs) would be legally and operationally responsible for tracking the financial allocations on grant facility. The Specialist would ensure that financial allocations actively support the Gender Action Plan (GAP) by embedding gender-responsive budgeting directly into the facility's "Call for Proposals" and funding criteria. During the evaluation phase, they appraise sub-grant proposals to verify that applicants have dedicated traceable funds for gender mainstreaming, women's empowerment initiatives, and inclusive stakeholder engagement. Furthermore, the Specialist tracks ongoing disbursement targets to confirm that the required percentage of grant financing successfully reaches vulnerable groups and women-led enterprises, provides necessary capacity-building training to sub-grantees on managing gender-specific budget lines, and ultimately aggregates this financial data into consolidated M&E reports for the CCCCC and GCF Secretariat.

Table 2 - Gender Action Plan activities for the CABRIC programme

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
Outcome 1: Strengthened institutional and operational capacity for GEDSI integrated climate responsive planning							
Output 1.1 GESDI is integrated in climate investment assessments and planning							
Project Activities							
1.1.1 Advance GEDSI Informed programming	1.1.1.1. Ensure the pCRVAs integrate GEDSI analysis and embed inclusive engagements	**Indicator 1.1.1.1.(a):** % of pCRVA reports demonstrating inclusive engagement and GEDSI Analysis	Overcome structural barriers for women accessing climate project resources	PCRVAs	Primary: CANARI Secondary: RPCU GEDSI Specialist	Yr 1	*Included in total project budget*

[5] Since gender is deliberately interwoven in CABRIC's designs with clear targets, the project's budget was built with integration and inclusion costs already embedded.

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
		Target 1.1.1.1.(a): 100%					
1.1.2 Ensure all climate investment programmes reflect clear GEDSI targets	1.1.2.1. Develop Climate Investment programmes that integrate GEDSI with clear indicative targets and investment areas that benefit women, indigenous people, youth and marginalized groups	**Indicator 1.1.2.1.(a):** % of GESDI integrated Climate Investment Programmes **Target 1.1.2.1(a):** 100%	Overcome structural barriers for women accessing climate project resources	Climate Investment Programmes	Primary: CANARI Secondary: RPCU GEDSI Specialist	Yr 1	*Included in total project budget*
1.1.3 Foster Institutional autonomy to manage climate finance	1.1.3.1. Ensure capacity development, financial management and knowledge sharing for women led organisations and other inclusion-based organisations	**Indicator 1.1.3.1.(a):** # of sessions that host knowledge sharing sessions for women's organisations (incorporating translation services if language barriers are present) **Target 1.1.3.1.(a):** 2	Enhanced institutional autonomy of women-led, IP led and inclusion focused organisations to independently manage climate finance in alignment with international standards	Post-training evaluations.	Primary: CANARI Secondary: RPCU GEDSI Specialist	Years 1-5	*Included in total project budget*

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
		Indicator 1.1.3.1.(b): % of women-led, indigenous led and other inclusion based CSOs that participate in tailored capacity development exercises in 1.1.1 of the CABRIC project. **Target 1.1.3.1.(b):** At least 40%					
	1.1.3.2. Foster demonstrated leadership and confidence by women administrators in applying financial protocols, mitigating fiduciary risks, and handling project co-financing.	**Indicator 1.1.3.2.(a):** % of trained women administrators express high confidence in managing co-financing and fiduciary risk **Target 1.1.3.2.(a):** At least 40%	Demonstrated leadership and confidence by women administrators in financial and project management roles	Focus group discussions KIIs with organizational leadership Adoption of new internal financial policies	Primary: CANARI Secondary: RPCU GESDI Specialist	Years 2-4	*Included in total project budget*
1.1.4 Undertake phased outreach, onboarding, and periodic calls for registration and expressions of	1.1.4.1. Hold decentralized entry-point workshops for Local Actors, ensuring that women led and inclusion based organisations are actively recruited.	**Indicator 1.1.4.1.(a):** % of participating LAs that are women-led **Target 1.1.4.1.(a):** 40%[7]	Stakeholders are trained on gender-responsive project development design to set up sub-grants	Attendance / registration records	Primary: CANARI Secondary: Community	Year 1	*Included under Activity 1.1.2 budget* [8]

[7] Indicator calculated based on gender assessment's findings in which women-led organizations face structural challenges in securing influence within the leadership space.
[8] Care-economy support will be embedded in this which covers on-site childcare provision (or equivalent stipend where on-site provision is impractical), age-appropriate educational and engagement materials for accompanying children, and where required travel and subsistence support for participants travelling with dependents. See Annex 4 Budget.

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
interest of local actors.[6]		**Indicator 1.1.4.1.(b):** % of women participants per workshop **Target 1.1.4.1.(b):** 40% of women participants[9]	that promote gender equality		Liaison Officers (CLOs)		
Output 1.2 Climate resilience and GEDSI mainstreamed national climate resilient coastal policy frameworks							
1.2.1: Conduct a participatory gender-responsive and socially inclusive gap assessment of national coastal policies	1.2.1.1. Produce a gender-responsive and socially inclusive climate-resilient coastal policy framework informed by participatory analysis of differentiated climate risks, barriers to inclusion, institutional gaps, and pathways for implementation, monitoring, and accountability	**Indicator 1.2.1.1.(a):** # of national coastal policies and institutional frameworks reviewed for gender responsiveness **Target 1.2.1.1.(a):** 1 comprehensive gap assessment report finalized	Gender-differentiated climate risks, institutional gaps, and socio-economic barriers faced by women in coastal zones are formally identified and documented to inform national policy	Final baseline gap assessment report approved by the Project Management Unit (PMU) Stakeholder consultation attendance sheets	Primary: RPCU Programme Coordinator Secondary: RPCU GEDSI Specialist	Year 1	*Included under Activity 1.2.1 budget*

[6] Ensure women's participation in training and capacity building activities, considering the needs of women, such as language accessibility, literacy levels, and cultural sensitivities.
[9] Indicator calculated based on gender assessment's findings as women face systemic barriers to training and engagement due to entrenched gender norms, institutional biases, and econo; mic structures that reinforce male dominance. Additionally, women's role as caregivers also represent structural constraints that limit their access to training opportunities.

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
		Indicator 1.2.1.1.(b): % of women from vulnerable coastal communities consulted **Target 1.2.1.1.(b):** At least 40% female representation among stakeholders consulted					
1.2.2: Co-design gender-responsive and socially inclusive coastal resilience frameworks and implementation roadmaps	1.2.2.1. Produce a gender-responsive and socially inclusive climate-resilient coastal policy framework informed by participatory analysis of differentiated climate risks, barriers to inclusion, institutional gaps, and pathways for implementation, monitoring, and accountability	**Indicator 1.2.2.1.(a):** # of policy frameworks and roadmaps integrated with specific gender actions and resource allocations **Target 1.2.2.1.(a):** 1 gender-responsive coastal policy framework endorsed **Indicator 1.2.2.1.(b):** % of women leadership roles within the co-design committees/working groups **Target 1.2.2.1.(b):** At least 40% women's active representation on the core drafting committee	Coastal policy frameworks and implementation roadmaps explicitly mainstream gender equity, secure targeted budget allocations, and establish clear accountability structures for women's coastal resilience	Copy of the formally endorsed Policy Framework and Implementation Roadmap Committee member rosters	Primary: RPCU Programme Coordinator Secondary: RPCU GEDSI Specialist	Year 1	*Included under Activity 1.2.1 budget*

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
1.2.3 Build institutional and technical capacity for GEDSI-integrated coastal resilience policy implementation	1.2.3.1. Design and deliver training on climate data interpretation, GEDSI analysis, and coastal vulnerability assessment for policymakers and technical staff (Including but not limited to use of tools to develop EDA-project related concept notes, proposals (Regional Clearing House Lidar information, downscale climate data) and tools to assess climate change impacts and risks: CCoral Weather Generator, Tropical Storm Model/Simple Model for Advection of Storms and Hurricanes, Caribbean Drought Assessment Tool.	**Indicator 1.2.3.1.(a):** % of female policymakers and technical staff participating in the training **Target 1.2.3.1.(a):** 40% of women participants **Indicator 1.2.3.1.(b):** % of training modules designed that integrate GEDSI methodologies **Target 1.2.3.1.(b):** 100% of modules are GEDSI-focused	Policy makers and technical staff have developed a greater understanding of GEDSI mainstreaming for coastal resilience and have increased capacity to integrate gender considerations into their local planning and sub-grant development	Attendance registration records Training materials	Primary: RPCU Programme Coordinator Secondary: RPCU GEDSI Specialist	Year 1	*Included under Activity 1.2.2 budget* [10]
Output 1.3 Institutional capacity to implement and adaptively manage gender transformative climate resilient livelihood and social projects increased							
1.3.1 Build institutional capacity for project	1.3.1.1. Ensure that community-owned Data Systems and M&E Training Programmes that utilize a Mentorship Framework are inclusive of women, youth and indigenous People.	**Indicator 1.3.1.1.(a):** % of women owned, women focused or Inclusion based CSOs. engaged in M&E training **Target 1.3.1.1.(a):** 40%	Implementation of M&E have highlighted effective documentation of lessons learned to support ongoing gender	Training Manuals M&E Reports Project Proposals	Primary: CANARI Secondary: RPCU GESDI Specialist	Year 1	*Included under Activity 1.3.2*

[10] Care-economy support will be embedded in this which covers on-site childcare provision (or equivalent stipend where on-site provision is impractical), age-appropriate educational and engagement materials for accompanying children, and where required travel and subsistence support for participants travelling with dependents. See Annex 4 Budget.

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
implementation through a community mentorship model		**Indicator 1.3.1.1.(b):** Percentage of Women, youth, indigenous people engaged as community monitors **Target 1.3.1.1.(b):**50%	mainstreaming efforts.	Attendance records	Grant Administrators		
1.3.2 Build institutional capacity for project implementation through a community mentorship model	1.3.2.1. Provide specialised training on GEDSI integration on GEDSI situations including baseline information as well as Environmental and Social Safeguards implementation for active project teams	**Indicator 1.3.2.1.(a):** # of specialized GEDSI & ESS training sessions conducted (including showcasing country specific GRM guidelines and implementation) **Target 1.3.2.1.(a):** At least 2 GEDSI and ESS training sessions held **Indicator 1.3.2.1.(b):** % of community women participants in the specialized training sessions **Target 1.3.2.1.(b):** 40% of community women participants[11]	To support gender mainstreaming and gender-responsive sub-grant design and project implementation, targeted and tailored for government officials (LAs)	Training Reports Agenda Attendance / registration records Training materials	Primary: CANARI Secondary: RPCU GESDI Specialist Grant Administrators	Year 1	*Included under Activity 1.3.2*

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
1.3.3 Institutionalise GEDSI Role in Project governance across all activities	1.3.3.1. Hire a full-time Gender Equity, Diversity and Social Inclusion (GEDSI) specialist with relevant experience in gender mainstreaming to work across all project Components. The specialist will occasionally participate in PSC as technical advisor.	**Indicator 1.3.3.1.(a):** # of GEDSI specialist hired for the project's activities **Target 1.3.3.1.(a):** 3	GEDSI considerations are mainstreamed across all project activities	1.3.3.1 APR	Primary: CCCCC	Y1-6	*Included in total project budget*
	1.3.3.2. Include in the project's Steering Committee GEDSI expertise to ensure gender expertise and women's representation in decision making bodies of the project.[12]	**Indicator 1.3.3.2.(a):** #of Gender Focal Points including as part of the PSC. **Target 1.3.3.2.(a):** At least 2 standing members		1.3.3.2 PSC attendance records			

[12] The AE is to formalize the GEDSI oversight in the project steering committee between GEDSI and national ESS focal points to make their roles and responsibilities more clear

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
1.3.4 Operationalize measures to prevent and mitigate SEAH, GBV, human trafficking and child exploitation	1.3.4.1. Develop a Code of Conduct, including specifically the prohibition of SEAH and forced labour,socialized with all project related stakeholders (affiliated staff, contractors, training consultants, model farmers) and implemented across activities.	**Indicator 1.3.4.1.(a):** # of project's code of conduct for the project staff and beneficiaries designed, socialized, and implemented across activities. **Target 1.3.4.1.(a):** 1	SEAH, GBV, human trafficking and child exploitation prevention and mitigation are mainstreamed across all project activities	Annual Performance Reports	Primary: CCCCC and all Grant Administrators Secondary: RPCU GEDSI Specialist	Y1-6	*Included under the GEDSI budget* *Included under the GRM budget*
	1.3.4.2. Conduct project related trainings on SEAH, SGBV, human trafficking and child exploitation	**Indicator 1.3.4.2.(a):** % of project-related trainings and capacity-building activities that include SEAH, GBV, human trafficking and child exploitation **Target 1.3.4.2.(a):** 100%		Training Reports			
	1.3.4.3. Ensure that zero tolerance clauses for SEAH are integrated in all granting instruments and contracts	**Indicator 1.3.4.3.(a):** % of project procurement instruments and grant agreements that integrate zero-tolerance SEAH clauses **Target 1.3.4.3.(a):** 100%		Grant Agreements			
	1.3.4.4. Refine a programme-level GRM with consultation with key stakeholders and socialized with all relevant	**Indicator 1.3.4.4.(a):** # of GRM in place and socialized		GRM Manual			

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
	stakeholders, including specific confidential and anonymous channels for SEAH and child (and human) exploitation.	**Target 1.3.4.54(a):** 1					
Outcome 2. Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities							
Output 2.1 Grants are provided to priority climate resilient livelihood and socially inclusive health & climate information projects							
2.1.1: Ensure that women led and Inclusion based organisations are made aware of periodic calls for proposals and are facilitated to make submissions from the pipeline[13]	2.1.1.1. Communicate calls for proposals and distribute application packages with supply driven focus on women led and inclusion based organisations.	**Indicator 2.1.1.1.(a):** % of communication materials produced in local/indigenous languages that explicitly explain how to access the GRM **Target 2.1.1.1.(a):** 100% of community-facing materials are in local languages for the specific groups who are targeted	CSOs, NGOs and LAs are able to incorporate GRM and provide opportunities for effective knowledge capture and sharing with regards to GRM.	Communication Materials	Primary: Community Liaison Officers Secondary: RPCU GEDSI Specialist	Year 2-5	*Included in project budget*

[13] Co-develop CABRIC country specific GRMs with CSOs, NGOs & LAs integrating local languages, popular communication media and specific channels for SEAH attention and prevention.

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
2.1.2 Institute specific targets to overcome structural barriers to access project resources across all activities	2.1.2.1. Earmark grant resources going to women led and inclusion-based organisations in each country	**Indicator 2.1.2.1.(a):** % of the total Component 2 grant facility, be awarded to legally registered women-led or women's or inclusion-based organisations for capacity building on financial inclusion (financial illiteracy) **Target 2.1.2.1.(a):** At least 40% **Indicator 2.1.2.1.(b):** the percentage of awards allocated to Large Grants (USD 300,000–500,000) captured by women-led organisations or inclusion-based organisations. **Target 2.1.2.1.(a):** At least 30%	Increased financial inclusion and capital access for women-led entities Enhanced financial literacy among women's grassroots groups. Grant facility application and award database	Grant Administrator Reports Financial disbursement logs	Primary: Grant Administrators Secondary: Regional Programme Coordination Unit	Years 2-5	*Included in project budget*
Outcome 3. Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and adaptation lessons							
Output 3.1 Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions							

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
3.1.1: Establish inclusive virtual regional CABRIC problem solving circles:	3.1.1.1 Feature in virtual regional CABRIC problem solving circles, challenges and solutions faced with meaningful gender integration and social inclusion	**Indicator 3.1.1.1.(a):** # of circles per year with agenda item on gender and inclusion **Target 3.1.1.1.(a):** 1 per year	Gender-inclusive knowledge has been shared, and capacity will have been built ensuring that women are featured as leaders and experts.	Problem Circle Agendas	Primary: National Coordinators Secondary: RPCU Gender Specialist	Year 4 & 5	*Included under Activity 3.1.3 budget* [14]
3.1.2: Facilitate Peer-to-Peer Learning and Institutional Networks [15]	3.1.2.1. Ensure that women and inclusion based organisation representatives are featured in annual Regional Knowledge to Action conference	**Indicator 3.1.2.1.(a):** % of female speakers, panellists, and moderators featured in plenary and technical sessions **Target 3.1.2.1.(a):** 50% of moderators and speakers represent women and inclusion based organisations **Indicator 3.1.2.1.(b):** % of female participants attending the conference **Target 3.1.2.1.(b):** 40% of women attendees	Gender-inclusive knowledge shared, and capacity will have been built ensuring that women are featured as leaders and experts.	Conference Agenda (including a list of speakers) Attendance / registration records Post conference survey	Primary: National Coordinators Secondary: RPCU Gender Specialist RPCU MEL Specialist RPCU Communications Specialist.	Year 4&5	*Included under Activity 3.1.3 budget* [16]

[14] Care-economy support will be embedded in this which covers on-site childcare provision (or equivalent stipend where on-site provision is impractical), age-appropriate educational and engagement materials for accompanying children, and where required travel and subsistence support for participants travelling with dependents. See Annex 4 Budget.

[15] Ensure the engagement of women in the knowledge sharing and communication space, applying a gender-responsive approach and utilizing gender-sensitive outreach strategies

[16] Care-economy support will be embedded in this which covers on-site childcare provision (or equivalent stipend where on-site provision is impractical), age-appropriate educational and engagement materials for accompanying children, and where required travel and subsistence support for participants travelling with dependents. See Annex 4 Budget.

Gender Activity	Action	Indicators and Targets	Expected Results	Means of Verification	Responsible Parties	Timelines	Cost ([5]USD)
3.1.3 Establish local Communities of Practice	3.1.3.1 Ensure that women-led, women and inclusion-based organisation representatives are represented in Communities of Practice	**Indicator 3.1.3.1:** % of women-led, inclusion based and women organisations who are members of the communities of practice **Target 3.1.3.1:** 40%	Diverse membership representing different sectors, disciplines, and lived experiences.	COP membership lists COP Agendas	National Project Coordinators	Years 3 and 4	*Included under Activity 3.1.3 budget* [17]
	3.1.3.2 Include in community of practice agendas clear objectives and expected outcomes for GEDSI discussions	**Indicator 3.1.3.2** # of COP agendas with GEDSI as a standing agenda item Target 3.1.3.2# 5					
Output 3.2: Empowered community agency and inclusive awareness of climate-resilient and gender-transformative responses							
3.2.2: Implement community-level awareness and engagement campaigns.	3.2.2.1. Mobilize social media for community-driven advocacy	**Indicators 3.2.2.1.(a):** # of social media campaigns conducted **Target 3.2.2.1.(a):** 5 social media campaigns (1 per country) carried out	The campaigns will have highlighted the distinct needs and strategic interests of women and men, particularly in coastal communities and marginalized groups, concerning subprojects.	Campaign Plans Communication Plans	Primary: National Coordinators Secondary: RPCU Communications Specialist RPCU Gender Specialist	Year 1	*Included under Activity 3.2.2 budget*

[17] Care-economy support will be embedded in this which covers on-site childcare provision (or equivalent stipend where on-site provision is impractical), age-appropriate educational and engagement materials for accompanying children, and where required travel and subsistence support for participants travelling with dependents. See Annex 4 Budget.

1.7 Monitoring, Evaluation, and Learning

The gender-sensitive monitoring and evaluation framework implements comprehensive mechanisms to capture both quantifiable and qualitative changes in gender equality and social inclusion across project components. This system recognizes that quantitative indicators must be complemented by qualitative assessments to provide meaningful impact measurement.

Under this project, monitoring and evaluation of gender impacts and results will be done under the various strategies and activities elaborated on in this document. This is important for tracking the progress, performance and effectiveness of CABRIC to ensure that the project fulfils its objectives as it relates to gender analysis and to assess the state of gender, climate change and coastal resilience across the Five participating countries.

Monitoring for GEDSI will utilise key gender-sensitive indicators such as:

- Differential access to land for women and youth
- Barriers to participation in decision-making processes for agriculture and fisheries and management of relevant resources
- Access to credit and financial services to support entry and enhance productivity in the sectors
- Limited representation in agricultural institutions, women are often underrepresented in agricultural research, extension services, and policy-making bodies.
- The percentage of women participating in various engagement activities;
- The percentage of Indigenous Peoples participating in project activities;
- The satisfaction of women with the engagement process (measured through surveys and feedback sessions);
- Stakeholder engagement- Involving women, men and marginalized groups to assess:
    - The number of gender-specific issues raised and addressed during stakeholder consultations; and
    - Women's representation in decision-making bodies involved in the project.[18]
    - Women's perceived increase in self-respect and confidence
    - Men's perceptions of these changes
    - Targeted groups awareness of available technologies, extension and financial services
- Monitoring and evaluation of the GRM by actively seeking feedback to identify areas that require improvement to enhance the gender responsiveness and effectiveness of the GRM.[19]

1.8 Gender-sensitive data for adaptive management

Potential Considerations

The success of gender mainstreaming relies on a responsive management system that quickly identifies both challenges and opportunities during implementation. Regular monitoring enables the project to make informed adjustments that strengthen impact and ensure activities remain relevant to women's needs.

[18] Adapted from Draft Annex J – Stakeholder Engagement Plan.

[19] Ibid.

When conducting Monitoring and Evaluation (M&E) for a multi-country GAP, several key considerations must be considered to ensure consistency, comparability and effectiveness across diverse contexts. For instance, cultural and social norms must be considered. Gender roles and challenges vary by country, affecting how GAP activities are implemented and received. Three of the five countries (Belize and Jamaica) comprised of indigenous groups and therefore culturally responsive indicators must be considered. Considering Indigenous gender roles and norms and traditional knowledge and practices ensures that indicators reflect how gender roles are understood in the indigenous communities rather than imposing external definitions.

The strength of adaptive management lies in its ability to respond comprehensively to such findings. Also, engaging indigenous leadership such as elders, leaders and women's groups in designing, implementing and evaluating programmes. The use of indigenous languages should also be considered where possible when conducting data collection and reporting to ensure inclusivity and address multiple barriers simultaneously.

Given the multi country context of this project, the legal and policy frameworks of each country was examined as each country may have different gender policies, labour laws and human rights protections that impact GAP execution. The stakeholder engagement included working with local organizations and civil society respective of each country to ensure culturally relevant approaches.

Financial interventions particularly benefit from careful monitoring and quick response. Women's groups struggle to access climate finance and meet the rigid eligibility criteria imposed by international and national funding bodies. Understanding these realities allows for meaningful adjustments perhaps investment in women-led coastal enterprises, climate resilience and gender sensitive blue economy initiatives that ensures financial interventions that help women adapt to climate change. Also, increasing women's participation in savings groups, cooperatives or microfinance programs.