Gender Assessment

FP313: Africa Sovereign Climate Facility (ASCF)

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Annex 8: Gender Assessment and Gender Action Plan

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1. Executive Summary

The Africa Sovereign Climate Facility (ASCF) Programme is a transformative, country-led initiative designed to catalyse climate-resilient, low-emission development through strategic investments across four GCF result areas: Energy generation and access (Mitigation Result Area 1; MRA1), and Health and well-being, and food and water security (Adaptation Result Area 2; ARA2), and Infrastructure and built environment (ARA3). Aligned with the Green Climate Fund's (GCF) objectives of promoting paradigm shifts toward low-emission and climate-resilient development, the ASCF leverages on blended finance mechanisms, inclusive policy reforms, and institutional capacity-building to enhance both adaptation and mitigation outcomes.

From a gender perspective, the ASCF Programme recognizes that climate change has disproportionate impacts on women, particularly in rural and vulnerable communities where access to land, energy, finance, and decision-making remains unequal. The Programme proponents also see women as key agents of change whose participation is essential to the success and sustainability of climate investments. As such, the programme embeds gender equality as a cross-cutting objective throughout its design and delivery.

The Programme targets four (4) African countries and is structured around two (2) components: (i) Component 1 focuses on institutionalizing climate considerations within sovereign macroeconomic planning, public investment systems (institutions and processes), and national infrastructure pipelines, thereby enabling participating countries to systematically translate climate ambition and commitments into structured, bankable, and investment-ready opportunities, and (ii) Component 2 provides financing for the implementation of priority projects focusing on strategic investment areas such as renewable energy, climate-resilient food systems, sustainable water resource management, and climate-smart agricultural practices and infrastructure.

The Gender Assessment identifies both barriers and opportunities to promote gender-responsive climate action. This includes unequal access to climate action financing, particularly for farmers, limited access for women to energy resources and essential infrastructure, insufficient agricultural insurance products to safeguard farmers' investments, and restricted access to resilient agricultural technologies and water management solutions for irrigation and riverbank protection.

Through this comprehensive and inclusive approach, the ASCF Programme not only contributes to the GCF's core results areas of enhanced adaptive capacity, increased resilience, and reduced greenhouse gas emissions but also advances gender equality and women's empowerment, as outlined in the GCF Gender Policy. The program thus stands as a model for integrating gender equity into climate finance, ensuring that women and men equally benefit from and contribute to climate resilience and green growth.

This report is structured around seven (7) parts:

1. Overview of ASCF program objectives and gender assessment approach.
2. Analysis of gender and socioeconomic indicators at country-level.
3. Gender gaps in access to infrastructure and services and the program's contribution to gender equality.
4. Vulnerability to climate change and needs of the beneficiaries in the ASCF countries.
5. Summary of consultations undertaken with gender and women's organizations.
6. Considerations of gender and social inclusion entry points in the program implementation.
7. Gender and social inclusion action plan.

2. Program Objectives on Gender and Assessment Approach

The Africa Sovereign Climate Facility (ASCF) is a transformative initiative aimed at enhancing the adaptive capacity of African countries and supporting their Nationally Determined Contributions (NDCs) under the Paris Agreement. In Africa, where infrastructure is highly exposed to climate hazards, the ASCF finances projects that integrate climate resilience. It also addresses gender disparities exacerbated by climate change by reducing the burden on women related to access to water, energy, and food, while promoting their participation in sustainable economic and social activities.

The ASCF Programme is based on four of the GCF result areas: Energy generation and access (Mitigation Result Area 1; MRA1),Health and well-being, and food and water security (Adaptation Result Area 2; ARA2), and Infrastructure and built environment (ARA3).

The ASCF program aims to catalyse the transformation of national infrastructure systems into sustainable, low-carbon, and climate-resilient assets. Beyond its environmental goals, the program embeds social inclusion and gender equality at its core, recognizing that the green economy transition can only be sustainable if women, particularly those in rural areas, are empowered to access and benefit from emerging opportunities. This aligns with the Programme's cross-cutting strategies under both Component 1 and Component 2.

To achieve these outcomes, the programme sets out clear objectives to guide actions on climate change adaptation and mitigation, while promoting engagement in a green economy. These objectives include access to climate-resilient agricultural technologies, the expansion of inclusive agricultural insurance, household energy solutions that support economic and social development, equitable access to water and sanitation services, and the provision of tailored vocational training. Collectively, these interventions aim to remove structural barriers and enhance women's empowerment.

Gender analysis will be incorporated when undertaking feasibility studies and impact assessments, enabling the identification of gaps, needs, and opportunities to reduce gender disparities. This will include targeted consultations with women groups, entrepreneurs, and marginalised groups will inform inclusive project design during Programme implementation.

To ensure effective implementation, sex-disaggregated indicators with clearly defined targets will be integrated into the Gender Action Plan. These indicators will track both the performance and transformative impact of gender-responsive actions. The monitoring and evaluation (M&E) framework will include gender-disaggregated data, allowing for continuous assessment of progress in terms of equity, inclusion, and gender outcomes. This results-based approach supports transparency and accountability in the achievement of gender-related objectives.

This assessment involved on-desk review, interviews and consultations with key Stakeholders. A comprehensive desk review was undertaken to analyse relevant policies, reports, and frameworks related to gender and social inclusion for each country. Key documents reviewed include GCF's Gender Policy, gender equity framework for each country, and sector report. This review plays a key role in contextualizing the assessment, identifying existing gender gaps.

Regarding the consultations, they were conducted in a participatory manner in each of the countries concerned to ensure balanced and inclusive representation of all stakeholders. These consultations involved not only public institutions but also local communities, women's groups, as well as organisations and agencies operating in the project's specific sectors in each country.

The objective of these discussions was to gather the perceptions, priorities, and specific challenges and needs of each group, with a particular focus on gender inequalities, barriers to accessing services, and the differentiated impacts of climate change. The discussions were structured around targeted themes, adapted to the context and realities of each category of actors, in order to promote an in-depth understanding of the issues and to identify concrete and inclusive courses of action.

At the end of these analyses, consultations, and literature review, gender-related challenges, needs, and gaps were identified across all target countries. Based on these findings, specific entry points essential for gender integration were proposed. Building on these, gender-responsive actions were identified and formulated, serving as the starting point for the development of the Gender Action Plan.

The project-specific Gender Action Plan (GAP) is a tool designed to ensure that gender integration is clearly reflected in the project's design and implementation. Accordingly, the GAP was initially developed based on the gender-specific actions identified during the gender assessment. These actions were incorporated into the action plan, together with indicators and objectives aligned with gender-focused activities, as well as with the indicators and expected results of the project's logical framework, to ensure overall coherence and facilitate monitoring and evaluation.

3. Gender and Socioeconomic Indicators at Country-level

Many African countries have made strides in advancing gender equality, but persistent inequalities and socioeconomic disparities continue to heighten the vulnerability of populations to the impacts of climate change. The lack of adequate infrastructure, or its poor quality, disproportionately affects the most marginalized groups. Women, youth, persons with reduced mobility, and indigenous communities are among the most vulnerable. Rural women face significant barriers in accessing productive resources and decision-making processes, despite their pivotal role in sectors highly susceptible to climate risks. This reality, compounded by poverty and economic insecurity, underscores the urgent need to integrate inclusive and gender-responsive approaches in the planning, development, and financing of climate-resilient infrastructure. It is crucial, therefore, to review the socioeconomic context related to gender – ensuring that relevant data is sex-disaggregated, and to consider the gender-related socio-economic context to leverage the disaggregated data to inform interventions. This analysis of gender-based socio-economic indicators is specifically tailored to the sectors targeted by the project and the unique characteristics of each country. Depending on the sectors involved, additional specific indicators may also be analysed.

3.1. Angola

Gender and Agricultural in Angola

In Angola, women play a central role in agriculture, accounting for 56.78% of the sector's labour force compared to 44.65% for men, yet they remain structurally disadvantaged across nearly all dimensions of agricultural production. Despite their significant role in subsistence farming where they are responsible for 70% of output and 24% of commercial agriculture, women have limited access to land, resources, and decision-making power. Customary land tenure systems continue to regulate rural land access, often excluding women unless mediated through male relatives or marital status.

Although Angola's Constitution guarantees equal land rights and recent surveys show that 52.4% of land titles are held by women versus 50.6% by men, the size and quality of land remain unreported, and women's control over land remains tenuous in practice. Women contribute more hours to farm work than men working an estimated 6 hours daily on-farm compared to 5 for men and face an even greater burden when unpaid domestic labour is included, with total workdays reaching up to 15 hours for single, divorced, or widowed women. These challenges are compounded by gender gaps in education, restricted access to credit and extension services, and low representation in cooperatives and rural institutions. Climate-related pressures such as droughts, land degradation, and post-harvest losses further constrain productivity and food security, particularly for women, who are also more exposed to weak infrastructure, particularly in rural areas where drinking water and electricity are relatively scarce. These intersecting inequalities highlight the urgency of gender-responsive interventions that move beyond participation to ensure equitable access, control, and benefit-sharing in Angola's agricultural development.

The implementation of the project represents a strategic opportunity to strengthen the resilience of the agricultural sector to the effects of climate change, especially for women. Improving access to electricity in rural areas could accelerate the adoption of agricultural technologies, including

irrigation, post-harvest conservation, and the enhancement of local value chains, particularly in agri-food processing.

Gender and Energy in Angola

Angola has significant inequalities in electricity access and reliability, especially in rural areas where electricity comes mainly from diesel generators. In 2021, 48.2% of the population had access to electricity, 50% used clean fuels and technologies for cooking, and renewable energy accounted for 61% of total energy consumption (AfDB, 2023).[1] Only 43% of urban areas and less than 10% of rural areas have access to the grid in 2024.[2]

With 51.5% of households without regular electricity access, many rely heavily on fuel wood and charcoal. Women disproportionately bear the burden of facilitating this process[3]. Importantly, the act of gathering wood fuels can carry substantial safety and health risks.

With the completion of this project in line with the government's priorities, the Angolan population's access to electricity could increase to 60% by 2030 and 72% by 2050. For rural areas, the government is also considering miniature networks as an alternative. according to the National Strategy for New Renewable Energies, an increase in the share of renewable energy to 74% by 2025 through the increase in energy production capacity from renewable sources by an additional 800 MW in 2025, of which 500 MW from biomass and 100 MW each from solar energy, wind and hydroelectric (AfDB, 2023)[4]. This is of particular importance in promoting reliable and clean electricity generation, helping to reduce dependence on fossil fuels, a key step towards the sustainable development of the region.

Gender and water in Angola

Water access has trended upward, increasing in urban areas from 66% in 2016 to 71.5% in 2020 (and from 66% to 70.4% in rural areas from 2017 to 2020).[5] Women and girls in Angola disproportionately bear the burden of household water collection, particularly in areas without piped water access. According to a 2021 sectoral assessment, 74% of those responsible for fetching water in rural households are women and girls, compared to 69% in urban areas.[6] This responsibility can impose substantial costs limiting time available for education, income-generating activities, and rest, thereby constraining women's long-term development and economic participation. Another major problem in Angola's water sector is marked by high inequality, with reasonable access for only 21% of the poorest, compared to 89% of the richest.[7]

Sanitation and hygiene conditions, closely linked to water access, have a disproportionate impact on women and girls. An estimated 61% of the population lacks access to handwashing facilities,

[1] AfDB, 2023. AGRICULTURE SECTOR REFORM PROGRAM (ASRP)
[2] International Trade Administration (2024). Angola Country Commercial Guide. Energy.
[3] República de Angola, Ministério da Energia e Águas, *Atlas e Estratégia Nacional para as Novas Energias Renováveis* (Luanda: Ministério da Energia e Águas, 2018).
[4] AfDB, 2023. Angola country diagnostic note
[5] Governo de Angola, Voluntary National Review on the Implementation of the 2030 Agenda for Sustainable Development (Luanda: Governo de Angola, 2021).
[6] Camilo Lombana Córdoba, Luis A. Andres, Lucrecio A.M. Da Costa, and Crystal Fenwick, *Diagnosing Angola's WASH Sector: An Urgent Call to Action* (Washington, DC: World Bank, 2021), http://hdl.handle.net/10986/35591.
[7] AfDB, 2023. Project Appraisal Report Angola Coastal Towns Inclusive Sanitation Project Phase 1

with the gap more severe in rural areas where 74% of rural households are without such facilities, compared to 54% in urban areas.[8] Furthermore, only around one-third of toilets across the country are gender-segregated, presenting a significant barrier for women and girls, particularly in managing menstruation safely and with dignity. Addressing these disparities requires gender-responsive water and sanitation infrastructure, thoughtfully designed and located to reduce gendered burdens and strengthen climate resilience at both household and community levels. Thus, the implementation of this project is essential to improve the water supply of disadvantaged areas due to an unequal distribution of infrastructure in the water sector.

Income and Labour force

Angola has a relatively high female labour force participation rate, with over 70% of females employed. Nevertheless, female employment remains disproportionately concentrated in the informal sector.[9] Only 26.8% of employed women occupy formal wage or salaried positions, compared to 43.4% of employed men,[10] pointing to a persistent gender imbalance in access to quality employment.

This imbalance directly contributes to an estimated 22% income gap between men and women. Consequently, Angolan women continue to face economic vulnerabilities despite high participation in the labour force. These disparities are reinforced by systemic factors such as educational inequality, gender norms, limited access to financial services, and the unequal burden of unpaid household labour.

The implementation of infrastructure projects through the ASCF Programme, such as the construction of dams, power transmission lines, and other initiatives in vulnerable areas will generate co-benefits, especially for women and girls. This will improve employability prospects in these regions, reducing inequalities in access to employment and providing new economic opportunities.

Poverty

Despite Angola's relatively high female labour force participation rate exceeding 70%, women remain disproportionately affected by poverty due to persistent structural barriers that frustrate women's social mobility. Only 26.8% of employed women hold formal wage or salaried positions, compared to 43.4% of men, contributing to an estimated 22% gender income gap. This inequality is further reinforced by limited access to financial services, with just 22.3% of women aged 15 and above holding an account at a financial institution, compared to 36.1% of men. Customary gender norms that place the responsibility for unpaid care work on women, exacerbated by poor rural infrastructure, limited access to childcare, and high adolescent fertility further constrain women's time and economic agency.

Education gaps compound these disparities: women average just 7 years of schooling compared to 9.2 for men, with only 9.7% completing the second cycle of general secondary education, versus 14.6% of men. Female literacy remains significantly lower (65.5%) than that of males (82.8%), limiting access to skilled employment and reinforcing intergenerational poverty.

[8] Ibid.
[9] International Monetary Fund, African Department (2024). *Gender Gaps and Potential Growth in Angola.* IMF Country Report No. 2024/081. Published March 27, 2024. Retrieved March 25, 2025, from https://doi.org/10.5089/9798400271526.002.A002
[10] World Bank, *Angola Gender Landscape* (Washington, DC: World Bank Group, October 13, 2024). Retrieved March 26, 2025, from https://genderdata.worldbank.org/en/economies/angola.

Together, these inequalities form a multidimensional poverty trap, in which women's high labour input yields limited or tenuous economic return, underscoring the urgent need for gender-responsive economic policies that address informal work, financial inclusion, care burdens, education access, and electricity access.

Education

While Angola has made substantial strides toward gender parity in primary education, persistent disparities emerge at the secondary level and beyond. Broadly, women average 7 years of schooling compared to 9.2 years among men.[11] As of 2023, approximately 58.1% of females completed primary education, nearly equal to the 58.0% of males.[12] Nevertheless, the gender gap widens through subsequent stages: only 42.1% of females complete the first cycle of secondary education compared to 46.6% of males. Of this cohort just 9.7% go on to complete the second cycle of general secondary education compared to 14.6% of their male counterparts. Among women opting for the technical-professional pathway, 8.7% complete their training as opposed to 10.9% of men.

Female literacy rates further illustrate these educational disparities. As of 2022, only 65.5% of adult women were literate compared to 82.8% of males.[13] This literacy gap constrains women's ability to access critical information, engage fully in economic activities, and advocate for their rights. Taken together with the stark drop-offs in female educational attainment beyond primary school, the prevailing gender gap in literacy rates limits the pool of women with qualifications needed for skilled employment, reinforcing patterns of gendered economic inequality.

Health

Angola's healthcare system faces systemic challenges that affect women disproportionately. With only 0.31 physicians and 1.18 nurses per 1,000 inhabitants as of 2023, access to quality care remains inadequate, particularly in rural areas.[14] While health expenditure has grown significantly in recent years, women continue to be particularly impacted by these shortages as they often bear primary caregiving responsibilities for children, the elderly, and ill family members. This caregiving burden intensifies during climate-induced crises such as droughts or floods as women spend increased time managing the household health impacts of these events.

Maternal health outcomes remain concerning, with maternal mortality at 222 per 100,000 live births,[15] and under-five child mortality rate at 52 per 1,000 live births.[16] As of 2023, only 49.8% of births were attended by a qualified health professional,[17] and just 14.6% of women aged 15-49 with a live birth received a post-natal check within two days. These figures reflect broader

[11] International Monetary Fund, African Department (2024). *Gender Gaps and Potential Growth in Angola.* IMF Country Report No. 2024/081. Published March 27, 2024. Retrieved March 25, 2025, from https://doi.org/10.5089/9798400271526.002.A002.
[12] República de Angola, Ministério da Educação, Gabinete de Estudos, Planeamento e Estatística (2024). *Anuário Estatístico da Educação 2022/2023.* pp. 92–150.
[13] World Bank (2024). *Angola | World Bank Gender Data Portal.* Retrieved March 26, 2025, from https://genderdata.worldbank.org/countries/angola
[14] Country Cooperation Strategy 2023–2027, Angola. Brazzaville: WHO African Region, 2023.
[15] World Health Organisation (2025). *Maternal mortality ratio (per 100 000 live births) [Indicator].* Retrieved March 25, 2025, from https://data.who.int/indicators/i/C071DCB/AC597B1
[16] República de Angola, Instituto Nacional de Estatística (INE) & Ministério da Saúde (2024). *Inquérito de Indicadores Múltiplos e de Saúde (IIMS) 2023–2024: Relatório de Indicadores Chave.* p. ix.
[17] Ibid.

patterns of gendered vulnerability in the health sector. In a context where 30% of women aged 20 to 24 were married or in union before age 18, and adolescent fertility remains high (at 142 births per 1,000 women aged 15–19),[18] such outcomes heighten health risks, disrupt educational pathways, and limit women's long-term economic prospects.

Limited reproductive health and education services compound these issues as well. Whereas 33.7% of men report comprehensive knowledge of HIV prevention, only 24.6% of women report the same. This education gap is underscored by data showing that among those tested for HIV, 25.3% of women tested positive compared to 17.3% of men tested in the same period. Among married/in-union women, only 17.1% report satisfied demand across all methods of family planning, including contraceptives (8.3% in rural areas).

Access to finance

Women in Angola continue to face significant barriers to accessing formal financial services. As of 2014—the most recent year with nationally disaggregated data—only 22.3% of women aged 15 and older had an account at a financial institution, compared to 36.1% of men. This gender gap in financial inclusion severely constrains women's ability to accumulate capital, manage financial risk, and invest in income-generating activities. Customary norms and practices that grant men disproportionate control over household finances further entrench women's economic dependence.

While government efforts aim to improve women's financial access, these are often undermined by structural barriers such as documentation gaps—including lack of national IDs or birth certificates—which disproportionately affect women and limit their eligibility for formal financial services.

Gender-based violence

Gender-based violence (GBV) remains widespread, with 25% of a sample of Angolan women reporting being subjected to physical and/or sexual violence in 2018.[19] Early marriage, affecting nearly 30.3% of young women, exacerbates vulnerability to GBV, as it limits education and economic independence. Although Angola enacted Law 25/11 Against Domestic Violence, implementation remains insufficient, with limited support services, particularly in rural areas where violence often goes unreported. Thus, reducing GBV requires not only legal measures but also social norm changes, improved reporting mechanisms, and expanded support services (shelters, legal aid) to protect and empower survivors. Comprehensive community engagement campaigns addressing harmful gender norms are vital in achieving sustainable reductions in GBV prevalence.

Policy and Legal framework

Angola's legal and policy framework contains important foundations for promoting gender equality, but it remains limited in implementation and is often shaped by conservative social norms that undermine its inclusivity. While the Constitution enshrines equality and non-

[18] World Bank (2024). *Adolescent fertility rate (births per 1,000 women ages 15–19), Angola – 2022.* Retrieved March 25, 2025, from https://data.worldbank.org/indicator/SP.ADO.TFRT.
[19] World Bank, Angola Gender Landscape. (2024).

discrimination, explicitly prohibiting discrimination based on sex, the policies and institutional mechanisms needed to operationalize these principles are underdeveloped.[20] Legal definitions of family and marriage—restricted to unions between men and women—reinforce heteronormative standards and exclude same-sex couples from essential legal protections and rights.[21] Although the revised Penal Code marks progress by criminalizing discrimination based on sex and sexual orientation, the absence of prosecutorial or judicial guidelines leaves the practical enforcement of these protections unclear.

Nevertheless, progress toward more inclusive law-making been made. Seminal pieces of policy include Law 25/11 Against Domestic Violence and Presidential Decree, 222/13 approving the National Policy for Gender Equality and Equity and the Strategy for advocacy and resource mobilisation. Currently, the national Gender Equality Programme allocated Kz 11.45B (approximately 0.05% of the total budget), of which 73% is devoted to Promotion and Empowerment of Women.[22] As of 2023, women held 33.6% of parliamentary seats and 37.5% of ministerial level positions.

Despite these advancements, important gaps remain. Although Presidential Decree 222/13 introduced the National Policy for Gender Equality and Equity and the accompanying strategy for advocacy and resource mobilisation, implementation remains constrained by institutional conservatism and limited political will. Legal barriers also persist for transgender individuals, particularly regarding legal gender recognition, as the Civil Registry Code only permits name changes that do not create doubts about a person's sex—thereby excluding many from formal identity recognition and full participation in public life. In 2021, Angola received a Gender Inequality Index (GII) rating of 0.537, ranking it 136 out of 150 countries. Thus, despite Angola's legal architecture including these progressive elements, its current configuration does not yet fully account for the diversity of gender identities and experiences, leaving critical gaps in protection and equity.

Leadership and decision-making

Despite notable progress, including women holding over a third of parliamentary seats and ministerial positions, respectively, significant gender disparities remain. Female government representation remains incommensurate with female population (approximately 51%). Moreover, women remain nearly absent from traditional leadership roles. These social and governance features interact with cultural perceptions of women primarily as caregivers and limited educational opportunities continue to further restrict their advancement into influential positions.

3.2. Benin

Gender and Agricultural in Benin

Agriculture, which accounted for 29% of the GDP of Benin in 2023, employed 28.4% of the labour force in 2022,[23] with more than 80% of part-time jobs and 15.8% of the farms run by women.[24] In

[20] United Nations Development Programme (UNDP). *Inclusive Governance Initiative: Angola Baseline Report*. New York: UNDP, 2022.
[21] Ibid.
[22] UNICEF. An Analysis of the Angolan General State Budget 2024: Gender Equality in the GSB. Luanda, 2024.
[23] Mid-term review of the 2022-2026 Country Strategy Paper
[24] Benin: Private Sector Country Diagnosis 2023

2019, the National Census of Agriculture counted 2,382,820 working people, divided between 53.1% men and 46.9% women. In 2020, only 16.78% of men and 7.95% of women received agricultural advice. Access to secure land rights remains highly unequal, with 94% of beneficiaries being men compared to only 6% women, due to socio-cultural norms that limit women's access to land ownership. The use of agricultural technologies also shows gaps: in 2020, 8.05% of women had motorized traction, compared to 11.71% of men (INRAB (PAPA), 2018 & 2021). Regarding agricultural financial services, the trend was reversed between 2018 and 2020: in 2018, 48.26% of women had access to them compared to 46.74% of men, while in 2020, this rate increased to 66.67% for women and 70.60% for men. In 2020, more than 87% of women and nearly 91% of men had access to at least one agricultural financial service. However, less than 2% of men and no women were able to benefit from all the necessary services.[25]

In view of the persistent structural inequalities in access to technologies and land tenure security, the ASCF Programme will help reverse this trend by promoting inclusive extension mechanisms adapted to the specific needs of women (animal traction, improved hand tools), and will set up financial mechanisms specifically targeting women farmers. In addition, the project provides for close collaboration with local authorities, as well as community awareness and advocacy actions, based on Law No. 2017-15 amending Law No. 2013-01 on the Land and State Code, which enshrines the obligation for the State and local authorities to guarantee equitable access to land. This approach is also in line with the national vision of land, which aims for "a Benin by 2050 where all citizens enjoy an equal right to secure land." Therefore, access to land, especially by women and youth, will strengthen their economic empowerment to contribute strongly to poverty reduction and social inclusion in the project area.

Gender and Energy in Benin

The rate of access to electricity increased from 35.73% in 2019 to 39.86% in 2023, with strong disparities between urban and rural areas. In rural areas, growth remains slow, reaching 12% in 2023 compared to 9.85% in 2019.[26] In 2021, the access rate was 59.2% in cities compared to only 6.5% in rural areas.[27] In the energy sector, men have privileged access to employment and entrepreneurship despite legal and institutional efforts to promote gender equality. According to the 2018 ERI-ESI, coal remains the main source of energy for households (63.4%), far ahead of gas (22%) and wood (12.2%).[28] Access to butane gas remains limited (6.9 kg/year/household), as does the adoption of improved stoves (17.64%).[29]

According to UNIDO, the rate of access to electricity in 2022 was estimated at 37% nationally and only 10% in rural areas, revealing strong geographical disparities, and only 15.8% of the population had access to clean fuels and technologies for cooking.[30] In addition, renewable energies accounted for only 6.3% of final consumption, despite a significant potential that is still

[25] République du Bénin, (2021). Agricultural Sector Performance Report. https://apidsa.agriculture.gouv.bj/public/storage/uploads/7kT9bUSsL8EepPyacYEzZlNZJhSrA3KJZrUp9CLM.pdf
[26] AfDB, (2025). Benin – Overview of the Country Strategy Paper (CSP) 2022-2026. https://www.afdb.org/sites/default/files/documents/projects-and-operations/benin_-_revue_a_mi-parcours_du_document_de_strategie_pays_2022-2026_vf.pdf
[27] National Climate Development Report: Benin
[28] Country Gender Profile: Analysis of the impacts of Covid-19 on women and girls 2021
[29] Analysis note of the State budget, management 2022 from a gender perspective
[30] UNIDO, ICSHP (2022). World Small Hydropower Development Report 2022. United Nations Industrial Development Organization

underused. The energy mix remains dominated by fossil sources, with CO_2 emissions reaching 3.3 $MtCO_2$ per TWh of electricity produced in 2022.[31]

The implementation of one of the envisioned ASCF project to build a 100 MW solar power plant, accompanied by a 40 MW energy storage station, will help mitigate persistent inequalities in access to electricity. In concrete terms, this project will strengthen production capacities, particularly from renewable sources, while improving energy inclusion. It will participate in promoting access to electricity, with the aim of increasing the national electrification rate to 40% by 2026, and that in rural areas to 18.4% by the same date (AfDB 2022).

The extension of rural electrification via renewable energy will also support the development of income-generating activities, particularly in sectors such as agro-processing, services or small trade, where women are largely involved. Improved access to energy for productive uses will contribute to their economic empowerment and the dynamism of local economies. In addition, reducing the time spent collecting firewood will give women and girls more time for educational, economic or community activities.

Gender and water in Benin

The Africa Gender Equality Index 2023 shows that Benin has set back in promoting gender equality, from 0.433 in 2019 to 0.427 in 2023. Inequalities persist, particularly in access to drinking water in rural areas, where 67% of women have access compared to 73% of men (MICS 2021-2022), increasing women's exposure to waterborne diseases. In addition, women and girls spend an average of 2 to 4 hours a day fetching water, limiting their time for other productive activities.[32]

Before 2016, Benin was experiencing significant difficulties in the water sector, with relatively low rates of access to drinking water: 41.4% in rural areas and 54.0% in urban areas. Thanks to the reforms undertaken by the government from 2017 onwards, the situation has changed significantly. Between 2017 and 2022, drinking water coverage in urban areas increased from 55.0% to 71.8%, while in rural areas, it increased from 41.8% to 76.7%.[33] This improvement has significantly reduced the access gaps between urban and rural areas.

The project, in line with national priorities, aims to consolidate achievements by systematically integrating the gender dimension into the planning, implementation and monitoring of actions in the water sector. More specifically, it will help ease the burden of water collection, especially for women and girls by facilitating access to new safe water points located close to homes, allowing them to spend more time on education, income-generating activities, and community life.

Income and Labour force

In Benin, income disparities persist between men and women, with an average monthly income of CFA 31,495 for men, compared to CFA 18,203 for women.[34] Labour force participation is slightly

[31] Massa, I., Toure, S., Fuller, G., Eggoh, J., Assouto, A. (2024). Benin's Sustainable Development Report 2024. Progress towards SDG 6: Universal access to safe drinking water and sanitation
[32] AfDB, Drinking Water Security for Resilience in Rural Areas (PROSER MR)
[33] Massa, I., Toure, S., Fuller, G., Eggoh, J., Assouto, A. (2024). Benin's Sustainable Development Report 2024. Progress towards SDG 6: Universal access to safe drinking water and sanitation
[34] INStaD, 2022. Benin Gender Dashboard 2nd Edition

higher among men (73.3%) than women (69.3%), as is the participation rate for those aged 15 and over (69.5% versus 57.1%). Although women have a slightly higher employment rate (46.2 per cent compared to 45.1 per cent), they are more concentrated in the informal economy (95.5 per cent compared to 86.0 per cent for men)[35].

According to data from the African Development Bank, only 7.1% of women have a paid job. Among youth aged 15 to 24, the unemployment rate is 5.5%, compared to 5.6% among young women. The ratio of unemployed women to men at 1.02 indicates a slightly higher unemployment rate among young women (AfDB, 2022).[36] In the face of the inequalities observed, the implementation of initiatives such as the solar power plant with storage, the development of Lake Nokoué and the Porto-Novo lagoon, as well as the regenerative agriculture project, would improve the living conditions of the targeted communities. These projects include concrete measures to promote the inclusion of women in renewable energy value chains, in particular through employment opportunities in construction, maintenance and community management of facilities. This will create direct or indirect employment opportunities for women, reducing their dependence on precarious and unpaid activities.

At the same time, the planned interventions on aquatic ecosystems, development of banks, creation of climate-resilient infrastructure, support for artisanal fishing and the marketing of fish products, will offer new economic opportunities to young women and heads of households.

Health

In 2021, the country had 1,705 health centres divided between 963 public and 742 private centres, covering 96% of the territory with an average radius of action of 7.2 km. However, the attendance rate remained limited to 55.5%. With a fertility rate of 4.7 children per woman (2020-2021) and a life expectancy of 63.4 years, the health sector faced a glaring shortage of qualified staff, with only 4 workers per 10,000 inhabitants, far from the WHO standard of 25 (UNFPA, 2023).[37]

Maternal mortality remains a concern in Benin, with a still high rate of 391 deaths per 100,000 live births, due to insufficient follow-up and delayed access to care (UNFPA, 2023).

According to data from MICS-Benin (2021-2022),[38] access to care is more restricted in rural areas. Neonatal mortality is higher in rural areas (24‰) than in urban areas (22‰), with a peak in Cotonou (31‰). Infant mortality is 47% in rural areas compared to 42% in urban areas. Between the sexes, neonatal mortality is 23‰ for boys and 24‰ for girls, while infant mortality is slightly higher for girls (46‰) than for boys (45‰). There are many causes of child mortality, with malaria at the top of the list, and the risk of death from malaria is higher in girls than in boys (35.5% of girls' deaths were due to severe malaria compared to 33.4% of boys in 2017).[39]

The implementation of the ASCF Programme will generate significant health co-benefits, particularly for vulnerable groups. Electrifying rural areas with solar energy will help improve the quality of health services by ensuring stable access to electricity for health centres, which is essential for the operation of medical equipment, the storage of vaccines, and the management

[35] World Bank. 2021. Benin Gender Assessment Report: Women's Participation in Economic Opportunities and Decision-Making.
[36] AfDB, 2022. DOCUMENT DE STRATÉGIE PAYS 2022-2026
[37] UNFPA, 2023. Evaluation of the project "Sexual and reproductive health of adolescents and young people in Benin
[38] INStaD, 2023. MICS Benin, Multiple Indicator Cluster Survey 2021-2022
[39] World Bank. 2021. Benin Gender Assessment Report: Women's Participation in Economic Opportunities and Decision-Making

of obstetric emergencies, thereby reducing maternal and neonatal mortality, which remains a concern in the country. In addition, the cleaning up of the ecosystems around Lake Nokoué and the Porto-Novo lagoon will help reduce waterborne diseases and pathologies related to water pollution, while curbing the proliferation of disease vectors (malaria), the effects of which are more pronounced in young children and girls. Finally, agricultural regeneration will strengthen the food and nutrition security of rural communities, increasing land productivity while reducing dependence on chemical inputs, thereby improving health conditions.

Education

The literacy rate in Benin, regardless of the age group considered, was higher among men than women between 2015 and 2020. It reaches 76.3% for men compared to 62.7% for women (15-24 years) and for adults (15 years and older) it stands at 61.4% for men, compared to only 38.1% for women (INStaD, 2022).[40] There are still disparities between the areas of residence. According to the MICS-Benin survey (2021-2022),[41] the literacy rate is 65.0% for men and 45.0% for women in urban areas, compared to 41.1% and 22.5% respectively in rural areas.

However, increased advocacy and investment in education has led to an increase in the gross enrolment ratio and a slight improvement in parity, from 0.92 in 2020 to 0.93 in 2021. Thus, the enrolment rate of girls increased by 5.5 points between 2021 and 2022.[42] It is remarkable to note that at the higher education level, Benin has one of the highest rates of women graduates in engineering and information and communication technologies (ICT) in the world, accounting for 54.6% and 55.1% of the total number of graduates in these disciplines,[43] respectively.

Access to finance

Access to financial services is a key lever for economic inclusion, in Benin women have benefited more from microcredits than men (4.1% compared to 3.7%) according to (INStaD, 2022). In Benin, the Decentralized Financial Systems (DFS) have made it possible to enrol 3,209,335 customers, 56.92% of whom are women. However, the share of women among active borrowers fell from 64.13% in 2015 to 48.66% in 2019, reflecting a decrease in their access to credit.[44]

According to the June 2021 Business Pulse Benin survey, 75% of women-led businesses held a bank or savings account, compared to 98.6% of those led by men.[45] Similarly, in 2017, access to financial services also remains limited for young adults (15-24 years old) and inactive people, with only 28.6% of women over the age of 15 having a bank account, compared to 48.6% of men over the age of 18. At the same time, although the holding of mobile money accounts has increased, the gender gap remains significant. Indeed, between 2014 and 2017, the proportion of women

[40] INStaD, 2022. Booklet on gender indicators in Benin 2015 to 2020
[41] National Institute of Statistics and Demography (INStaD). 2023. Multiple Indicator Cluster Survey, Benin, 2021-2022, Survey Results Report. Cotonou, Benin: INStaD.
[42] UNICEF, 2023. Country programme document-Benin
[43] UNESCO (2021) UNESCO Science Report: the Race Against Time for Smarter Development
[44] Directorate-General for Development Policy, 2023. BENIN National Financial Inclusion Strategy (SNIF 2023-2027)
[45] World Bank, 2023. Private Sector Country Diagnostic: Creating Markets in Benin (Mobilizing Private Investment to Boost Inclusive Growth)

equipped increased from 1.1% to 11.7%, while that of men increased by 21.7 points over the same period (World Bank, 2021).

Since 2006, the National Commission for the Advancement of Women, in partnership with the National Institute for the Advancement of Women and the Ministry of Social Affairs and Microfinance, has supported 1,766,996 people through the microcredit programme for the poorest, 95% of whom are women.[46]

Gender-based violence

Despite the existence of a legal framework, including Law No. 2011-26 of 9 January 2012, the prevalence of violence against women in Benin remains alarming: 69% of women have suffered at least one form of violence, with 86% verbal or psychological violence, 76% physical violence, 44% sexual violence and 47% trafficking. The rate of sequestration reaches up to 79-85% depending on the region. The number of visitors to Integrated Centres for the Care of GBV victims has increased sharply, with 489 cases in 2018, 622 in 2019 and 814 in 2020.[47]

To strengthen the fight, the State adopted Law No. 2021-11 of December 20, 2021. However, in 2022, only 31.8% of the population was aware of it[48]. In addition, 53% of Beninese consider domestic violence to be a private matter, and 57% believe that a man can use force against his partner (Afro-barometer, 2022). This observation highlights a lack of information and a normalization of GBV, hindering prevention and awareness efforts.

Policy and legal framework

Although women constitute the majority of the Beninese population (51.2%) according to RGPH-2013, gender inequalities persist. To address this, the country has committed to several international and regional conventions and frameworks for action:

- The Beijing Conference on Women in September 1995,
- The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women,
- The New York Conference in June 2000 for the evaluation of the Beijing Platform for Action,
- Resolution No. 15 of ECOSOC 1990, which recommends a rate of 30% of women represented in decision-making positions by 1995 and 50% by 2000,
- UN Security Council Resolution 1325 on Women, Peace and Security.
- The Universal Declaration of 1968 (Article 21),
- The International Conference on Population and Development (ICPD) held in Cairo (Egypt) in 1994,
- The 1995 United Nations Conference on Environment and Development (UNCED)

At the national level, the principle of equality between men and women is enshrined in:

- The Constitution of 11 December 1990 amended by Law No. 2019-40 of 7/11/19
- Act No. 2003-03 of 3 March 2003 on the suppression of the practice of Female Genital Mutilation in the Republic of Benin

[46] World Bank. 2021. Benin Gender Assessment Report: Women's Participation in Economic Opportunities and Decision-Making.
[47] Observatory of the Family, Women and Children (OFFE), 2022, study on gender-based violence in Benin
[48] AfDB, 2025. Benin - Mid-term review of the Country Strategy Paper 2022-2026

- Law No. 2006-19 of 5 September 2006 on the repression of sexual harassment and protection of victims in the Republic of Benin
- Law No. 2006-19 of 5 September 2006 on the repression of sexual harassment and protection of victims in the Republic of Benin

At the institutional level, the architecture includes several structures put in place to ensure that gender is taken into account in development in Benin, including (i) the National Council for the Promotion of Gender Equity and Equality (CNPEEG) created by Decree No. 2013-51 of 11 February 2013; (ii) the Ministry of Social Affairs and Microfinance (created by Decree No. 2020-293 of 10 June 2020); (iii) the National Women's Institute (INF), created by decision of the Council of Ministers of 21 July 2021.

In addition, reforms are being undertaken to strengthen gender equality and women's empowerment. Law No. 2021-11 of December 20, 2021, on the fight against gender-based violence and sexual harassment and the amendment of the electoral code with Law No. 2019-43 of November 15, 2019, on women's participation in decision-making bodies.

Leadership and decision-making

According to INStaD, the presence of women in the public sphere and decision-making bodies remains limited. Nevertheless, some progress has been made. Between 2015 and 2020, the proportion of women ministers was 20%, while women parliamentarians accounted for 8.53% of elected representatives. In the Constitutional Court, the share of female councillors was around 28.6% between 2015 and 2017, but it fell by half in 2018 to stabilise at 14.3% until 2020. As far as the judiciary is concerned, the representation of women has evolved irregularly, from 8.4% in 2015 to 16.5% in 2021.[49] Thanks to the 2019 electoral law, women now hold 24 of the 109 parliamentary seats (22.1%) and represent 21.7% of the government, making these two institutions the most gender-inclusive in Benin.[50]

At the municipal and municipal levels, women remain very poorly represented (4.37% in 2008, 4.66% in 2015 and 3.86% in 2020). In addition, as part of the Project for the Awakening and Strengthening of Women's Leadership, only 4 women councillors were elected mayors for the 2020-2025 term, i.e. 5.19% of women mayors compared to 4.66% during the 2015-2020 term. In the positions of deputy, they are about 12%.[51]

Poverty

In 2022, the poverty rate in Benin fell to 36.2% from 38.5% in 2019.[52] It remains higher in rural areas (44.2%) than in urban areas (31.4%) and affects almost equally male-headed households (38.6%) and female-headed households (37.7%) (EHCVM, 2019).[53] According to the World Bank, 65% of poor people live in rural areas, where women and young people, most of whom are active

[49] INStaD, 2022. Benin Gender Dashboard 2nd Edition
[50] UNFPA, 2023. Evaluation of the project "Sexual and reproductive health of adolescents and young people in Benin"
[51] World Bank. 2021. Benin Gender Assessment Report: Women's Participation in Economic Opportunities and Decision-Making.
[52] AfDB, 2025, mid-term review of the Country Strategy Paper 2022-2026
[53] INStaD, 2019. Benin's Demographic Dividend Profile Report

in the informal sector, face precarious conditions. Only 1.7% of women are in formal employment outside agriculture, compared to almost 10% of men.[54]

[54] World Bank, 2023. Private Sector Country Diagnostic: Creating Markets in Benin (Mobilizing Private Investment to Boost Inclusive Growth)

3.3. Côte d'Ivoire

Gender and Agricultural in Côte d'Ivoire

The Ivorian economy is primarily driven by agriculture, which accounts for 22% of the GDP and provides two-thirds of employment and income.[55] According to the World Food Programme (WFP), most the country's agricultural producers of approximately 2.3 million people are women.[56] Around 75% of the Ivorian population directly depends on agriculture for their livelihood, while 77% of the workforce is engaged in the informal economy, often through self-employment on family farms or in the trade of goods and services. Nearly 75% of the national territory is dedicated to agriculture, covering 24 million hectares out of Côte d'Ivoire's total of 32 million hectares. Of this land, 3.5 million hectares are arable, 6.8 million hectares are allocated to permanent crops, and 13.2 million hectares are used for pastures and permanent grasslands.[57]

Côte d'Ivoire is the world's leading producer of cocoa, accounting for over 40% of global production and more than one-third of the country's exports. It is also the world's top producer and exporter of cashew nuts and Africa's leading exporter of rubber, palm oil (ranking fifth globally), bananas, pineapples, and copra.[58] Additionally, the country ranks second in Africa for Robusta coffee production and stands out for its self-sufficiency in several staple foods, including maize, sorghum, millet, yam, cassava, and plantain, with increasing exports to the sub-region.[59] However, to meet domestic demand, rice remains largely imported. As a result, the country has integrated into its strategies the necessity of significantly reducing its reliance on rice imports by developing a domestic rice industry through the Rice Sector Development Agency.

Nevertheless, the agricultural sector remains dominated by subsistence farming, characterized by labour-intensive manual practices and a heavy reliance on rainfall. Small-scale farmers cultivate 84% of arable land but have limited access to modern technologies, irrigation (only 2% of cultivated land is irrigated), and agricultural inputs such as fertilizers, resulting in generally low yields. More than 90% of farms are small-scale, with an average size ranging from 0.5 to 3 hectares, while large commercial farms remain scarce, except for industrial plantations of palm oil and rubber located in the southern regions of the country.[60] Although women are at the heart of agricultural production, their access to land resources remains extremely limited. Legally, women have the same land access rights as men, but, particularly in rural areas, they often face refusals, even for rental agreements, according to the Ivorian League for Women's Rights.[61] Only 8% of women own land,

[55] Union Africaine, (2022). Compacte côte d'ivoire pour l'alimentation et l'agriculture. https://www.afdb.org/sites/default/files/documents/publications/cote_divoire_compact_pour_lalimentation_et_lagriculture.pdf.
[56] WFP, (2019). Côte d'Ivoire country strategic plan (2019–2023). https://docs.wfp.org/api/documents/WFP-0000101926/download/?_ga=2.60204269.1780030103.1713905759-1563895204.1713905759
[57] WBG, (2024). Country Climate and Development Report: Côte d'Ivoire. https://documents1.worldbank.org/curated/en/099112223090537113/pdf/P17953304fb0f70f10a64e0ec2e678e931f.pdf
[58] AfDB, (2024). Impulser la transformation de la Côte d'Ivoire par la réforme de l'architecture financière mondiale. https://www.afdb.org/sites/all/libraries/pdf.js/web/viewer.html?file=https%3A%2F%2Fwww.afdb.org%2Fsites%2Fdefault%2Ffiles%2Fdocuments%2Fpublications%2Fcote_divoire_cfr_2024.pdf#page=1&zoom=auto,-13,798
[59] World Bank CCDR, 2023
[60] WFP, (2019). Côte d'Ivoire country strategic plan (2019–2023). https://docs.wfp.org/api/documents/WFP-0000101926/download/?_ga=2.60204269.1780030103.1713905759-1563895204.1713905759
[61] Côte d'Ivoire : lutter pour les droits des femmes agricultrices. https://www.afd.fr/fr/actualites/cote-divoire-lutter-pour-les-droits-des-femmes-agricultrices#:~:text=Oui%2C%20du%20point%20de%20vue,refus%2C%20m%C3%AAme%20pour%20une%20location.

while 90% of agricultural households are headed by men. Yet, women are responsible for 75% of staple food production within households. This land insecurity results in lower productivity, with female-owned farms yielding, on average, 24% less than those owned by men.[62] Adding to these challenges, Côte d'Ivoire is increasingly affected by extreme climatic events such as floods, prolonged droughts, rising sea levels, land degradation, and declining agricultural yields, threats that further weaken the agricultural sector and, more broadly, rural populations.[63]

Despite their central role in agricultural production and food security, women remain marginalized in terms of access to resources and financing. Enhancing women's status in agriculture requires policies that facilitate their access to land, financing, and agricultural innovations.

The ASCF project on Promotion of Index-Based Agricultural Insurance and Capacity Building in the Rice Value Chain targets 15,600 female rice producers in ten rice production centres in Cote d'Ivoire. It aims to strengthen the resilience of the rice-growing sector in the face of current and future climate changes, while also enhancing the economic and financial security of these women. The project also seeks to improve women's access to key production inputs such as land, planting material, and agricultural equipment as well as to modern farming technologies. This approach will help to reduce yield and productivity gaps between male and female producers. Moreover, it places a strong emphasis on gender equity in the governance of farmers' organizations (OPAs) by supporting women's literacy and encouraging their participation in decision-making bodies. This increases their influence across the rice value chain. In addition, through the geolocation and identification of producers, the project lays the groundwork for better recognition of women's contributions to agriculture.[64]

Gender and water in Côte d'Ivoire

In Ivory Coast, access to clean water remains a major challenge, particularly for women in rural areas. Traditionally responsible for water collection, known as "The Guardians of Water," they travel long distances, dedicating significant time to this essential task. A study conducted in the sub-prefecture of Gboguhé, in the central-western part of the country, highlights the central role of women as water guardians and cultural transmitters within their communities. They play a key role in managing water resources and preserving traditional water-related knowledge. Unfortunately, they face increased health risks due to difficulties in accessing water and consuming unsafe water from unimproved sources. Additionally, the long hours spent fetching water could be used by women to engage in income-generating activities, and young girls could have more time for school.[65]

Climate change disrupts rainfall patterns, shortens rainy seasons, and extends dry periods, compromising agricultural production. Women play a central role in agriculture and the provision of essential resources (water, food, firewood), yet they have limited access to land and agricultural inputs. According to UN Women, "the climate crisis is not gender neutral." Dependent on natural resources but marginalized in their management, women are on the frontlines of climate consequences without the necessary means to cope. Faced with growing water stress and the

[62] [62] WFP, (2019). Côte d'Ivoire country strategic plan (2019–2023). https://docs.wfp.org/api/documents/WFP-0000101926/download/?_ga=2.60204269.1780030103.1713905759-1563895204.1713905759
[63] Kouman et al., (2024). Assessment of climate change in the North-East region of Côte d'Ivoire: Future precipitation, temperature, and meteorological drought usingCMIP6 models.
[64] UNDP - Feasibility Study for Index Insurance for Rice Production for Cote d'Ivoire
[65] Seri, Jonathan. (2023). Women: guardians of water and cultural link amid drinking water scarcity in Gboguhé Sub-Prefecture, Central-West Côte d'Ivoire. Discover Water. 3. 19. 10.1007/s43832-023-00043-z

effects of climate change on shared resources, Ivory Coast has ratified the United Nations Water Convention to strengthen transboundary cooperation and optimize the sustainable management of its water resources.

A hydro-agricultural development project represents a viable solution to address both water access issues and the structural inequalities faced by women. The installation of decentralized water infrastructure such as solar-powered boreholes, rainwater harvesting systems, and irrigation networks would bring water closer to communities. This would significantly reduce the amount of time women and girls spend fetching water, freeing up several hours each day for income-generating activities and schooling. Improved access to safe drinking water would also reduce the health risks associated with the consumption of unsafe water, thereby enhancing family health and decreasing medical expenses.

Moreover, the creation of small-scale irrigated plots could strengthen food security while increasing women's autonomy and resilience. With adequate training and easier access to agricultural inputs, women could diversify their production, boost yields, and generate marketable surpluses.[66]

Income and Labour force

According to WDI, women represented 43.1% of the total Labour force in 2023.[67] The participation rate among females is 58.9% and among males is 74.3% for 2023. Women continue to face significant inequalities in the labour market. Between 2012 and 2019, their unemployment rate remained consistently higher than that of men. They are underrepresented in scientific fields, which offer greater employment opportunities, and are disproportionately concentrated in the tertiary sector. Additionally, persistent gender stereotypes among some employers contribute to hiring biases, limiting women's access to positions traditionally perceived as more suitable for men.[68] In addition to these factors, women, long disproportionately affected by the country's conflicts, face significant challenges in revitalizing their economic activities. As a result, women are more vulnerable to unemployment and precarious employment. In 2023, the vulnerable employment rate for women stood at 83.4%, compared to 64.9% for men. This significant disparity highlights the higher exposure of women to unstable employment conditions, a trend in the whole sub-region. These figures underscore the ongoing challenges women face in securing stable and formal employment opportunities.[69]

One of the ASCF project for Cöte d'Ivoire plans to implement an agricultural insurance mechanism covering 52,000 rice farmers, including 16,500 women. By providing full coverage against climate risks, this project ultimately aims to increase farmers' income by 50% and to significantly reduce poverty by enabling half of the rice farmers to rise above the poverty line. The project also targets a 25% increase in investment, productivity, and crop yields, along with improved rice availability in targeted areas, thereby contributing to food security. Further, special attention will be given to women for this project by facilitating their access to agricultural inputs, financing, climate

[66] PROJET DE DÉVELOPPEMENT DU PÔLE AGROINDUSTRIEL DANS LA RÉGION NORD DE LA CÔTE D'IVOIRE (2 PAI-NORD CI) Étude d'Impact Environnemental et Social Rapport sur l'aménagement hydro-agricole – h-13 (Niakara, Kafiné-Nabyon
[67] WDI Labour force, 2023
[68] National study of the labor market in Ivory Coast, 2023
[69] Cote d'Ivoire | World Bank Gender Data Portal

insurance, and stable employment opportunities. The project thus seeks to reduce women's economic vulnerability and increase their income.[70]

Education

Primary school enrolment rates in Côte d'Ivoire reached 92% for girls and 97% for boys, with completion rates standing at 68% and 69%, respectively in 2022. However, only 55.5% of girls and 60.2% of boys successfully completed the lower secondary school. In higher education, gross enrolment in 2020 was 9% for women and 11% for men.[71] UN Women estimations suggest that around 25% of girls and 17% of boys remain out of school, spanning both primary and lower secondary education.[72]

Literacy remains a major challenge, with an illiteracy rate of 47%, two-thirds of whom are women. This disparity is even more pronounced in rural areas. In 2021, adult literacy rates stood at 40.3% for women and 60.2% for men, lower than the regional average of 74.2% for men and 62.1% for women.[73] To address this issue, the government has committed to reducing the national illiteracy rate to at least 30% in the short term.[74]

Health

Côte d'Ivoire recorded maternal mortality rate stood at 480 deaths per 100,000 live births, a rate moderately better than the Sub-Saharan African regional average, which stands at 536 deaths per 100,000 live births in 2020.[75] According to the World Health Organization, the country is classified among West African nations with a moderate to high Maternal Mortality Ratio. This rate has remained stable over the past two decades.[76] The infant mortality rate in Côte d'Ivoire is estimated at 52 deaths per 1,000 live births in 2022.[77] The adolescent birth rate for girls aged 15-19 was 96 births per 1,000 in 2024, showing a decline from 120 births per 1,000 in 2010,[78] and it is also lower than the regional average. The life expectancy in Côte d'Ivoire is estimated at 60.5 years, with women having a life expectancy of 62 years and men 59 years.[79]

Access to finance

Despite ongoing efforts to enhance financial inclusion, women's access to finance continues to be a significant challenge. The World Bank highlights a marked gender disparity in the use of formal financial services, with women being less likely than men to hold a bank account or obtain credit from traditional financial institutions. In 2021, only 37.4% of women had an account at a financial

[70] UNDP Rice Index Insurance Feasibility Study
[71] UNESCO, 2024
[72] UN Women, 2020
[73] World Bank Gender Data Portal, 2023
[74] Official portal of the government of Côte d'Ivoire, 2023
[75] Cote d'Ivoire | World Bank Gender Data Portal
[76] WHO, Analytical Factsheet, Maternal Mortality, March 2023
[77] Mortality rate, infant (per 1,000 live births) - Cote d'Ivoire | Data
[78] UNFPA, 2024
[79] Cote d'Ivoire | World Bank Gender Data Portal

institution or with a mobile money service provider, compared to 64% of men, highlighting the enduring gap.[80]

The informal sector continues to be a vital financial resource for many women, particularly through savings groups and microfinance institutions. Nevertheless, women make up only 31.7% of the client base, compared to 62.4% for men.[81]

The government implements initiatives such as financial literacy campaigns and targeted credit lines to address these disparities, aiming to empower women entrepreneurs and enhance their access to loans and other banking services.[82]

However, factors such as religious beliefs, the perceived lack of financial services, reliance on a family member's account, mistrust, geographical barriers, absence of required documentation, insufficient funds, and high costs all contribute to hindering women's financial inclusion. These barriers continue to restrict women's full participation in the economy, limiting their access to essential financial services.[83]

Gender-based violence

In Côte d'Ivoire, the national data collection system on gender-based violence recorded 7,919 cases in 2022, nearly 79% of which involved children under the age of 18. Between January and September 2023, an additional 5,360 cases were reported and provided with support.[84] Furthermore, the 2021 Demographic and Health Survey indicates that 26% of women aged 15 to 49 have experienced physical violence since the age of 15. In 2022, the prevalence rates of female genital mutilation and forced marriages were estimated at 23%.[85] These acts of violence are more prevalent in rural areas (21.8%) than in urban areas (19.9%) and primarily affect women with low or no educational attainment.[86]

Policy and legal framework

Key conventions have been ratified by the country to promote gender equality, at international level such as:

- The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1995;[87]
- the resolution 1325 (2000) on women, peace, and security;[88]

[80] Cote d'Ivoire | World Bank Gender Data Portal
[81] Annual Report on Financial Inclusion, 2023
[82] Annual Report on financial Inclusion, 2022
[83] Annual Report on financial Inclusion, 2022
[84] MFFE, 2023
[85] Official portal of the government of Côte d'Ivoire
[86] MFFE - SITUATION DE LA FEMME EN CÔTE D'IVOIRE, 2022
[87] Convention on the Elimination of All Forms of Discrimination against Women. https://www.refworld.org/policy/polrec/cedaw/2011/en/84217
[88] UN, (2000). La Résolution 1325 du Conseil de sécurité de l'ONU sur les femmes, la paix et la sécurité https://peacemaker.un.org/sites/default/files/document/files/2022/08/scresolutionwomenpeacesecuritysres13252000french.pdf

- the Solemn Declaration of African Heads of State and Government on Gender Equality in Africa was adopted in July 2004;
- and applied the recommendations of international and African conferences including: Mexico City (1975), Copenhagen (1980), Nairobi (1985), Cairo (International Conference on Population and Development, ICPD, 1994), Beijing+5 (2000), the African Women's Decade Programme 2010-2020 and the Sustainable Development Goals (SDGs).

At National level, gender equality is anchored in the 2016 Constitution, which guarantees gender parity in the labour market and equal opportunities in employment and elected positions (Articles 36 and 37).

Ivorian legislation ensures equal access to employment for women, just like men (Law No. 2019-570 of June 26, 2019, on Marriage, Art. 57). It prohibits any employment discrimination based on gender (Labour Code, Arts. 4 and 18.5) and mandates equal pay for work of equal value (Labour Code, Art. 31.2).

A 2019 law mandates political parties to include at least 30% female candidates in elections, to promote women's political participation.

The Ivorian legal framework has incorporated progressive gender-sensitive reforms, notably the Marriage Act, which reinforces the abolition of the "head of family" concept and mandates joint household management by spouses. Furthermore, the Compulsory Education Act guarantees universal access to schooling for all children, both girls and boys, between the ages of 6 and 16.

Leadership and decision making

In Côte d'Ivoire, only 31.5% of women participated in major household decision-making, with key choices, ranging from food purchases to economic activities, predominantly made by men (2021).[89] This imbalance extends to political representation, where women held just 13.7% of parliamentary seats in 2023. Although this figure has been steadily rising since 2010, it remains below the average for comparable nations. Similarly, gender disparities persist in entrepreneurship, with women accounting for only 26% of business owners in Côte d'Ivoire in 2022, compared to 74% for men.

Several initiatives are taken by the Ivorian government and partners for the establishment of gender-sensitive socio-economic infrastructure and the participation of women in grassroots decision-making bodies and the establishment of lines of credit dedicated to entrepreneurship within the framework of the Initiative to promote access to finance for women in Africa (AFAWA).

Poverty

According to the ministry of women, family and children of Côte d'Ivoire, in 2022, a total of 19.99% of individuals are classified as extremely poor, with income falling below the first quintile. Among the poorest, 59.28% are women. Furthermore, poverty is more pronounced in rural areas (65.90%)

[89] WB. Online available: https://genderdata.worldbank.org/en/economies/cote-d-ivoire [accessed on 02/04/2025]

than in urban areas (34.10%), and women are significantly poorer in rural areas (60.27%) compared to urban areas (39.73%).[90]

In both rural and urban settings, women aged 15 to 29 are the most impoverished group, representing 15.56% in urban areas and 33.22% in rural areas. However, women aged 40 to 49 are more likely to experience poverty in urban areas than in rural areas.[91]

3.4. Nigeria

Gender and Energy in Nigeria

In Nigeria, the energy sector is characterized by a significant gender imbalance, with women underrepresented in the energy workforce, consumption (demand), and leadership roles. The gender energy gap in Nigeria presents a critical challenge, with women disproportionately affected by energy poverty. Only 5% of Nigerians have access to clean cooking fuels, leaving millions of women reliant on traditional biomass like firewood and charcoal.[92] This reliance exposes them to severe health risks from indoor air pollution and limits their economic and educational opportunities. Additionally, with over 85 million Nigerians lacking access to electricity, women are further marginalized, unable to engage in productive activities that could improve their livelihoods.[93] Access to electricity in Nigeria remains deeply unequal, particularly in rural areas. While 82% of urban residents have access to electricity, this figure drops dramatically to just 31% in rural areas. Among the poorest 40% of households, only 31% have access to electricity. This energy deficit impacts not only households but also the quality of public services: only 40% of operational primary healthcare centres and 26% of primary schools have access to electricity.[94] These disparities are compounded by barriers faced by female entrepreneurs in the energy sector, including limited access to funding, restrictive policies, and inadequate technical training. Overall, Nigeria continues to face significant structural constraints in the power sector. Despite an installed generation capacity exceeding 13 GW, the actual operational output remains below 5 GW due to technical failures, an inefficient distribution network, and chronic underinvestment. The Presidential Power Initiative aimed at achieving 25 GW of generation capacity and ensuring a reliable and constant electricity supply for 25 million households, represents a major opportunity.[95] Its successful implementation is vital for expanding household access to electricity nationwide, improving women's working conditions, and boosting their productivity across both formal and informal sectors.

[90] Situation of Women in Ivory Coast 2022. https://famille.gouv.ci/Tmffe/SITUATION_DE_LA_FEMME_EN_COTE_D-IVOIRE.pdf
[91] Ibid
[92] NORBERT EDOMAH, CHRIS FOULDS, IFEOMA MALO, (2021). Energy Access and Gender in Nigeria: Policy Brief. https://energia.org/assets/2021/08/NIGERIA_Gender-equity-and-energy-access_DEF.pdf
[93] Ibid
[94] Worl Bank, (2023). Nigeria Electrification Project https://documents1.worldbank.org/curated/en/099092023030529715/pdf/P1618850620a5e07008044027ecf3bbbdb2.pdf
[95] https://fgnpowerco.ng/wp-content/uploads/PPI-Project-Book.v6.pdf

In response to these challenges, efforts are emerging to address these disparities. The Federal Ministry of Power has established a dedicated unit for Sustainable Development, Climate Change, Gender, and Human Rights to integrate gender considerations into energy policies. The ASCF Programme in Nigeria aims to provide clean energy solutions to communities, particularly in rural areas, thereby increasing women's access to reliable energy sources. These initiatives also include measures to empower women engineers and innovators within the energy sector. By adopting inclusive strategies, Nigeria has the opportunity to reduce gender-based energy disparities and unlock the transformative potential of women's contributions to the energy transition.

Gender and Agriculture in Nigeria

Nigeria's agriculture is acutely vulnerable to climate variability, as it heavily depends on rainfall. In northern Nigeria, rainfall patterns have become increasingly unpredictable, with the rainy season's onset shifting by up to 20 days over the past 30 years (Shiru et al., 2022). This unpredictability has led to significant reductions in crop yields for staples like maize, millet, and sorghum, vital for food security. Without adaptive measures, agricultural productivity could decline by 10–20% by 2050, further exacerbating food insecurity and poverty. Compounding this issue is the concentration of rainfall during July and August, which accounts for over 50% of annual precipitation. This increases the risk of floods and soil erosion, with devastating impacts on agricultural output. Flooding, for example, reduces rice and yam yields by up to 30%, while excessive runoff depletes soil fertility, undermining rural livelihoods. In the semi-arid north, prolonged dry spells restrict farmers to a single cropping cycle annually, intensifying food insecurity. Rising temperatures further threaten agriculture, with projections indicating a 2°C increase by 2050, leading to heat stress, reduced grain yields, and diminished forage quality for livestock.

Gender dynamics magnify these climate challenges. Women, who comprise 60–80% of Nigeria's agricultural labour force, face systemic barriers to resources like land, credit, and climate-resilient technologies (FAO, 2023). They are often primary caregivers and responsible for household food security, yet they lack access to extension services and decision-making power. Flooding and coastal erosion disproportionately displace female-headed households, reducing their resilience and income. In pastoralist communities, women's roles in managing small ruminants and water collection become increasingly burdensome as climate variability intensifies. However, targeted interventions can yield transformative benefits. For instance, investments in solar-powered irrigation and resilient water systems could reduce greenhouse gas emissions in the agricultural sector by an estimated 5% by 2030.[96] Programs that enhance power distribution and e-mobility can also stimulate rural economies and create job opportunities for women, provided systemic barriers like land tenure inequities and social norms are addressed. By integrating gender-sensitive approaches, Nigeria can enhance agricultural resilience, improve food security, and unlock the economic potential of women in its rural communities.

Gender and Water in Nigeria

[96] http://www.fao.org/3/cc7920en/cc7920en.pdf

In Nigeria, as in many countries of the region, women bear the primary responsibility for water collection, particularly in rural areas. Data shows that in 42% of households, this task falls to women, compared to 31% for men.[97] According to a joint report by UNICEF and the World Health Organization,[98] the time spent collecting water is significant, ranging from 30 minutes to over an hour per trip. This burden has far-reaching consequences, diverting women's time and energy from essential activities. These tasks compromise women's health, reduce their economic productivity, and limit the educational opportunities of young girls.

Furthermore, in certain communities, women's access to water is governed by deeply rooted social and cultural norms that systematically disadvantage them. In some cases, these norms are enforced under the threat of social sanctions or reprisals, thereby reinforcing gender inequalities and perpetuating cycles of exclusion and vulnerability.[99]

The implementation of the ASCF Programme will significantly enhance energy availability, thereby creating the enabling conditions for sustainable improvements in water security as improved access to electricity will facilitate the efficient pumping of groundwater and surface water from rivers and lakes, easing the burden of water collection, an activity that disproportionately falls on women. Increased energy supply will also support the treatment of water through energy-intensive processes and ensure its distribution in sufficient quantities to households. Moreover, a reliable energy infrastructure will strengthen rainwater management through the timely pumping and drainage of excess water, thereby reducing the risk of flooding. The ASCF Programme will also enable better collection and treatment of wastewater, contributing to public health by minimizing the spread of waterborne diseases.

Income and Labour force

Employment status of male and female in Nigeria in 2022 was 77.3% males employed at work, while 67.31% females were also engaged in economic activity. Males are employed majorly in wage jobs, while females are mainly engaged in businesses or farming activity. In 2022, the percentage of males and females employed in wage jobs were 17.2% and 9.2% respectively. In contrast, females are more likely to own businesses or be involved in farming activity than their male counterparts. The percentage of females who own businesses or are involved in farming activity was 76.9%, compared to 69.6% for males. The percentage of females who helped in household business was 11.7% compared to their male counterpart, which was 9.8%. In 2023, women constituted 48.44% of the total labour force which was an increase from the previous years.[100]

Despite these figures, women still encounter barriers such as limited access to education, cultural norms, and legal constraints that hinder their full participation in the economy. The issue is partly rooted in the lack of access to electricity, which remains a major barrier to the development of women's economic activities, especially in rural areas. According to a study on the impact of electrification on the labour market in Nigeria, improved access to electricity has a significant

[97] World Bank, 2023

[98] https://www.pseau.org/outils/ouvrages/oms_unicef_une_eau_potable_geree_en_toute_securite_2017.pdf

[99] Institute for Water Education, 2023

[100] Trading Economics. (2024). Nigeria labour force participation rate: Female. Trading Economics

positive effect on labour force participation. Specifically, it is associated with a 15% increase in non-agricultural employment and a 7% decrease in agricultural employment, indicating a shift toward higher value-added activities.[101] Furthermore, another study titled "Education, Electricity Access, and Income Inequality in Nigeria" highlights that access to electricity is a critical factor in reducing income inequality, particularly when coupled with improvements in human capital.[102]

Education

In Nigeria, significant gender disparities exist in educational attainment, which have implications for women's socioeconomic status. According to the National Commission for Mass Literacy, Adult, and Non-formal Education data, female enrolments in Adult/Basic Literacy Education stood at 40.55 per cent in 2020, it increased to 46.10 per cent in 2021 and declined to 38.32 per cent in 2022. In the period under review, male enrolments were higher compared to the female enrolments in 2020, 2021, and 2022 with 59.45 per cent, 53.90 per cent and 61.68 per cent respectively. This indicates a disparity in gender literacy programme participation in the country.[103]

Regarding primary education, according to the Universal Basic Education (UBEC) data, female enrolments in 2020 stood at 48.50 per cent, it increased to 49.03 per cent in 2021 and declined to 48.92 per cent in 2022. These rates are lower compared to the male enrolments in 2020, 2021 and 2022 recorded at 51.50 per cent, 50.97 per cent and 51.08 per cent respectively.[104]

In terms of literacy, the most recent comprehensive data indicates that in 2018, the literacy rate among young females aged 15-24 was approximately 72% while the literacy rate among their male counterparts stood at 78%. Although this data is dated, it highlights the need for continued efforts to improve literacy among young women in Nigeria.[105]

Overall, while there have been strides toward gender parity in educational enrolment, challenges remain in ensuring that Nigerian women and girls have equal access to quality education and opportunities for skill development.

Health

Nigeria faces significant health challenges, particularly concerning maternal and child health. Despite representing 2.4% of the global population, Nigeria accounts for 10% of global maternal deaths. The maternal mortality rate stands at 576 deaths per 100,000 live births, the fourth highest worldwide. Annually, approximately 262,000 new-borns die at birth, the second highest national total globally.[106]

Women of reproductive age in Nigeria encounter numerous barriers to accessing quality healthcare, including limited availability of services, financial constraints, and sociocultural factors.

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[101] Tagliapietra, S., Occhiali, G., Nano, E. et al. The impact of electrification on labour market outcomes in Nigeria. Econ Polit 37, 737–779 (2020). https://doi.org/10.1007/s40888-020-00189-2

[102] Owolabi, O. A., Omeire, M. C., Okwudire, B. O., & Bolujoko, O. T. (2024). Education, Electricity Access, and Income Inequality in Nigeria. *International Journal of Energy Economics and Policy*, *14*(5), 149–161. https://doi.org/10.32479/ijeep.16868

[103] National Bureau of Statistics (NBS). (2023). National demographic and health survey 2023. NBS.

[104] https://ubec.gov.ng/wp-content/uploads/2023/07/2022-NPA-Report.pdf

[105] https://nigerianstat.gov.ng/download/952

[106] https://mics.unicef.org/surveys

A Nigerian woman's lifetime risk of dying during pregnancy, childbirth, or postpartum/post-abortion is 1 in 22, compared to 1 in 4,900 in developed countries.

Addressing these health challenges requires comprehensive strategies, including improving access to quality maternal and reproductive health services, promoting gender equality, enhancing educational opportunities for girls, and implementing policies to eliminate harmful traditional practices.

Access to finance

Access to credit is crucial for smallholder farmers to expand their operations, invest in inputs, and transition to commercial farming. However, in Nigeria, women face greater barriers to accessing formal credit due to factors such as lack of collateral, lower financial literacy, and restrictive banking policies. According to the World Bank (2020), only 22% of women in agriculture had access to formal credit compared to 38% of men.[107]

A study by the African Development Bank (AfDB 2015) found that female farmers are 9 percentage points less likely than their male counterparts to live in households with access to credit. The main reasons include land tenure insecurity (as land is often required as collateral) and traditional gender norms that limit women's economic independence.[108]

To close this gap, financial institutions have begun introducing gender-sensitive credit programmes, such as Nigeria's Women's Enterprise Fund and the Agricultural Credit Guarantee Scheme Fund (ACGSF), aimed at increasing access to finance for female farmers.[109]

Gender-based violence

In Nigeria, 31% of women aged 15–49 report experiencing at least one form of violence, including emotional abuse, physical assault, or sexual coercion, highlighting the scale of this crisis.[110] This statistic reflects not only the prevalence of GBV but also its normalization within many communities, where survivors often face stigma, limited access to justice, and inadequate support systems.

Among married women, the situation is particularly acute, with one in four reporting spousal violence—an alarming rate that reverberates through their lives, impacting mental health, productivity, and financial independence. This violence, often perpetuated in the privacy of the home, includes physical beatings, psychological intimidation, and economic control, leaving women trapped in cycles of dependency and fear. The mental health toll — such as depression, anxiety, and post-traumatic stress — reduces women's capacity to engage in income-generating activities, while physical injuries can limit their labour contributions, critical in a country where women constitute 60–80% of the agricultural workforce. Financial independence is further eroded as abusive partners may restrict access to resources or income, reinforcing economic vulnerability and hindering resilience to climate shocks.

[107] World Bank. (2020). Nigeria: Gender and agriculture report. World Bank Group.
[108] Alliance for Green Revolution in Africa (AGRA). (2021). Africa agriculture status report 2021
[109] Central Bank of Nigeria (CBN). (2022). Annual report 2022. Central Bank of Nigeria.
[110] https://nigerianstat.gov.ng

Societal attitudes exacerbate this crisis, with 62% of women and 24% of men agreeing that a husband is justified in beating his wife for reasons such as burning food, refusing sex, or leaving the house without permission.[111] This stark gender disparity in perception underscores a cultural acceptance of male dominance, where violence is rationalized as a form of discipline rather than a human rights violation. Such beliefs perpetuate a cycle of abuse, discouraging women from challenging abusive behaviours or seeking help, and normalizing GBV as an inevitable aspect of marriage. These attitudes are particularly entrenched in rural areas, where traditional norms hold stronger sway, and access to education and legal recourse is limited.

Early marriage compounds the prevalence and impact of GBV, further entrenching gender inequality. In Nigeria, over 43% of girls are married before age 18, and 13% before age 15, predominantly in northern states where cultural and economic pressures drive the practice.[98] These child brides, often forced into unions with older men, face heightened risks of spousal violence due to power imbalances and their lack of agency. Early marriage curtails education—over 70% of married girls drop out of school—leaving them ill-equipped to escape abusive relationships or achieve economic autonomy. The physical toll is severe, with early pregnancies increasing maternal health risks, while psychological isolation deepens their vulnerability to ongoing abuse. This intersection of GBV and early marriage traps young women in a cycle of poverty and violence, amplifying their exposure to climate-related hardships, such as food insecurity and displacement, without the tools to adapt.

Policy and legal framework

The Nigerian government has shown commitment to advancing gender equality and addressing climate change through various legal and policy frameworks, though gaps remain in integrating these issues effectively. Nigeria has ratified key international and regional agreements, including the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Beijing Platform for Action, Agenda 2063, the 2030 Sustainable Development Goals (SDGs), and the African Union's Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol). These commitments provide a foundation for mainstreaming gender and climate considerations into national development.

The 1999 Constitution of Nigeria guarantees equality before the law under Section 42, prohibiting discrimination based on sex. However, it lacks specific provisions for affirmative action to address historical gender disparities in land ownership, employment, and resource access. The National Gender Policy (2006, updated 2021) seeks to bridge this gap by promoting women's empowerment in economic, social, and political spheres. It emphasizes gender mainstreaming across sectors, including agriculture and energy, and calls for gender-responsive budgeting (GRB) to ensure equitable resource allocation. Despite these ambitions, implementation remains inconsistent due to limited funding and institutional capacity.

On climate change, Nigeria's frameworks aim to mitigate impacts and build resilience. The National Climate Change Policy (2021) outlines strategies for low-carbon development and adaptation, identifying agriculture, water, and energy as priority sectors. The Vision 20:2020 and the Economic Recovery and Growth Plan (ERGP, 2017–2020) integrate climate resilience into economic planning, while the updated Nationally Determined Contribution (NDC, 2021) commits

[111] https://www.worldbank.org/en/country/nigeria/publication/nigeria-development-update

Nigeria to reducing greenhouse gas emissions by 47% by 2030 with international support. However, these policies rarely address gender-specific vulnerabilities or opportunities explicitly.

Key legal and policy instruments relevant to gender and climate in Nigeria include:

- National Gender Policy (2006, updated 2021): This policy aims to eliminate gender disparities in access to resources and decision-making. It highlights women's roles in agriculture and natural resource management, advocating for their inclusion in climate adaptation programmes. However, it lacks specific mechanisms to address climate-related gender challenges.
- Land Use Act (1978): This act vests land ownership in state governors, limiting women's access due to customary laws favouring male inheritance. Efforts to reform land tenure for gender equity, such as the 2016 Gender Equality Bill (rejected by the Senate), have stalled, hindering women's ability to secure land for climate-resilient farming.
- National Water Policy (2016): This policy promotes equitable access to water resources, recognizing women's roles in water collection and management. It advocates for community-based water schemes but does not mandate women's representation in decision-making bodies.
- National Renewable Energy and Energy Efficiency Policy (NREEEP, 2015): This policy aims to expand renewable energy access, including solar and off-grid solutions, to rural areas. While it does not explicitly target women, its focus on energy access aligns with reducing women's domestic burdens.
- Climate Change Act (2021): Enacted to provide a legal framework for achieving low-carbon growth, this act establishes the National Climate Change Council and mandates climate action plans. It mentions vulnerable groups but lacks gender-specific provisions or indicators
- National Adaptation Plan (NAP, in development): Nigeria is drafting its NAP to enhance resilience in agriculture, water, and infrastructure. Early consultations suggest a focus on gender, but detailed gender analyses or action plans are pending (UNDP Nigeria, 2023).
- Nigeria Economic Sustainability Plan (NESP, 2020): post-COVID-19, this plan prioritizes renewable energy and agriculture, including solar irrigation and power infrastructure. It aims to support women farmers but lacks enforceable gender targets

Leadership and decision-making

In Nigeria, women hold only a fraction of political leadership roles, with representation in the National Assembly hovering below 7% as of recent elections, one of the lowest rates in Africa. This stark underrepresentation contrasts with men's dominance in legislative and executive bodies, where they shape national priorities like climate resilience, agricultural development, and infrastructure areas where women, as 60–80% of the agricultural workforce, have significant stakes. The absence of women's voices in these forums means policies often overlook their unique vulnerabilities, such as limited access to land (only 15% ownership) or the disproportionate burden of water collection (up to 4 hours daily), both intensified by climate shocks. Consequently, resource allocation, whether for irrigation pumps, power distribution, or e-mobility rarely prioritizes women's needs, entrenching economic disparities and limiting their social mobility.

Barriers to women's leadership are multifaceted, rooted in cultural norms, systemic biases, and structural constraints. Patriarchal traditions often cast women as caregivers rather than decision-makers, discouraging their political ambition and public engagement. For instance, societal expectations that women prioritize domestic duties over public roles restrict their time and mobility, a challenge compounded by the lack of supportive policies like childcare or flexible schedules in political institutions. Financial hurdles further impede progress, as electoral campaigns demand significant resources that women who earn 23% less than men on average are less likely to amass. Additionally, political violence and intimidation disproportionately target female candidates, deterring participation in a system already skewed by male-dominated party structures that favour male nominees. Even when women secure positions, they often face marginalization within decision-making processes, relegated to token roles rather than substantive influence.

This leadership gap has profound implications beyond politics. Economically, women's exclusion from decision-making bodies restricts their ability to advocate for equitable access to credit, technology, and training resources vital for adapting to climate change in agriculture. Socially, it perpetuates gender norms that devalue women's contributions, limiting their agency in community-level governance, such as water or energy committees, where their input could enhance resilience strategies. Politically, the lack of female role models in leadership stifles aspirations among younger generations, reinforcing a cycle of exclusion. Despite SDG commitments and national policies like the National Gender Policy (2006, updated 2021), which calls for 35% female representation in public office, implementation lags due to weak enforcement, insufficient funding, and resistance from entrenched power structures.

Poverty

Poverty in Nigeria is deeply gendered, with women and girls facing higher levels of economic deprivation than men. According to the National Bureau of Statistics (NBS), women constitute a significant proportion of Nigeria's poor, particularly in rural areas where poverty rates are highest. Structural inequalities in access to education, land ownership, credit, and employment opportunities contribute to these disparities.

Key Gendered Poverty Indicators:

1. Income Inequality: Women earn, on average, 23% less than men in Nigeria, even when performing similar jobs.[112]
2. Employment and Informal Sector Work: Over 70% of Nigerian women work in the informal sector, which offers little job security, lower wages, and no social protection.[113]
3. Land Ownership Disparities: Only 15% of Nigerian women own land, despite making up a significant share of the agricultural workforce.[114]
4. Financial Exclusion: Women in Nigeria are less likely to have a bank account or access to credit compared to men, limiting their ability to invest in businesses or acquire assets.

Women's access to electricity is a fundamental driver for enhancing their contribution to economic activities. Improved availability of electric power, particularly through the implementation of the ASCF Programme, would enable women to expand and diversify their

[112] https://www.worldbank.org/en/country/nigeria/publication/nigeria-development-update
[113] https://www.nigerianstat.gov.ng/pdfuploads/NDHS%202021%20Final%20Report.pdf
[114] https://www.nigerianstat.gov.ng/pdfuploads/NDHS%202021%20Final%20Report.pdf

productive activities, especially in sectors such as processing, trade, and services. Increased female participation in both the formal and informal economy would, in turn, boost household incomes, strengthen women's economic autonomy, and more broadly contribute to a significant reduction in poverty rates, particularly in rural areas where inequalities are most pronounced.[115]

[115] MPIA-20448 Assessing The Economic And Social Impacts Of The Nigerian Rural Electrification Fund (Ref-1) Programme Using A Gender Computable General Equilibrium Model

4. Gender Gaps in Access to Infrastructure and Services and the Programme's Contribution to Gender Equality

Infrastructure and essential services play an essential role in socio-economic development and gender equality. However, disparities persist in access to infrastructure services, disproportionately affecting women, girls and people with reduced mobility. These disparities stem from systemic inequalities, social norms and economic barriers that limit women's access to energy, water and agricultural resources. Addressing these gender gaps is essential to promote inclusive economic growth, reduce poverty and achieve sustainable development goals.

Research highlights that infrastructure disruption has multifaceted consequences, particularly for vulnerable populations. When infrastructure is inadequate or fails during crises, women and marginalised groups are the hardest hit. For example, disruptions in access to essential services, including healthcare, can delay or prevent pregnant women from receiving timely care, increasing maternal health risks. Similarly, unreliable energy supplies exacerbate women's lack of time, increasing their unpaid domestic workload and limiting their economic participation. Similarly, water scarcity forces women and girls to spend long hours fetching water, putting them at risk and preventing them from engaging in education or income-generating activities. Addressing these infrastructure-related gender gaps requires targeted interventions that integrate gender-responsive planning, equitable resource allocation, and community-driven solutions.

Energy: Access to affordable, reliable, and sustainable energy is essential for economic development and gender equality. Women in low-income and rural communities are disproportionately affected by energy poverty, as they are primarily responsible for household energy needs. The reliance on traditional biomass for cooking, such as firewood and charcoal, contributes to adverse health effects due to indoor air pollution and increases women's time burden in collecting fuel.

In Benin, the energy sector grapples with gender-related challenges, including unequal electricity access, differing impacts on men's and women's activities, and barriers to economic and social development, such as limited access to credit and decision-making power. Women predominantly rely on biomass for cooking, exposing them to respiratory health risks from indoor air pollution, while men prioritize electricity for lighting, comfort, and productivity, underscoring disparities in energy usage.[116]

In Nigeria, only 5% of the population has access to clean cooking fuels and technologies, leaving approximately 190 million people reliant on traditional methods. Gender inequality in energy financing poses significant challenges to achieving energy efficiency and climate goals, with most energy asset decisions, such as purchasing refrigerators or air conditioners, made by men. Additionally, financial institutions often require husbands to serve as guarantors before granting women access to financing.[117]

In Angola, access to electricity is marked by a lack of reliable data, making it difficult to fully understand women's electricity access and usage patterns. However, estimates indicate that

[116] The Republic of Benin, (2021). Country gender profile https://www.afdb.org/sites/default/files/documents/projects-and-operations/bad_benin_-_country_gender_profile_ang-last.pdf

[117] NORBERT EDOMAH; CHRIS FOULDS; IFEOMA MALO, (2021). Energy Access and Gender in Nigeria: Policy Brief. https://energia.org/assets/2021/08/NIGERIA_Gender-equity-and-energy-access_DEF.pdf

female-headed households have lower access to electricity compared to male-headed households (36.5% versus 44.3%, according to DHS 2015-16). In rural areas, where service coverage is minimal, this access gap is even more pronounced, disproportionately affecting female-headed households across all education levels.[118]

The ASCF Programme supports the installation and expansion of renewable energy sources, including a solar farm and an energy storage station in Benin, to ensure energy autonomy for the Glo-Djigbé industrial zone. Improved distribution and storage infrastructure will strengthen industrial activities, providing increased opportunities for women-led businesses. In Angola and Nigeria, the program aims to extend electric transmission lines to improve access to electricity for the population.

Water: Water access and sanitation are critical for health, hygiene, and economic productivity. In many regions of the focus countries, women and girls bear the responsibility of water collection, which can take hours each day, reducing their time for education, work, and leisure. The lack of clean water also increases health risks, particularly for pregnant women and young children.

The ASCF Programme includes the development of Lake Nokoué and the Porto-Novo Lagoon in Benin, aiming to improve livelihoods through optimized water resource management. This initiative will particularly benefit women engaged in fishing, trade, and emerging opportunities in ecotourism-related crafts. The sanitation plan for the Porto-Novo Lagoon will positively impact water quality, reduce the time women spend collecting water, and lower health risks for children and pregnant women. These initiatives will alleviate women's burdens, enabling them to participate more actively in economic and educational activities.

Agriculture: Agriculture is the primary source of income for many women and youth in the Programme's focus countries, and persistent barriers such as limited access to land, credit, and agricultural technologies hinder their potential. These gender disparities result in lower productivity due to unequal access to resources, extension services, and market opportunities. In Côte d'Ivoire, for instance, rural women comprise over 65% of the agricultural workforce, yet 75% live below the poverty line.[119] This underscores the urgency of improving women's access to agricultural resources and fostering their inclusion in rural development initiatives. In Benin, 93.8% of female-led farms are small-scale, with limited access to agricultural technologies and credit, making them particularly vulnerable to climate change.[120] In contrast, men primarily manage large-scale farms with relatively better technical and financial resources, further widening gender disparities in the agricultural sector

The ASCF Programme supports several agricultural initiatives, including the regenerative agriculture project in Benin, which will focus on improving carbon storage in arable land while providing economic benefits to female farmers. In Côte d'Ivoire, an index-based agricultural insurance scheme combined with capacity building in the rice value chain will enhance the financial stability of female farmers by providing climate-resilient insurance mechanisms. The

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[118] Word Bank, (2021. Angola - Electricity Sector Improvement and Access Project. https://documents1.worldbank.org/curated/en/863001613962828554/pdf/Angola-Electricity-Sector-Improvement-and-Access-Project.pdf

[119] Word Bank, (2020). Africa Gender Innovation Lab. https://documents1.worldbank.org/curated/en/107961585149053108/pdf/Reducing-the-Agricultural-Gender-Gap-in-Cote-dIvoire-How-has-it-Changed.pdf

[120] Republic of Benin, (2023). Revenu des exploitants agricoles au Benin. https://apidsa.agriculture.gouv.bj/public/storage/uploads/1JlrF5rzavnVtxs0a5zDJRdu0J1pGOxjxPEGjZFK.pdf

hydro-agricultural development project in Côte d'Ivoire will ensure efficient irrigation, increase crop yields, and stabilize the incomes of women and men engaged in agriculture.

5. Vulnerability to Climate Change and Needs of the Beneficiaries

5.1. Understanding Beneficiaries' Vulnerability to Climate Change

Climate change disproportionately affects vulnerable populations, particularly women, the elderly, or people with reduced mobility, smallholder farmers, and low-income communities. Their vulnerability arises from economic dependence on climate-sensitive sectors, limited access to resources, weak adaptive capacity, and socio-cultural constraints. Benin: The Strategic Environmental and Social Assessment report on the rehabilitation of Lake Nokoué and the Porto-Novo Lagoon in Benin revealed that sea level rise due to climate change (up to 50 cm by 2050) will exacerbate issues related to lacustrine flooding, particularly in the low-lying riparian areas of the lake.[121]

In many rural areas, livelihoods such as agriculture, fishing, and informal labour are highly sensitive to climate variability, making economic stability precarious. Extreme weather events floods, droughts, and storms further exacerbate this vulnerability by destroying infrastructure, disrupting food and water supplies, and increasing displacement risks. Additionally, energy insecurity, lack of access to finance and credit, and inadequate health and sanitation infrastructure deepen the challenges faced by these populations, particularly affecting women and children. Understanding these vulnerabilities is critical to designing inclusive and effective adaptation interventions.

Agricultural producers in Côte d'Ivoire are highly vulnerable to the impacts of climate variability due to their heavy reliance on rain-fed farming. Women's employment in this sector remains lower than men's, as they disproportionately occupy vulnerable positions. Additionally, climate change has affected the agro-industrial sector, where women's representation declined from 10.2% in the early 1990s to 6.0% in 2022, while men's share remained relatively stable at around 13.8% in 2022.[122]

Developing clean energy sources is essential to tackle climate change in the focus countries, particularly in Nigeria energy supply relies heavily on fossil fuels.[123] In Angola, the primary electricity source originating from hydropower, the energy system is increasingly strained by erratic rainfall patterns and prolonged droughts, jeopardizing energy production and supply. In all focus countries, a significant portion of the population face challenges such as unstable electricity supply and insufficient capacity to meet the needs of households and businesses. This challenge is compounded by a growing demand for electricity, driven by rapid population growth and expanding economic activities across various sectors. This mounting pressure exacerbates the vulnerability of communities, particularly in rural areas, which are the most exposed to the effects of climate change and are underserved by existing energy infrastructure. As the focus countries

[121] République du Bénin, (2023). Évaluation Environnementale et Sociale Stratégique. https://documents1.worldbank.org/curated/en/099111824103014763/pdf/P1805791e78e0e02d193221c6e505c629bd.pdf

[122] République de Côte d'Ivoire, (2024). Rapport sur l'état d'avancement de la transition climatique en Côte d'Ivoire. https://finance.mnv-cotedivoire.ci/frontend/documents/1730048993_Rapport_National_Climat_CIV_2024_30092024.pdf

[123] KONRAD ADENAUER STIFTUNG, (2024). Nigeria's Energy Transition: Approaches for An Efficient and Pragmatic Energy Transition and Climate Protection. https://www.kas.de/documents/252038/29391852/Nigeria%E2%80%99s+Energy+Transition.pdf/773e6eae-18de-4962-a9a8-2fd55bab57b8?version=1.0&t=1731944054352

transition to clean and renewable energy, it is crucial for energy transition plans to address the needs of vulnerable populations, particularly rural communities. The ASCF Programme will ensure inclusive participation and support from all stakeholders in the countries' energy transformation.

5.2. Sectoral gender needs and interventions

Gender-specific needs assessment of the ASCF Programme's key sectors is essential to ensure inclusive, effective, and equitable climate interventions. Due to their differing roles, responsibilities, and access to resources, women, men, youth, and marginalized groups experience the impacts of climate change in distinct ways.

In southern Benin, women, who are more exposed to waterborne diseases and precarious working conditions in processing areas around the lagoon, face heightened health and socio-economic impacts. Meanwhile, men, primarily involved in fishing and the trade of fishery products, grapple with challenges posed by climate variability and water pollution, which directly affect their livelihoods. As part of the rehabilitation of Lake Nokoué and the Porto-Novo Lagoon, this project directly addresses the needs of local populations, including the restoration of water bodies, helping to prevent seasonal flooding that particularly affects children and the elderly, while preserving water quality. The project also involves the development of riverbanks and lowlands, fostering small-scale irrigation projects to enhance food security, especially for the most vulnerable populations. Additionally, it will support fishing communities by promoting fisheries value chains, thereby contributing to local economic development.

In Benin, farmers face critical challenges, including the gradual decline in soil fertility. These farmers often require financial resources to access essential agricultural technologies to adapt to climate variability. These challenges include prolonged exposure to drought and intense but sporadic rainfall, concentrated over a short period during the rainy season. The programme promotes regenerative agriculture practices such as crop rotation, reduced tillage, and organic fertilization to enhance soil fertility and increase carbon storage. These practices also reduce greenhouse gas emissions, generating tradable carbon credits that provide additional income for farmers. This economic incentive supports widespread adoption, boosting climate resilience, soil health, and sustainable livelihoods for agricultural communities.

Energy needs in Nigeria and Angola are shaped by various factors, including electricity access, reliance on hydrocarbons, and the development of renewable energy sources. In Nigeria, approximately 59.5% of the population currently has access to electricity. However, the country faces significant challenges such as frequent outages and heavy reliance on diesel-powered generators.[124] Despite being a major oil producer with a daily output of 2.05 million barrels, Nigeria is striving to diversify its energy mix by investing in renewable sources such as solar and hydropower. Similarly, in Angola, electricity access is even more limited, reaching only 48.2% of the population. Despite its substantial oil production of 1.53 million barrels per day, Angola is focusing on hydropower development to strengthen its energy network. Both countries have significant potential to further develop renewable energy sources and improve access to reliable, affordable, and sustainable energy.

In Nigeria, the initiative to develop an electric transmission line is part of a broader effort to modernize the national grid. This project aims to reduce frequent power outages and provide more reliable energy access for households and businesses. Similarly, the construction of power line infrastructure in Angola significantly enhances electricity access for local communities and industries, contributing to the country's economic development and energy stability. These

[124]EIA, (2019). Country Analysis Executive Summary: Nigeria. https://www.eia.gov/international/content/analysis/countries_long/Nigeria/NigeriaCAXS_2020.pdf

initiatives play a vital role in promoting sustainable development and improving the quality of life for the population.

In Côte d'Ivoire, the constant variability of climatic conditions, particularly seasonal changes, requires producers to utilize improved rice varieties adapted to local specificities (lowland rice, rainfed rice, etc.). These varieties must be disease-resistant and capable of withstanding climatic challenges. Furthermore, there is a critical need for structural developments such as lowland areas, irrigated perimeters, and drainage systems. These infrastructures are vital for securing production, especially during the dry season or periods of irregular rainfall. Farmers also face constraints related to limited access to modern irrigation infrastructure, a key factor in ensuring the resilience and sustainability of rice production. This is why, in Côte d'Ivoire, projects are being developed to promote weather index-based agricultural insurance and strengthen the resilience of rice producers to climate risks. These initiatives protect farmers against losses caused by climatic variability while facilitating their access to financing. Additionally, they encourage the adoption of sustainable agricultural practices, contributing to a more robust rice value chain. Similarly, the hydro-agricultural development project focuses on improving irrigation and water management infrastructure for agriculture. It aims to increase agricultural productivity and ensure food security while conserving water resources. By reducing farmers' vulnerability to drought periods, this project plays a key role in promoting resilient and sustainable agriculture.

Expanding access to clean energy is vital, as many vulnerable communities depend on biomass for cooking, causing deforestation and air pollution. Off-grid renewable solutions like solar and wind can boost rural electrification and productivity. Investments in climate-resilient water supply systems, including rainwater harvesting and solar-powered systems, will improve water security and equitable distribution.

Agriculture, crucial for vulnerable populations, faces climate threats undermining food security, especially for women farmers. Regenerative practices like agroforestry and conservation farming enhance soil health and carbon sequestration. Financial tools like index-based agricultural insurance and solar irrigation systems will build resilience, while capacity-building for women farmers supports adaptation efforts.

6. Specific Actions for the Integration of Gender and Social Inclusion in the ASCF

The gender assessment serves as a programmatic-level analysis, establishing the strategic foundation for gender integration across the entire Africa Sovereign Climate Facility (ASCF). Rather than focusing on a single, pre-defined project, this assessment takes a high-level view, examining the systemic gender disparities, vulnerabilities, and socio-economic contexts across the four target countries: Angola, Benin, Côte d'Ivoire, and Nigeria. It synthesizes country-level data to identify common, cross-cutting barriers that women face in the programme's key sectors, such as unequal access to land, energy resources, finance, and decision-making roles. The purpose of this broad analysis is to build a compelling rationale for embedding gender equality as a core objective of the facility, ensuring its design aligns with the GCF Gender Policy and recognizes women as essential agents of change in climate action. The findings of the gender assessment highlighted specific entry points that are critical for integration within the Gender Action Plan

Activity	Entry point	Type of Gender Perspective Integration	Responsibility
Component 1: Climate Mainstreaming and Institutional Strengthening for Sovereign Investment Transformation			
Activity 1.1.1 Climate Eligibility Alignment and Investment Pipeline Refinement	Yes	- Conduct stakeholder consultations with women's groups, indigenous women, female farmers, and entrepreneurs - Promote the participation of women and marginalized groups in workshops and knowledge-sharing platforms. - Ensure gender analysis in impact assessments to identify barriers and opportunities for women and vulnerable groups and involve gender experts to define project eligibility criteria. - Ensure the integration of measures promoting women's economic inclusion and addressing differentiated needs in the projects.	ASCF Team Participating countries Executing Entities
Activity: 1.2.1: Sovereign Capacity Building and Climate Mainstreaming into Macroeconomic Frameworks	Yes	- Develop gender-responsive climate and impact reporting templates that include sex-disaggregated indicators and gender-sensitive metrics - the integration of measures promoting women's economic inclusion and addressing differentiated needs in the projects - Integrate gender equality and social inclusion training modules in capacity-building for institutions and stakeholders.	ASCF Team Executing Entities Participating countries

		- Integrate gender equality and social inclusion training modules in capacity-building for institutions and stakeholders. - Promote the participation of women and marginalized groups in workshops and knowledge-sharing platforms.	
Activity 1.1.2: Strategic Investment Structuring	Yes	- Ensure gender analysis in impact assessments to identify barriers and opportunities for women and vulnerable groups and involve gender experts to define project eligibility criteria. - Include a specific analysis of women's access to climate finance and technologies.	ASCF Team Executing Entities
Component 2: Investment and Project Execution Activities			
Activity 2.1.1: Finance the Execution of Efficient, Reliable Energy Transmission, Distribution and Storage	Yes	- Promote the integration of women into the renewable energy value chain through training and mentoring.	ASCF Team Executing Entities
Activity 2.1.2: Finance the Execution of reconfiguring food systems	Yes	- Facilitate women's access to agricultural insurance programmes.	ASCF Team
Activity 2.1.3: Finance the integration of water management – protection from water – related disasters, preservation of water resources and enhanced resilient water supply and sanitation services	Yes	- Integrate women's participation in water resource planning and management, particularly in infrastructure and irrigation projects.	ASCF Team
Activity 2.1.4: Finance access to modern renewable energy	Yes	- Raise awareness within communities about the impact of access to renewable energy on women's economic empowerment.	ASCF Team
Activity 2.1.5: Finance the execution of climate resilient infrastructure	Yes	- Ensure infrastructure design and siting address the differentiated climate risks faced by women and vulnerable groups, particularly regarding access to essential services during climate-related shocks.	ASCF Team