

ORDER OF CHIEF EXECUTIVE OFFICER

2019.12.11

Number A-19/666

On approving the “Trade and Development Bank’s
Gender Equality Policy”

Based on the Article 83.1 of Company law of Mongolia, Article 9.10.8 of “Rules of Trade and Development Bank”, and Article 7.4 of “Internal policy, and procedure approval procedure of Trade and Development and Bank”, it is hereby ORDERED:

1. That the “Trade and Development Bank’s Gender Equality Policy” as attached in the Appendix 1 of this order is put into effect.
2. That the “Trade and Development Bank’s Gender Action Plan” as attached in the Appendix 2 of this order is put into effect.
3. That the Chief Executive Officer’s previous orders dating to 19th of June, 2017 numbered 17/826 approving “Trade and Development Bank’s Gender Policy for Bank Customer” and 17/825 approving “Trade and Development Bank’s Gender Policy for employees” are no longer effective.
4. That all departments, units, branches shall follow this order starting 13th of December, 2019.
5. That the Risk Management Department (Delgermaa D.) is directed to be responsible for this procedure and make changes to the Trade and Development Bank’s electronic policy and procedure compilation.
6. That Internal Audit Department (Enkh-Amgalan G.) is directed to oversee and monitor the implementation of the order.

CHIEF EXECUTIVE OFFICER

ORKHON O



TRADE AND DEVELOPMENT BANK'S GENDER EQUALITY POLICY

Content

1. General Provision
2. Principles and Scopes
3. Structure and framework of gender equality of bank
4. Capacity Building
5. Monitoring and Reporting
6. Other
7. Responsibility

Annexes

- Annex 1.1 Gender Screening Scoreboard
- Annex 1.2 GCF Gender mainstreaming requirement
- Annex 1.3 ToR of Gender Committee
- Annex 2 Gender Action Plan

TRADE AND DEVELOPMENT BANK'S GENDER EQUALITY POLICY

One. General Provisions

- 1.1 Trade and Development Bank (hereinafter referred to as the “Bank”), the leading banking service provider, is the first and foremost commercial bank of Mongolia. Trade and Development Bank’s Gender Equality Policy (hereinafter referred to as the “Policy”) expresses the commitment of Bank to promote gender equality within in the Bank, across its operations, products and services.
- 1.2 The Gender Equality Policy and its Action plan were prepared taking into consideration the Mongolian laws and regulations on promoting the gender equality, and best practices of other multilateral development banks and international organizations.
- 1.3 Bank values diversity and respects the life and dignity of every human being, considering all of types of manifestation of differences, genders and sexual orientations, races and ethnicities, religions, cultures, political beliefs, among others.
- 1.4 The Gender Equality Policy of the Bank reaffirms the permanent commitment of the TDBM to contribute to the elimination of all forms of inequality and discrimination in its working environment and in the institutions that participate in its relationship chains.
- 1.5 The policy is focuses on gender inequality, discrimination, prevention and elimination in the Bank's workplace.
- 1.6 The policy is aligned with the United Nations Sustainable Development Goals (SDGs) that make explicit commitment to gender equality, both as a standalone goal on gender equality and women’s empowerment which are cross-cutting theme for across all the SDGs.
- 1.7 The policy is consistent with principles of the Sustainable Development vision of Mongolia (2030), Law on Promoting the Gender Equality, National Program on Gender Equality (2017-2021), and Gender strategy for organizations and agencies under the authority of the Minister of Finance of Mongolia (2016-2024) and action plans.
- 1.8 Following definitions shall apply to the policy
 - 1.8.1 **“Gender”** refers to the social, behavioral and cultural attributes, expectations, responsibilities and norms associated with being male or female. They are context/time-specific and changeable, and therefore gender identity should also be considered
 - 1.8.2 **“Empowerment of women and girls”** means promoting women’s lives via participation and decision-making, including support to (i) women’s rights, access to and control over resources; (ii) women’s access to opportunities and resources; (iii) actions to transform the structures and institutions that reinforce and perpetuate gender discrimination and inequality; and (iv) women’s ability to exert influence in society
 - 1.8.3 **“Gender analysis”** as a process that uncovers whether policies, plans and activities respond to different needs of women, men and various social groups, including whether they provide equal access to participation and opportunities for equal and adequate impacts. For this purpose, not only sex-disaggregated data analysis but also a combination of policy analytical and qualitative research methodologies could be used.
 - 1.8.4 **“Gender equality”** Women and men enjoy the same status and have equal opportunity to realize their potentials to contribute both in their public and private lives; also to equally participate in development processes and benefit from the results.
 - 1.8.5 **“Gender mainstreaming”** Process and strategy of integrating gender perspectives into all activities. This is achieved by organizations assessing the different impacts on female and male, as well as on various social groups, of their policies, legal

environment, projects, programs and planning processes at all levels, taking into consideration their different needs and practical implications.

- 1.8.6 **“Gender-based violence”** as any action or inaction prompted by the victim’s gender that inflicts or has the potential to inflict a physical, sexual, emotional, and economic damage to a victim
- 1.8.7 **“Gender statistics”** as sex-disaggregated quantitative data used as a baseline for policy formulation processes, by using a time-specific and social needs-based means, in order to facilitate changing gender stereotypes and address gender inequality in societies.
- 1.8.8 **“Gender quota”** as the absolute minimum measure of the representation of men and women in decision-making positions
- 1.8.9 **“Gender-responsive processes”** here refer to those processes that consider in their design and implementation the gender norms, roles, and relations of a given social setting in order to reduce the gender gaps generated by said norms, roles, and relations.
- 1.8.10 **“Gender equality policy and action plan”** is planned actions are phased in order to achieve policy implementation.

Two. Principles and Scopes

2.1 The following principles guide the actions of the Bank:

- 2.1.1 **Commitment:** understanding the sociocultural factors that can exacerbate gender inequality and disrespect to diversity in order to adopt appropriate methods and tools for promoting equal rights, and to combat any type of discrimination in its internal environment and relationship chains;
- 2.1.2 **Alignment with public policy:** acting according to national public policies regarding gender and diversity;
- 2.1.3 **Encouragement:** encouraging projects and programs, and bank’s products and services that contribute to gender equality and to the empowerment of women;
- 2.1.4 **Competences:** promoting the training and development of staff on issues of gender and diversity and acting in the formation and management of knowledge on the subject
- 2.1.5 **Equal opportunities within in the bank:** Promotion of potentials, equal rights and opportunities for all employees and members of the workforce, irrespective of their gender, sexual orientation and gender identity. Creation of a balanced gender ratio for the different job categories and assignments within the bank.
- 2.1.6 **Transparency:** Bank recognizes the importance, access and accountability in all aspect of its operations. The bank will provide accurate, gender-related and timely information to its stakeholders and public at large, about its policy guidelines, standards, procedures, products and services.

2.2 The Bank will apply its Gender Equality Policy to all its activities, including its operation, products and services for public and private sector. The Gender Equality Policy’s objectives apply across four interconnected levels:

- 2.2.1 **At the TDBM institutional level:** to adopt, implement and document the TDBM gender-responsive approach in its day-to-day governance, operations and procedures, and its performance measurement frameworks while committing the necessary resources, financial and human, to make this approach robust and effective;
- 2.2.2 **At the sector level:** to contribute to high-quality, more comprehensive, systematic and participatory sex-disaggregated data collection, qualitative and quantifiable gender analysis and action plans, and a knowledge base that supports gender-responsive learning outcomes.

- 2.2.3 **At the national level:** to support and sustain an enabling environment that builds on existing Mongolian (national) policy commitments, environmental, and social standards, and redress mechanisms to achieve gender equality; and
- 2.2.4 **At the international level:** to promote gender equality in global financial sector by contributing to Agenda 2030 for Sustainable Development Goal specifically to achievement of Goal Five “Achieve gender equality and empower all women and girls”.
- 2.3 The Policy is the guiding framework for all executives, managers and employees of the Bank. It applies to all head office and branch office staff, including international and national personnel and external experts. They stand up for gender equality and in doing so help to bring this policy to life and translate it into specific actions. The strategy also serves as a basic source of reference and guidance for our partners and as a set of binding instructions for the bank’s partners and stakeholders.
- 2.4 **Institutional level:** Mindful of the business and efficiency benefits of a work environment that fosters gender balance, the Bank has launched an institutional gender initiative to enhance gender equality within the institution. This initiative entails establishing a comprehensive policy framework for addressing institutional gender issues, adopting relevant gender sensitive policies and practices and implementing related reform measures.
- 2.4.1 **Strategy and policy level:** Gender policy will be integrated into the Bank’s existing policies and strategies. All policies and strategies will undergo comprehensive gender analyses and describe specific actions within the scope of the policy or strategy, to address gender inequalities. Comprehensive gender analysis will be incorporated into each TDBM policy and strategy when each is being revised.
- 2.4.1.a The Bank will analyze and address the gender equality dimensions of economic and social issues in all its policies, loans, projects and in the Bank’s external and internal relations.
- 2.4.1.b The bank will implement Gender Action Plan (Appendix 2) that sensitizes all TDBM staff to gender equality dimensions in all affairs of internal work relationships and promotes the progressive incorporation of more balanced gender perspectives into management policies, operation and staff relations.
- 2.4.2 **At the project portfolio level,** the Bank will commit to stimulate projects that generate income and employment opportunities for women and promote gender equality.
- 2.4.2.a The bank will ensure that project proposals submitted to the bank for financing align with its Gender Equality Policy.
- 2.4.2.b The bank will review all projects using the “Gender Screening Scoreboard of the TDBM” (Annex 1.1).
- 2.4.3 **At the Bank’s Operation level,** the bank will allocate human and financial resources to the implementation of the policy.
- 2.4.3.a The Bank will develop Action plan for the implementation of the Gender Equality Policy.
- 2.4.3.b The Bank will disseminate the policy and its action plan internally and increase staff awareness on importance of gender equality.
- 2.4.3.c The Bank will allocate human resources to implement the policy by establishing the Gender Committee and appointing a Gender focal point in each departments, unit and branches.
- 2.4.3.d The bank will develop the capacity and skills of its staff through capacity building trainings and workshops.
- 2.4.3.e The bank will introduce accountability mechanism to track progress and measure results of the policy.
- 2.4.3.f The Bank will monitor the implementation the Gender Action plan.

- 2.4.3.g The Bank will conduct gender assessment on annual basis for its operation, products and services.
- 2.4.4 **At the individual staff level**, the Bank will prioritize gender equality in staff recruitment, orientation, promotion and will strive for equitable number of women and men at all levels of the bank, including senior/executive leadership.
- 2.4.4.a The Bank will invest in staff training on gender equality at all levels to strengthen its capacity to gender sensitive and transformative work.
- 2.4.4.b The Bank will ensure that priority is given to fostering safe, gender sensitive work environment for all staff, with clear accountability mechanisms to prevent and protect against sexual and gender-based discrimination and harassment at workplace.
- 2.4.5 **At the customer level**, the bank will provide innovating range of universal banking products and services with excellent service and high quality to its customers.
- 2.4.5.a The bank will work with its customers to design more diverse and inclusive financial products.
- 2.4.5.b The Bank will work with its customers in designing financial products that will support women business owners and entrepreneurs.
- 2.4.5.c The Bank will establish gender disaggregated database to analyze and understand its customers lending patterns and understand women entrepreneurs seeking finance.
- 2.4.5.d The bank will conduct needs assessment of women owned SMEs including analysis on rejected loan applications.
- 2.5 **At the Sector Level**, as a major player in the financial and banking sector and a leading innovator of the financial sector of Mongolia, the bank will commit in followings at the sectoral level:
- 2.5.1 Making the business and corporate environment more accessible for women
- 2.5.2 Increasing financial and business support for women-led businesses
- 2.5.3 Increasing employment opportunities and skills for women
- 2.5.4 The bank will aim to be recognized as an inclusive institution that understands and meets the needs of its customers and society.
- 2.5.5 The bank will encourage all partner suppliers, partners and beneficiaries to adopt policies to empower women, promote gender equality and diversity.
- 2.6 **TDBM at the national level**
- 2.6.1 The Bank will support and sustain an enabling environment that builds on existing Mongolian (national) policy commitments, environmental, and social standards, and redress mechanisms to achieve gender equality.
- 2.6.2 The policy supports principles of the Sustainable Development vision of Mongolia (2030), Law on Promoting the Gender Equality, National Program on Gender Equality (2017-2021), and the financial sector policies and action plans.
- 2.7 **TDBM at the International Level**
- 2.7.1 The bank will contribute to the international agenda on promotion of gender equality, particularly in the context of the Sustainable Development Goals. The specific area of relevance to the TDBM relates to encouraging, and where possible, supporting its clients to contribute to the achievement of SDG Goal 5 which is “Achieve gender equality and empower all women and girls” in particular regards to:
- 2.7.1.a “Ensuring women’s full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life”: assessing where the Bank can contribute to further exploring and developing approaches which promote women’s voice, participation and leadership within in the private sector;
- 2.7.1.b Promoting “reforms to give women equal rights to economic resources, including financial services”: assessing where the Bank can contribute to the development and

- implementation of project and products which promote the economic empowerment of women in particular regards to access to finance; and
- 2.7.1.c “Adopt and strengthen sound policies and enforceable legislation for promotion of gender equality and the empowerment of women and girls at all levels” assessing where Bank could contribute as part of advocacy and capacity building.
 - 2.7.2 The bank will seek to establish partnership international donor organization, finance institutions and initiatives with strategic objectives to promote gender equality.
 - 2.7.3 The bank will continue to build on its and engagement and partnership with Asian Development Bank, JICA, Green Climate Fund, Women’s World Banking etc., to enhance women’s economic opportunities in accessing to finance.
 - 2.7.4 International development organizations requirements for mainstreaming gender in the Bank’s operation and activities will be attached to the Gender Equality Policy as an annex and will be considered as one of the guiding documents for communication with the respective organization.

Three. Structure and framework of gender equality of bank

- 3.1 The Bank’s Gender Equality policy is the guiding framework for all executives, managers and employees of the Bank. It applies to all head office and branch office staff, including international and national personnel and external experts. The positions for implementation of the policy are described below:
 - 3.1.1 **Executive Committee:** Puts the gender policy into effect and sets the corporate-policy orientation for its implementation. Appoints a Head of Gender Council.
 - 3.1.2 **Head of Gender Committee:** Coordinator and spokesperson for gender. Actively promotes TDBM’s Gender Equality Policy and gender equality and represents Gender Committee during the Executive Committee meetings. Advises the Executive Committee on fundamental corporate policy issues regarding gender equality. TDBM spokesperson for gender, Acts as line manager for the Secretary of Gender Committee, Advises the Executive Committee on corporate policy issues in area of gender equality, Coordinates the TDBM Gender committee.
 - 3.1.3 **Gender Committee:** Consists of the Head of the Gender Council, Secretary, and the Gender Focal Points (appointed by the Executive Committee) from the departments and corporate units including TDBM branch offices. Supports and monitors implementation of the gender strategy within the organizational units. Ensures implementation of the Gender Equality Policy and prepares annual implementation report. Compiles the results achieved in the different organizational units and identifies joint areas of action. Ensures implementation of the Executive Committee’s instructions on gender in operation.
 - 3.1.4 **Secretary of Gender Committee:** Coordinating implementation of the gender strategy. Elaborating the annual report on the implementation of the strategy and coordinating the Bank wide monitoring with support of the Gender Committee members and coordinate the Gender Network Group.
 - 3.1.4.a Assisting Head of Gender Committee in coordinating the committee
 - 3.1.4.b Coordinating the steps involved in implementing the policy and its action plan
 - 3.1.4.c Systemizing the progress on implementing the policy achieved by the various departments, units and branches.

- 3.1.5 **Gender Network group:** Consists from gender focal points (volunteer based). Communicates the gender policy inside the company. Encourages the discussion of innovative topics, issues and challenges that are important from a corporate policy stance.
- 3.1.6 **Gender Focal Points:** Each department, unit and branch offices of TDBM will have appointed Gender Focal Point (GFP). The GFPs serve as the contact and resource persons within their teams and are tasked to help raise awareness and understanding of gender-related issues and promote the application of the Gender Equality Policy in the daily work.

Four. Capacity Building

- 4.1 Successful implementation of the Gender policy requires gender-aware Bank staff at all levels. Gender training will therefore be designed to cater for the different needs and levels of staff in order to enhance their level of gender awareness, provide sector specific competence and to enable them to play an effective advocacy role.
- 4.2 Gender training will be provided for the all members of the Board, Executive Committee and all members of senior management in order to establish the Bank's capacity on gender.
- 4.3 The Bank expects that within three years of the adoption of this policy, all employees of the Bank will have participated in the gender equality training.
- 4.4 The Bank will also integrate human rights and gender equality trainings into a new employee's induction training package.
- 4.5 The Bank will also provide staff with gender analysis materials. Easy Reference Guides to use gender lens throughout the bank's operation will be developed and distributed to staff.

Five. Monitoring and reporting

- 5.1 The Gender Committee will examine the implementation status of the Gender Equality Policy and its action plan.
- 5.2 In cooperation with the gender focal points of the individual organizational units the Gender Committee will consolidate company-wide implementation report (including recommendations) and submits it to the Bank's Executive Committee and Director's Board on an annual basis.
- 5.3 In cooperation with the gender focal points of the individual organizational units the Gender Committee under the coordination of the Secretary, the institutional level gender assessment will be conducted on annual basis. With approval of the Executive committee, the key results are incorporated into the Integrated Company Report and into other reports.

Six. Others

- 6.1. This Gender Equality Policy will come into effect upon adoption by the Executive Committee and the order of the CEO. The policy will apply to ongoing activities to the extent reasonably possible and those that will be approved after the effective date of this policy. The Policy can only be amended or invalidated by the order of the CEO.

Seven. Responsibilities

7.1 If the breaches of the bank employee as in action and inaction are of criminal nature, the bank shall have the law enforcement agencies handle the case.

7.2 Regardless of whether the actions and the inactions of the employee who has breached this procedure have received penalty from the regulatory agencies or not, the employee will still receive disciplinary action by the bank as stated in the internal labor policy as well as the Labor Law of Mongolia.

7.3 If the action and the inaction of the employee who breached the procedure has cost the Bank physical loss, the employee, regardless of whether the employee has received disciplinary, administrative, or criminal penalty, the banks shall have the employee compensate for the bank's losses caused by them.

7.4 If the action and the inaction of the employee who breached the procedure has negatively affected the bank's reputation, the employee is responsible for restoring and reversing the harm caused by them to the bank.

Gender Equality Screening Scoreboard

The Bank recognizes the centrality of human rights to sustainable development, poverty alleviation and ensuring fair distribution of development opportunities and benefits and supports “universal respect for, and observance of, human rights and fundamental freedoms for all”. This qualitative checklist/ scoreboard reveals the extent to which gender related issues are addressed from a human rights-based approach in project proposals from potential project implementers.

green = 2 points= strong gender sensitivity;
yellow = 1 point = moderate gender sensitivity;
red = 0 points = weak gender sensitivity;
purple = -1 point= likely harmful gender impacts;

Project Name:	
Implementer:	
Amount:	
Sector:	
1. Approaches gender issues from a human rights perspective (gender and human rights);	
2. Acknowledges and seeks to redress inequalities between men and women, boys and girls; explicitly promotes equality between men and women, boys and girls (gender in/equality);	
3. Provides and analyzes sex-disaggregated data as part of the background/justification for the project’s existence and design; includes sex-disaggregated indicators for project monitoring purposes (including data on gender participation in planning, implementation and monitoring and evaluation (gender data);	
4. Evaluates situations where gender-based violence (GBV) may be more likely to occur and proposes methods to prevent GBV in affected households, communities and among project workers (gender-based violence)	
5. Analyzes gender relations, dynamics and inequalities within relevant political, legal, geographic, economic, historical and/or social contexts to be considered throughout the project cycle (gender in context);	
6. Examines how gender inequalities uniquely affect men and women/boys’ and girls’ abilities to participate in the project cycle and benefit from project outputs and outcomes, including whether user fees and other harmful conditions promoted through the project may differentially affect access to services for men and women, boys and girls (gender access);	
7. identifies and seeks to value men’s and women’s differential unpaid time devoted to traditionally feminine care work, including cooking, cleaning, child care, and water and fuel collection (gender and care work);	
8. Promotes the equal opportunity for those who are directly or indirectly affected by the project to participate throughout the project cycle—from planning to implementation to monitoring and evaluation—including women, marginalized men, and other vulnerable groups, as appropriate; collect data on participation by gender (gender inputs);	
9. Plans project outputs and outcomes that accommodate and respond to the differential needs of men and women, boys and girls (gender outputs); and	

10.Considers the differential longer-term impacts of projects on women and men, boys and girls (gender impact).	
Total Score	
Does the project align with The Bank’s Gender Equality Policy?	
Does the project align with Mongolian laws and regulations promoting the gender equality? (Which one, please specify)	
<ul style="list-style-type: none"> • Practical Gender Needs: • Strategic Gender Needs: • Opportunities for Addressing Gender: 	

Green Climate Fund's
Gender mainstream requirement

- a) The Bank will dedicate necessary the necessary financial, human and other resources to comply with the principles and requirements of the Green Climate Fund's Gender Policy.
- b) The Bank will be responsible for meeting the principles ad requirements of the GCF Gender Policy and supporting the implementation of the project level gender action plan as well as reporting on results, including the generation and use of se disaggregated as well as qualitative data.
- c) The Bank will ensure that all projects proposed for GCF financing are aligned with Mongolian polices and priorities on gender.
- d) The Bank will require potential projects for GCF financing:
 - 1) At the project preparation stage,
 - a) To ensure that concept notes and funding proposals submitted for the GCF financing meet the principles and requirements GCF Gender Policy
 - b) To submit as part of funding proposal:
 - A gender assessment along with appropriate environment and social assessment
 - A project level gender action plan
 - c) To integrate analysis of the context and sociocultural factor underlying climate change exacerbated gender inequality and optimize the potential contribution of women and men of all ages to build both individual and collective resilience to climate change.
 - 2) At the project implementation, monitoring and reporting stage,
 - a) The Bank will ensure that potential project implementers take necessary measures to implement the project-level gender action plan submitted as part of the full funding proposal approved by the GCF.
 - b) The Bank will require potential project implementers to refine the gender related baseline, indicators and targets in the project level gender action plan.
 - c) The Bank will require periodic updates on the gender assessment from potential project implementers and notify any potential changes related to the project gender assessment and action plan.
 - d) The Bank will submit periodic monitoring report on the progress made in implementing the project-level gender action plan to the GCF.

Gender Analysis/Assessment Guide and Gender Action Plan Template

Part I: Gender Analysis/Assessment: Guide (Project/Program Level)

Gender analysis/assessment refers to methods used to understand relationships between men and women, their access to resources, their activities, and the constraints they face relative to each other. A comprehensive gender analysis/assessment entails the examination of the different roles, rights, needs, and opportunities of women and men, boys and girls in a given project/program context. It is a tool that helps to promote gender – relevant entry points, policies and identify opportunities for enhancing gender equality in a particular project/program.

In the case of climate change projects/programmes, a well done gender analysis/assessment helps to identify multiple causes of vulnerability, including gender inequality. It also helps to identify and build on the diverse knowledge and capacities within communities/households that can be used to make them more resilient to climate related shocks and risks.

When is a gender analysis/assessment used?

Gender analysis needs to take place early in the planning process so that an understanding of gender roles and power relations is built into the project. All projects/programs should include an analysis of gender and include data on gender issues within the overall situation analysis.

This template provides key questions to consider while developing a gender analysis/assessment for a particular project/program. Be sure to tailor these questions to the context of your project/program. Also, be certain to include quantitative data (i.e. sex – disaggregated) and qualitative data while developing the gender analysis/assessment.

Gender analysis/assessment questions that need to be addressed at the project planning/preparatory stage:

- What is the maternal mortality rate, infant mortality rate, educational status of girls and boys, adult literacy rate (disaggregated by sex), poverty rate, labor force participation rate (disaggregated by sex), employment rate (disaggregated by sex), unemployment rate (disaggregated by sex), political participation rate (disaggregated by sex), life expectancy (disaggregated by sex) in the country of intervention and/or the project/program footprint area?
- What is the legal status of women in the country of intervention?
- What are commonly held beliefs, perceptions, and stereotypes related to gender in the project/program footprint area or the country of intervention?
- What is the division of labor among women and men in the project/program footprint area and/or the country of intervention?
- What is the participation between women and men in the formal/informal economy in the country of intervention or in the project/program footprint area?
- What is the situation of women and men in the specific sector of intervention or in the project/program footprint area?
- In terms of the proposed project/program, will there be any anticipated differences in men's and women's vulnerability and adaptive capacity to climate change? If so, what are these?

- Are there existing gender inequalities that may be exacerbated by climate change impacts in the proposed project/program footprint area?
- What are some of the inequalities that exist between different social groups in the project/program footprint area? How do these inequalities affect people's capacity to adapt to climate change?
- What roles women and men are anticipated to play in the context of the project/program? What will these entail in terms of time commitment and need for mobility?
- What resources (economic, financial, physical, natural, other assets) do women and men have access to? Who manages or controls access to these resources?
- Do women and men from vulnerable communities have equal access to information and opportunities necessary to participate and benefit fully from the anticipated outcomes of the project/program?
- Do women have equal access to education, technical knowledge, and/or skill upgradation?
- Will services and technologies provided by the project/program be available and accessible to both women and men?
- To what extent do women and men from vulnerable communities participate in decision – making processes? What type of decisions are made by women? What are the constraints (social, cultural, economic, political) that restrict women's active participation in household and community level decision – making processes?
- Are there any opportunities to promote the leadership of women in local governance/political systems and formal/informal institutions? If not, what are some of the constraints that hinder women from assuming leadership roles?
- What are the differential needs/priorities of women and men in the context of the project/program? Will the project/program be able to address their respective needs and priorities? If so, how?
- Have the needs of specific (and vulnerable) sub-groups been taken into account by the project/program (e.g. children, girls, women and men with disabilities, the elderly, widows)?
- Has the project/program recognized the distinct vulnerabilities of women and men and developed specific response strategies for each target group?
- Are the specific knowledge and skills of women and men, especially from vulnerable groups, being utilized to contribute to project/program outcomes and solutions?
- Has the project/program identified opportunities to challenge gender stereotypes and increase positive gender relations through equitable actions? If so, what are these opportunities and actions?

When should information from the gender analysis/assessment be considered?

The information gathered from the gender analysis/assessment should be considered in all stages of the project cycle: design, formulation, implementation, and monitoring and evaluation. In each of these stages, project/program managers should keep a 'gender lens' in mind, looking at ways the project/program can address gender inequalities that emerge from the project/program; ensure the differential needs of women and men are addressed; ensure women and men have equal access to resources, services, and capacity development; ensure equal participation of women and men in management arrangements and as beneficiaries, partners and key stakeholders; and ensure women's equal participation in decision – making processes.

Part II: Gender Action Plan: Template (Project/Program Level)

Most often than not, projects/programs financed by the GCF will require the development of a gender action plan (GAP). A project/program-specific GAP is a tool used to ensure gender mainstreaming is explicitly visible in project/program design and implementation. The project/program GAP is not a separate component. It mirrors the project outputs and is an integral part of project/program design. GAPs include clear targets, quotas, gender design features and quantifiable performance indicators to ensure women's participation and benefits. Key aspects of the GAP are incorporated into project/program assurances to encourage buy-in from AEs and other partners.

The GAP presents:

- Preparatory work undertaken to address gender issues in the project/program;
- Quotas, targets, design features, included in the project/program to address gender inclusion and facilitate women's involvement and/or ensure tangible benefits to women;
- Mechanisms to ensure implementation of the gender design elements;
- Gender monitoring and evaluation indicators.

Below is presented a template of a GAP that the Mitigation and Adaptation and Private Sector Facility Divisions at GCF could share with AEs/other partners for their use. As the following template shows, the GAP should contain impact, outcome and output statements, gender – responsive activities, gender – performance indicators and targets, timeline, and responsibility lines. Guidance on what impact, outcome, output statements, gender – responsive activities, gender – performance indicators and targets should look like are provided in the GAP template.

Activities	Indicators and Targets	Timeline	Responsibilities
<p>Impact Statement: Write the project/program impact statement here (Note: an impact statement briefly summarizes, in lay terms, the difference the project/program will make. It also states the long – term gender, social, economic, environmental impacts to which the project/program will contribute. Examples of impact statements in, say, a climate change/energy efficiency project/program: increased resilience of vulnerable communities, including women and girls, to the negative impacts of climate change; improved clean/low – emission energy access for vulnerable and female – headed households; reduced time and labour required by women for household tasks; increase in time saving, recreation and economic activities for women).</p> <p>Outcome Statement: Write the project/program outcome statement here (Note: the outcome statement should be specific, measurable and let project managers know when project goals are achieved. An outcome statement describes specific changes in knowledge, attitude, skills, and behaviours that will occur as a result of actions undertaken by the project/program. Example of an outcome statement in, say, a gender – responsive energy efficiency MSME project/program: improved business opportunities for an estimated X no./percentage of women – led/owned energy efficiency enterprises).</p>			
<p>Output(s) Statement: Write the output statement here. In many cases, there will be more than one output for a particular project/program, therefore for each output statement a separate row should be created followed by associated activities, gender – performance indicators, sex – disaggregated targets, timeline and responsibilities. (Note: an output statement highlights what the project/program intends to achieve in the short term as a result of the project/program activities. Example of an output statement in, say, an energy efficiency project/program is: installed meters, new and subsidized service connections and improved supply quality).</p>			
<p>(This is the place where the project/program team inserts a brief list of activities. Activities are those that tell us what the project/program will do; sometimes referred to as interventions. Examples of activities associated with the above output are):</p> <p>(i) Poor female headed households (FHH) provided new meters (ii) Poor FHH provided with new service connections (iii) Increase in female-headed, start-up, energy-based microenterprises (iv) Women self – help groups (SHGs) trained as trainers for the implementation of gender-sensitive energy user awareness programs (v) Public awareness program implemented, targeting women’s spaces and men, to include information on:</p> <ul style="list-style-type: none"> • provision of concessionary rates for households below the poverty line; • support for metering and easy payment systems; • safety issues related to risks of tampering with high voltage lines; household energy efficiency. 	<p>Outline the indicators and targets here (Note: A good indicator should be able to measure the quantity, quality and timeliness of products (goods or services) that are the result of an activity, project or program. On the other hand, a target should – in the case of the GAP – be disaggregated by sex. Targets, disaggregated by sex, is an effective way to measure quantifiable [and differential] results for women, men, girls and boys. Examples of gender – performance indicators and sex – disaggregated targets are):</p> <ul style="list-style-type: none"> • X% FHH in project areas • X% FHH in project areas • X%, from 2011 baseline • Up to XX SHGs across X districts/provinces/prefectures/municipalities/villages • X no. of newly connected consumers (of which 50% are females) 	<p>(This is the place where the project/program team inserts the timeline for each of the indicators/targets. Examples are shown below):</p> <p>By X year By X year By X year First 6 months and regular thereafter</p>	<p>(Highlight here which party/organization/entity/partner will be responsible for ensuring the achievement of targets, as outlined in the indicator and targets column. Examples provided below):</p> <p>Accredited Entity/Executing Agency</p>

Terms of reference of Gender Committee

<p>I. Head of Gender Committee Reports to Executive Committee Appointed by: Executive Committee Responsibilities:</p> <ul style="list-style-type: none">a) TDBM spokesperson for genderb) Actively promotes TDBM Gender Policy and gender equalityc) Acts as line manager for the Secretary of Gender Committeed) Advises the Executive Committee on corporate policy issues in area of gender equalitye) Coordinates the TDBM Gender committee
<p>II. Secretary of Gender Committee Reports to Head of Gender Committee. Appointed by: Executive Committee Responsibilities:</p> <ul style="list-style-type: none">i. has a strong commitment to the goal of gender equality?ii. assists Head of Gender Committee in coordinating the committeeiii. coordinates the steps involved in implementing the policy and its action planiv. elaborates the annual report on the implementation of the policy and coordinating the Bank-wide monitoringv. systemizes the progress on implementing the policy achieved by the various departments, units and branchesvi. informs and assists Executive Committee in monitoring efforts to achieve gender equality, keeping abreast of opportunities to improve the status of women in the organization and enhance gender equality;vii. encourages her/his colleagues to apply gender specific mechanisms for gender mainstreaming, such as gender assessments, gender specific indicators, gender budgeting;viii. acts as a catalyst in the Gender Committee and Gender Network Group and takes steps to strengthen the capacity on gender equality of her/his colleagues, e.g. by organizing training sessions;ix. stimulates a further deepening of the knowledge base on gender aspects of the work of the Gender Committee;x. networks with external centers of expertise on gender (including international agencies, national institutes and NGOs);
<p>III. Gender Focal Points in the departments and corporate units Reporting: Gender Committee Appointed by the Heads of respective units and department.</p> <p>Responsibilities:</p> <ul style="list-style-type: none">a) The Gender Focal Points advise and support managers in implementing the gender policy in their organizational unit or department.b) Contribute to monitoring and annual reporting, and to bank-wide gender specific initiatives and eventsc) Act as a resource person in collecting sex disaggregated data in their respective unit

Gender action plan

Priority areas	Results to be achieved			
	Action	Indicators	Responsibility	Timing
Governance	Adoption of the policy		Executive Committee	
	Establishment of Gender committee: - Appointment of Gender Committee Head - Appointment of Gender Committee Secretary - Members - Periodic monitoring of reports on the implementation of the Gender Equality Policy and its Action plan	-Decisions of executive committee -Integration of gender in ToR -Annual progress report to the Executive Committee	Executive Committee	2020-2021
	Establishment of Gender Network Group (internal) - Develop ToR - Internal announcement - Recruitment	- ToR - Applications	Administration and Human Resource Department	2020-2021
Competencies and capacity development	Gender Equality trainings and capacity building for: - Executive committee - Senior Management - Gender Committee - Gender network group - Gender focal points	-Training curriculum -Number of capacity building trainings -Number of staff participated in the training	Gender Committee, Administrative and Human Resource Department, Human Resource Unit, Organizations specialized in gender	2020-2021
	Human rights and gender equality trainings included in the bank's induction training package for new employees	Training Curriculum	Gender Committee, Administrative and Human Resource Department, External support from CSO organizations	2020-2021

	Capacity building training in gender equality delivered to all TDBM staff.	-Number of staff participated in the training -Number of capacity building trainings, workshops, seminars	Gender Committee, Administrative and Human Resource Department, External support from CSO organizations	2020-2023
Knowledge Management & communication	Development and dissemination of knowledge management products <ul style="list-style-type: none"> - Gender screening checklist for projects - Annual gender assessment guideline - Gender informed communication and dissemination strategy - Gender-responsive communication materials developed and disseminated 	-Number of knowledge management products produced and disseminated internally and externally - Communication strategy - Communication products	Gender Committee, Gender Network Group, Marketing Departments	2020-2023
Operational Procedure	Policies and regulations are updated to integrate the new Gender Policy - Modification in internal IT system to collect and establish sex-disaggregated database	Number of changes to organizational processes and procedures <ul style="list-style-type: none"> - Policies - Procedures 	Gender committee Administrative and Human Resource Department IT Department	2020-2021
Increasing financial and business support for women-led businesses	Assessment and analysis for new loan/ financing products specifically for women business owners and entrepreneurs Development of new financial products for women business owners and entrepreneurs Assessment of financial opportunities for women owned SMEs including analysis on rejected loan applications.	Number of assessment and analysis for new products Number of financial products for women business owners and entrepreneurs	Retail Banking Department Corporate Banking Department Gender Committee	

