



CLUSTER EVALUATION

# The EBRD's support to gender equality - Complementary Assessment

Additional cluster of five gender related projects 2022-2023

IEvD ID: SS23-192



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This report was prepared by IEvD independently and is circulated under the authority of the Chief Evaluator, Véronique Salze-Lozac'h. It was prepared under the supervision of Gabriele Fattorelli, Director of Corporate, Thematic and Knowledge Evaluation Division of IEvD, by Karin Becker, Principal II, Evaluation Manager, and Alejandra Palma, Principal II, Evaluation Manager, with the support of Samer Hachem and Oskar Andruszkiewicz.

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© European Bank for Reconstruction and Development  
Five Bank Street  
London E14 4BG  
United Kingdom

Web site: [www.ebrd.com](http://www.ebrd.com)

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## Summary of key insights

This “Complementary Assessment” was conducted upon request of the EBRD Board of Directors on a cluster of projects from 2022 and 2023 with gender activities. It complements the "Evaluation of the EBRD's support to Gender Equality – Phase 1" presented at the Audit and Risk Committee (ARC) on April 25, 2024, which focused on the 2017-2021 period.

The complementary assessment focuses on five 2022-2023 gender-relevant projects in the two countries identified by the evaluation, Morocco and Albania, to ensure consistency and comparability. However, it is important to note that a direct comparison is challenging due to differences in scope, focus, timeframes, and project sample. The earlier evaluation reviewed 23 investment projects and seven technical cooperation projects, concentrating on results achieved. In contrast, this complementary assessment reviewed five projects, focusing on the design and preliminary aspects.

This complementary assessment found that the introduction of the Gender SMART Process has been positive, ensuring that all new projects undergoing concept and final review have a Gender SMART Diagnostic, Design and Tag. Operations teams follow the steps set out in the Operations Manual Chapter 9, Appraisal.

This uniformity of treatment in the process provides some sense of the key challenges in the country, sector and for the client. However, the Gender SMART Process effectiveness in terms of results produced cannot yet be determined: none of the five Gender Additional projects under assessment have been implemented yet, and they are not due to be completed until 2026. This assessment also found that the link between the Gender SMART Diagnostic and design of the indicators is not always strong.

Overall, this complementary assessment highlights some improvements driven by the introduction of the Gender SMART process, while confirming other areas needing improvement flagged by the "Evaluation of the EBRD's support to Gender Equality – Phase 1". However, without implemented results, further analysis will be needed to assess actual project results and sustainability.

This assessment highlights the following points:

- **Continued alignment with strategic agendas of the 2022-2023 sample of gender activities compared with 2017-2021 sample.**<sup>1</sup> The recent assessment found that the five projects approved from 2022-2023 are generally aligned with EBRD's strategic agenda, country, and donor priorities, though gaps between project indicators and strategic/diagnostic gaps remain.<sup>2</sup>

<sup>1</sup> The sample for the previous evaluation, Evaluation of the EBRD's support to Gender Equality – Phase 1, covered 2017-2021 and included 23 projects with gender activities whilst the 2022-23 sample for this Complementary Assessment included 5 projects with gender activities.

<sup>2</sup> See table in Section 3 'Conclusions', p. 21.

- **Alignment with client demand ex-ante is mixed, and implementation would depend on the client's level of ongoing engagement.** All clients interviewed confirmed the intention to implement the gender activities. However, client engagement varied at the point of the complementary assessment, as evidenced by the five client interviews. For instance, it emerged that two clients do not consider that gender gaps or inequality are issues affecting their organisation, region or country. This may place a question mark on the motivation to take on and implement gender components. **On the other hand, all five clients confirmed their intention to implement these components through the technical cooperation support or by themselves alongside the investment project, with the guidance and support of EBRD or other partners.**<sup>3</sup>
- **Confirmed support for women's access and employment:** The design elements of the projects align with EBRD's strategic focus on women's skills and employment, though results are not yet measurable.
- **Still modest ambition and relevance of gender activities.** As an example, the project with the Agence Nationale des Ports involves a target of training of 15 women (or 30 per cent of the total participants), although this number may increase during implementation. In addition, two projects out of five have undefined gender activities due to pending gender gap assessments and therefore seemingly unambitious at this point. One project has a target of improving standards through signing the UN Women's Empowerment Principles, but the design of the indicators did not include any detail of an apparently implied follow-on intention to have a gender gap assessment, action plan and implementation thereof.
- **Challenges to achieving results and monitoring limitations:** Due to the early stage of the projects, IEvD could not assess the alignment of the findings with those of the previous evaluation on challenges such as delays, client commitment issues, or monitoring adequacy.

Finally, based on the experience of the recent evaluative work on gender activities, it is noticed that the Gender SMART tagging methodology, particularly for what concerns "Gender Additional", would benefit from more granular set of criteria to align with other MDB's practice. For example, the Asian Development Bank (ADB) requires that gender-additional projects' outputs contribute to addressing gender equality and/or women's empowerment by narrowing gender disparities.<sup>4</sup> The set of requirements are well defined; there are six requirements including that at least one gender performance indicator that directly reduces gender gaps, benefits women and girls, and/or promotes women's empowerment is included in the majority (50 per cent or more) of project outputs.

<sup>3</sup> Other partnerse include a local technical school and UN Women Albania

<sup>4</sup> [Guideline for Gender Mainstreaming Categories of Asian Development Bank Projects](#)

# 1. Context & Background

## 1.1. Objectives and scope of this complementary assessment

1. As agreed during the ARC committee meeting on the “Evaluation of the EBRD’s support to Gender Equality – Phase 1”, held on 25 April 2024, the Independent Evaluation Department (IEvD) performed a complementary assessment of projects with gender activities following the introduction of the Gender SMART Process in 2021.

2. The objective of the complementary assessment is to provide more recent evidence on two key questions:

- i. To what extent is the evidence emerging from the assessment of the sample aligned with the key findings from the evaluation?
- ii. How robust is the design of the five selected Gender SMART projects to enable delivery of effective results?

3. The scope of the complementary assessment focuses on five gender-relevant projects approved by the EBRD from 2022-2023 in the two countries identified by the initial evaluation, Morocco and Albania (table 1), to ensure consistency and comparability. In addition, the complementary assessment provides a balanced picture of stand-alone (2) projects and projects under frameworks (3).

**Table 1: Relevant 2022-2023 gender Transition Impact transition impact and gender additional projects in Morocco and Albania and selected sample**

	2022		2023		Total 2022-2023
	Stand-Alone	Under framework	Stand-Alone	Under framework	
Morocco	2	5	1	4	12
Albania	0	2	0	9	11
Total	2	7	1	13	23
Complementary Assessment sample	2	-	-	3*	5 (=22 per cent of the total)

\*Of these three framework projects, one is in Albania, two are in Morocco.

## 1.2. Methodological Approach

4. **Five criteria are used for an in-depth understanding of the plausibility of implementation:**

- i. Robustness of the narrative / theory of change with respect to gender-related objectives;

- ii. Presence in the design of a clear chain of gender results identifying outputs and outcomes, and proposing indicators, baselines and targets;
- iii. Full awareness of all stakeholders of gender objectives and related actions;
- iv. Existence of mechanisms, processes and systems on both the client's side and within the EBRD for ensuring the implementation and monitoring of gender-related activities;
- v. Evidence, where available, of any early results of gender-related activities.

**5. The complementary assessment relied on the following sources of evidence:**

- **Light portfolio analysis:** The complementary assessment conducted a portfolio analysis of all the 23 projects signed between 2022 and 2023 in Morocco and Albania in order to provide informational context to the five project-level deep dives.
- **Projects documentation review:** This included an examination of approval documents, monitoring reports, gender action plans, gender related technical cooperation documents, and any related documentation to assess the intended gender outcomes and integration of gender activities into the project design.
- **Interviews:** IEvD conducted 18 semi-structure interviews with Gender and Economic Inclusion Experts, Operation Leaders, Green Cities Operation Leaders and Framework Operation Leaders for the five projects, and with UN Women Albania. IEvD also interviewed the clients of all five of the projects, with the last interview taking place on the 21 November 2024, to gather insights on the relationship with EBRD, project design, priorities, and implementation experiences, where they had started.

**6. The Gender and Economic Inclusion team provided this evaluation with access to comprehensive data in a timely fashion, where it was available.** The Gender and Economic Inclusion team shared with IEvD available project information, the Compendium of Gender Additional Indicators, and Gender SMART tagging of all projects in Albania and Morocco.

**7. This complementary assessment looks at five projects with gender activities in Albania and Morocco, two of which are public sector standalone projects (see table).** The remainder are a selection of different framework sub-projects, including the Risk Sharing Framework where EBRD guarantees a portion of the loan by a partner financial institution, Direct Financing Facility which provides direct financing to SMEs and non-SMEs, and Green Cities Framework which involves a trigger project.

**8. All projects were approved in 2022 or 2023, and the earliest deliverables of indicators are in 2026, making it impossible to assess results at this stage.** The assessment of each project attempts to look at mid-term progress, finding that little or no progress has been made in each at the time of this assessment.

**9. Therefore, this assessment focuses on the ex-ante relevance and evaluability of the gender activities.** This includes the diagnostic, design, technical cooperation and general resourcing, planned monitoring and reporting, and relevance.

**Table 2: Five projects with Gender Additional Indicators**

DTM	Project Name	Country	Type	Board/ Committee Approval	Month/ Year of signing	Gender SMART Diagnostics	Gender SMART Tag
51827	Agence Nationale des Ports Climate Resilience	Morocco	Standalone	Apr-22	May-22	Complete	Gender Additional
47006	Nador West Med	Morocco	Standalone	Sep-22	Dec-22	Complete	Gender Additional
54015	Risk Sharing Framework - Raiffeisen Albania – Elkos	Albania	Framework	Nov-22	Sep-23	Complete	Gender Additional
54158	Green Cities Framework 2 W2 E2 - Project Guelmim	Morocco	Framework	Nov-23	Dec-23	Complete	Gender Additional
53504	Direct Financing Facility - Plastikpack Maroc	Morocco	Framework	Nov-22	Jan-23	Complete	Gender Additional

Source: IEVD from Gender and Economic Inclusion team, Committee approval documents

### 1.3. Access to information and limitations

10. The Gender and Economic Inclusion team provided access to data and was responsive throughout the assessment. IEvD has restricted access in Monarch and cannot view details of transition indicators. Upon request, IEvD received “screenshots” from the Operation Leaders to verify indicators were set up.

11. IEvD would benefit from improved and full access to Monarch. Monarch is the new Bank IT platform to process investment projects, advisory projects and relationships in one place. Its objective is to improve efficiency, enhance data quality and deepen the understanding of the portfolio. It has the capacity to provide quick access to information on specific projects, without consulting large technical databases.

12. For this assessment, IEvD conducted 20 interviews, three (15 per cent) of which were delayed until very late into the assessment, with the last one taking place on the 21 November 2024. The three delayed interviews were with public sector clients, who had other commitments at the time, however they were successfully completed.

13. The implementation of the gender components/activities is at the very early stages across all projects, thus there was no information on results at the point of this assessment. Results for all five projects are expected by the end of 2026.



## 2. Findings: Progress in gender mainstreaming due to the Gender SMART Process but some weaknesses remain.

### 2.1. The Gender SMART Process is consistently applied and 'Gender Additional' indicators show a first step with the client

14. All five projects followed the Gender SMART Process consistently, including the Diagnostic, Design and Tagging. All five projects reviewed for this assessment had 'Gender Additional' indicators, following the guidance provided in the Operations Manual Chapter 9, 'Appraisal'.

15. Interviews with the Gender and Economic Inclusion Experts and Operation Leaders confirmed what was stated in the Operations Manual: that it represents 'a simple and standardised approach for Banking teams to systematically address gender in projects and ensure their projects count towards the Corporate Scorecard ambition.'

16. The standardised process involves the Operation Leaders of all new projects carrying out three steps prior to project approval. These steps include: the Gender SMART Diagnostic, Gender SMART Design and Gender SMART Tag. The Gender SMART Tag has four levels reflecting the prioritisation of gender activities within the project (Box 1).

#### Box 1: Gender SMART Tags

##### Gender Transition Impact

Gender objectives and subsequent activities to be integrated as part of Transition Impact - Gender one of the two main objectives of the project.

##### Gender Additional

Gender objectives and subsequent activities to be integrated as part of non-financial additionality - Gender a deliberate goal but not primary objective.

##### Gender Aware

The project has been assessed and is conscious of relevant Gender angles but does not include any activities that explicitly focus on gender equality.

##### Not Assessed

Tracks projects that currently do not undergo the Gender SMART diagnostic - category expected to decrease over time as Gender is integrated into additional products of the Bank

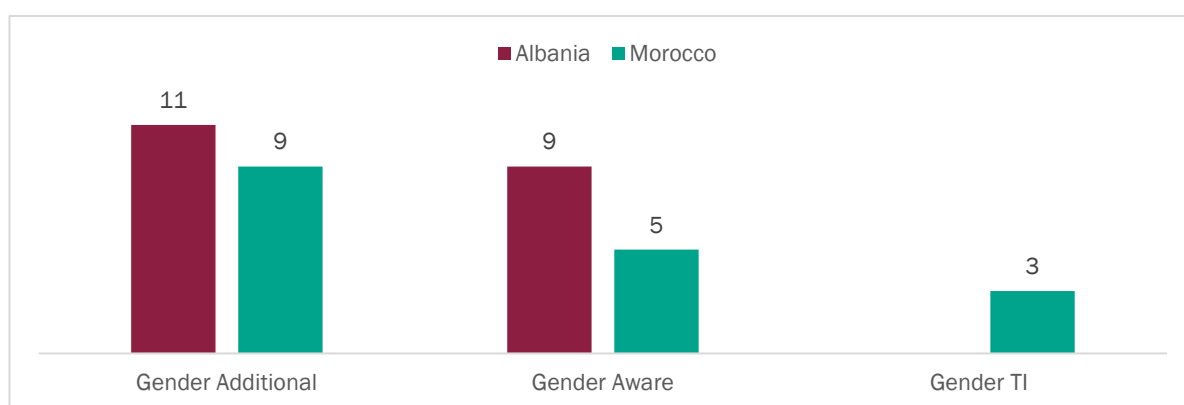
17. The Green Cities Framework trigger project also follows Green Cities Action Plan methodology for gender.

## 2.2. Gender Additional and Gender Aware projects dominate the portfolio, with few tagged 'Gender Transition Impact'

18. A review of the portfolio shows that across all gender projects in 2022 and 2023 in Albania and Morocco, Gender 'Transition Impact' projects are few compared with 'Gender Additional' and 'Gender Aware'.

19. This reflects the dominance of framework and sub-projects in the portfolio, and the fact that what makes a project 'Gender Additional' is distinct from 'Gender Transition Impact' (or Inclusive within the transition system). Just three projects were tagged 'Gender Transition Impact' in Morocco and none in Albania, 20 were 'Gender Additional', and 14 'Gender Aware'.

**Figure 1: Projects with Gender SMART Tag in Morocco and Albania approved in 2022 - 2023**

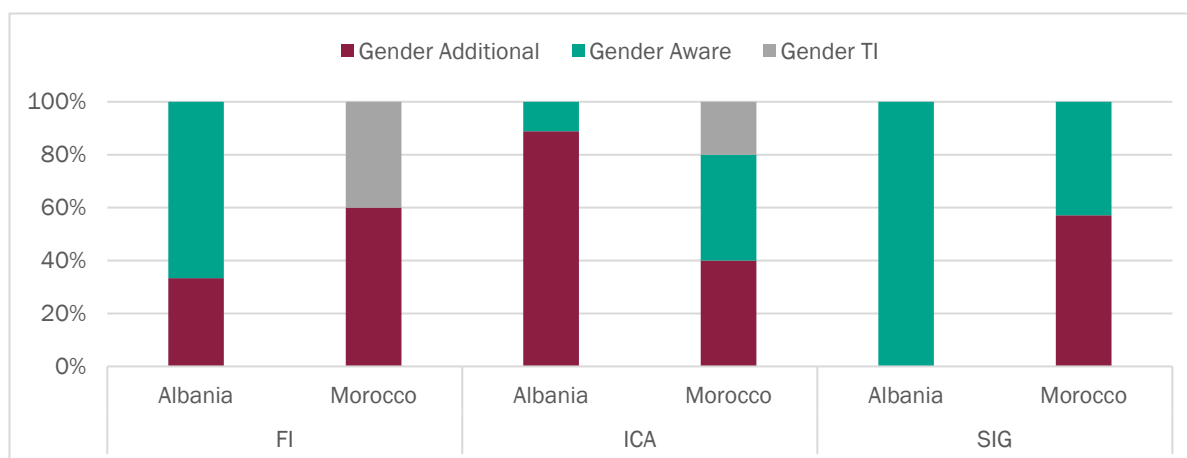


Source: Gender and Economic Inclusion Team data, IEVD illustration

20. Framework and sub-projects generally have framework level transition qualities which often do not target "Inclusive", but following the Gender SMART Diagnostic and Design may be separately tagged 'Gender Additional' with an indicator to include a gender activity. One exception is the Women in Business Programme, which has an 'Inclusive' transition quality for all sub-projects.

21. Of the three 'Gender Transition Impact' projects approved in 2022 and 2023, two were under the Women in Business Programme framework conducted through partner financial institutions. The third was not included in the sample projects to protect client confidentiality during new negotiations. Projects tagged 'Gender Transition Impact' require gender to be one of two key objectives, with an 'Inclusive' transition quality and Expected Transition Impact score (see box below).

**Figure 2: Projects by sector with Gender SMART Tag in Morocco and Albania approved in 2022 - 2023**



Source: Gender and Economic Inclusion Team data, IEvD illustration

**22. The portfolio analysis shows how challenging it is to develop gender activities alongside investment operations.** There is a complete absence of 'Gender Transition Impact' projects in the sustainable infrastructure group in the sample countries (see Figure 2, although this can be attributed to most projects being under frameworks with other transition quality priorities). Albania also lacks any 'Gender Additional' projects for the Sustainable Infrastructure Group banking team. Complete absence of 'Gender Transition Impact' projects is also noted for the Financial Institutions banking team in Albania and Industry Commerce and Agribusiness banking team in Albania in the years of this assessment.

## 2.3. Gender activity deadlines mirror lengthy investment operations due in 2026, without shorter term delivery targets

**23. Results are not available yet from sample Gender SMART Tagged 'Gender Additional' projects approved in 2022 and 2023 with deadlines due in 2026.** In some cases, it may have been useful to develop shorter-term deadlines or set out interim milestones.

24. For instance, one client's gender activity (for Elkos) has a three-year delivery schedule to improve standards, which included signing up to the UN Women's Empowerment Principles, followed by a gender gap assessment, an action plan and implementation. However, the only target completion date for improving standards was 2026. It would have been useful to include some mid-term indicators for each of these steps, to show incremental progress, or to complete them all within a shorter period.

25. In another example, the client agreed to a three-year schedule to improve standards by adhering to existing national regulations on working conditions and forming a partnership with a local technical school to promote women's training towards careers in the manufacturing sector

(Plastikpack). All these initiatives are to be completed by 2026 in line with the client's business expansion plans, with no shorter-term deadlines or mid-term milestones. Most of these activities could potentially be completed within one year. If we were to look at an example from the green agenda, if a corporation claims it will achieve net-zero emissions by 2050 but lacks short- and mid-term milestones, such as a specified reduction of GHG emissions by a certain percentage by 2030, this would raise concerns among investors interested in companies aiming to improve Environmental, Social, and Governance standards.

**26. For three of these Gender Additional projects with public sector clients, timelines and due dates are aligned with investment implementation plans and associated technical cooperation assignments.** This is where consultants are completing gender activities as part of overall capacity building work with the client.<sup>5</sup>

**27. The schedule for others, particularly those not using technical support connected to other priorities such as the green agenda, seemed overly generous.** One activity that could be achieved in a shorter amount of time appears to be activities to improve practices of stakeholders (such as with Elkos), and to conduct training for women. A specific example would be adhering to national working regulations for women (Plastikpack). IEvD found the exact status of each project (Table 3).

**Table 3: Status of five projects with gender activities approved 2022-2023**

Project Name	Signing date	Status	Results to date	Due date
<b>Direct Financing Facility - Plastikpack Maroc 48501</b>	September 2023	Hiring of women will occur once new pharmaceutical line is operational in 2026. The client stated they had started a conversation with the National School of Morocco for Manufacturing and requested a skills' gap assessment to help them identify needs and areas for improvement for hiring more women. The timeline is linked to implementation of the investment (pharmaceutical line).	None yet.	2026
<b>Risk Sharing Framework Risk Sharing Facility - Raiffeisen Albania - Elkos 50068</b>	September 2023	The client had an introductory meeting with UN Women in July 2024 and told IEvD during the interview they were in the process of filling out an application form they provided. UN Women reached out several times and have not yet had a response. The reasons for the delays in progress were not clear, The long time taken to signing the UN Women's Empowerment Principles application is surprising, given its straightforward nature. IEvD was told by Management that a gender gap assessment, action plan and implementation is expected to occur following signing of the UN Women's Empowerment Principles, but commitment and timing of these steps were not clear in the Gender Additional indicator.	None yet.	2026
<b>Agence Nationale des Ports Climate Resilience 51827</b>	May 2022	Capacity building for ports sector climate resilience technical cooperation started in January 2024. The consultants have started gathering data and preparing assessments including on gender gaps for climate resilience training and outreach activities.	None yet.	2026

<sup>5</sup> Agence Nationale des Ports Climate Resilience, Green Cities Guelmim, Nador West Med

Project Name	Signing date	Status	Results to date	Due date
Nador West Med 47006	December 2022	The technical cooperation leading to implementation of the gender component has just started. Completion is expected by end 2026.	None yet.	December 2026
Green Cities Framework 2 W2 E2 - Project Guelmim	December 2023	The formulation of the Green Cities Action Plan is in very early stages as the technical cooperation assignment kicked off recently in October 2024. The Green Cities Action Plan gender assessment has not been conducted yet. Consequently, the IEvD is unable to assess the actionable recommendations, priority actions, or their implementation within the Green Cities Action Plan. Therefore, it is not possible to evaluate any results at this stage.	None yet.	December 2026

## 2.4. Gender Additional projects focus on two Gender SMART Diagnostic gaps, leaving other challenges unaddressed

28. **Three Gender Additional projects address education/skills and labour force gaps set out in the Gender SMART Diagnostics, whilst the other two are awaiting gender assessments to define actions.**<sup>6</sup> Interviews with teams suggest this is due to the need to have realistic and achievable targets (part of SMART) and directly connected with the client company's employment needs and investment operation.

29. **One project went slightly further and addressed working conditions, targeting compliance with existing national regulations for women especially in relation to shift duration, night shifts and heavy lifting.**<sup>7</sup> Other gaps and barriers facing women set out in the Gender Diagnostic tool, and put forward for discussion, which were not addressed by the chosen gender activities, included lack of visibility in the media of women in manufacturing jobs, women in management, childcare and domestic responsibilities and gender pay gap. Annex F elaborates on the limitations of the extent to which projects can address gaps identified in the Gender SMART Diagnostic, taking the example of a country (Morocco) and the ports sector (port projects).

30. **Three of the five Gender Additional projects included promises to conduct gender gap assessments as a first step from which activities may later follow.**<sup>8</sup> Amongst these only a ports project in Morocco (Agence Nationale des Ports) includes other activities (to address skills/education gaps), The contribution to outcomes for addressing gender gaps in the other two projects (Risk Sharing Framework Elkos and the Green Cities Framework subproject Guelmim) remains undefined and uncertain, indicating this represents only a first step with the client.

31. **A summary of the key gaps and links to project indicators is set out in the summary table below.** Gaps are identified in the Gender Smart Diagnostic tool by sector and country for the example of Morocco and the ports sector. These were used by operation teams to help design

<sup>6</sup> Agence Nationale des Ports Climate Resilience, Nador West Med, Plastikpack

<sup>7</sup> Plastikpack

<sup>8</sup> Agence Nationale des Ports Climate Resilience ports assessments, Green Cities trigger project Guelmim, Risk Sharing Framework Elkos through UN Women.

proposed gender activities with the client (Annex G). Many remain unaddressed, and the focus is on labour force and education/skills gaps.

**32. Projects tend to target labour force and/or education skills gaps rather than other concerns such as unemployment, management, and income/ wealth gaps set out in the country and sector level Gender SMART Diagnostics.** One gender project with Elkos aimed to improve standards through committing to the UN Women's Empowerment Principles, another gender activity addressed working conditions, but this related to implementing basic national health and safety regulations for women working rather than making improvements beyond this.<sup>9</sup> The gender activities in the five projects do not specifically address the key barriers such as childcare demands, need for flexibility or additional support to account for domestic responsibilities, safety issues, and gender-based violence.

**Table 4: Example of Gender SMART Diagnostic tool for Morocco and Ports Sector and relationship to sample projects**

Morocco Gender Gaps and Barriers	EBRD's approach to address the gap
<b>Labour force gap:</b> There is a large gender gap in Morocco's labour force: 73 per cent of men are in the labour force, compared to only 25 per cent of women. This pattern has remained relatively stable over the past twenty years.	Frequently but mostly indirectly addressed by 4 projects in Morocco.
<b>Income/wealth inequality gap:</b> The exclusion of women in the workplace has a significant financial impact over the course of their life: a 2015 report by the National Human Rights Council revealed that 94 per cent of older women do not receive a retirement pension and 84 per cent have no health coverage.	Not specifically addressed in any of the 4 projects in Morocco.
<b>Unemployment gap:</b> In all EBRD CoOs more women than men are out of the labour force but potentially available to work, and the SEMED region, Armenia, Bosnia & Herzegovina, Montenegro and Albania have the highest potential labour force.	Not specifically addressed in 4 projects in Morocco.
<b>Management gap:</b> The percentage of firms with a female top manager is 5 per cent in Morocco, while the percentage of firms with female participation in ownership is 31per cent of all firms.	Not specifically addressed in any of the 4 projects in Morocco.
<b>Education/skills gap:</b> Women predominantly work in low-skilled, vulnerable positions. In 2012, 59per cent of men compared to only 53per cent of women were enrolled in secondary education.	Projects in Morocco did some small-scale training of women, participants yet to be identified.
<b>Maternal mortality gap:</b> In the SEMED, Morocco has the highest maternal mortality ratio (70 deaths per 100 000 live births).	Barrier not addressed in any of the 4 projects in Morocco.
<b>Childcare barrier:</b> The majority of childcare centres for children under the age of 6 are privately run and concentrated in urban areas.	Barrier not addressed in any of the 4 projects in Morocco.
<b>Gender based violence barrier:</b> Issues of sexual and gender-based violence affect women's and girls' mobility and access to public transportation.	Barrier not addressed in any of the 4 projects in Morocco.
<b>Unpaid domestic work barriers:</b> 47per cent of working women are contributing family workers, compared to only 13per cent of men. On average, women devote 5 hours daily to care work, while men only spend 0.7 hours on these tasks.	Barrier not addressed in any of the 4 projects in Morocco.
<b>Rural women and girls unpaid domestic responsibilities barrier:</b> Women and girls in rural and poorer communities carry the burden of most of the responsibility of collecting water resulting in girls missing school.	Barrier not addressed in any of the 4 projects in Morocco.
<b>Port Sector Gaps</b>	

<sup>9</sup> Plastikpack

Morocco Gender Gaps and Barriers	EBRD's approach to address the gap
<b>Employment gap:</b> Female participation in the ports sector is very low, mainly low skilled	Indirectly addressed in 2 ports projects
<b>Working conditions gap:</b> Working conditions for women may be improved to attract more women to the workplace (e.g. there may be limited or no amenities for women, lack of flexible working hours, need for robust protection against harassment)	Not addressed by the Gender Additional Indicators directly in 2 ports projects (although a gender assessment for one would look at this)
<b>Education gap:</b> Lack of visibility of maritime jobs in schools to young women	Indirectly addressed in training for 75 women in total (employees and stakeholders in two ports projects).

**33. A retail chain in Albania had a target of 'improving stakeholder practices' through following the UN Women's Empowerment Principles, although it was not clear which practices would be improved.** It was not clear which gaps would be addressed as specified in the Gender SMART Diagnostic, since a first step is signing the UN Women's Empowerment Principles potentially followed by a gender gap assessment, action plan, and implementation thereof.<sup>10</sup> Details of areas to be covered are not yet known although childcare was mentioned.

**34. The 'Gender Additional' project with a retailer in Albania intends to address client level gaps identified in the Gender SMART Diagnostic tool but is not tackling country or sector level gaps.** Barriers in Albania which lead to lower labour force participation than men are greater unpaid domestic responsibilities, early marriage and gender-based violence. In the agribusiness sector, gaps include a higher proportion of women working in the informal economy and in small scale agricultural production in supply chains, and women therefore more susceptible to trade liberalisation benefitting large producers. The company itself lacks equal opportunity policies and detailed gender disaggregated data. Signing up to the UN Women's Empowerment Principles can be seen as a first step signalling commitment towards improving standards, but activities would need to follow, including gender assessment, action plan and implementation.

**35. In another example, with port authorities in Morocco, Agence Nationale des Ports, 'Gender Additional' activities funded by the Global Environment Facility to provide training, knowledge and outreach on port climate resilience only indirectly addresses client level gaps identified in the Diagnostic tool of lack of representation of women in the workforce, and on the board.** In an interview with the client it was explained that gender gap assessments and recommendations are underway which suggests there may be ambition to do more in the future, but this is yet to be defined. However those gender assessments were not part of the Gender Additional Indicators, as this was considered a first step with the client.

**36. The Gender Additional indicators of climate resilience training and outreach do not directly address the country gap of the low participation of women in the workforce and do not address working conditions in the ports sector,** although the training should consider gender specific needs for participation. The Diagnostic presents other barriers to women in the ports sector and in Morocco but these were considered useful for background information. These included heavy domestic responsibilities of women, violence against women, and low visibility of jobs advertised

<sup>10</sup> This was confirmed during an IEVD interview with UN Women Albania.



in ports sector and unfavourable working conditions for women. Limited education and skills levels suitable for work in the ports sector was partly addressed through training. The project focuses on training 15 women (30 per cent of 50 participants) to upgrade skills in climate resilience but does not address other factors. The donor, Global Environment Facility, agreed with the proposal for inclusion of gender in the Global Environment Facility results framework, however.

**37. In a third Gender Additional project with the public sector port authority Nador West Med, indicators were partially linked to addressing barriers to women gaining employment in the sector but lacked an outcome target of increased number of women employed.<sup>11</sup>** The indicator included an output: 'Advocacy/knowledge management activity(ies) delivered'. Following a gender responsive skills assessment, a skills development strategy would support women's representation in key sectors. This would be accompanied by targeted campaigns to attract female talent to selected sectors. The campaign intends to raise visibility of jobs in the ports sector.

**38. One 'Gender Additional' indicator contained a target of what could be viewed as a regular EBRD compliance matter rather than an ambition to promote equal opportunities beyond regular national standards and regulations.<sup>12</sup>** It involved the client showing stronger compliance with national regulations for women ('Practices of relevant stakeholder improved').<sup>13</sup>

39. It is not clear to IEvD why the client would not already be adhering to national regulations safeguarding women, and why this would not be considered a pre-condition for receiving EBRD investment (Environment and Sustainability Department Performance Requirement 2). Regulations concerned shift duration, timing and working conditions.

## 2.5. Limitations of Gender Additional indicators and low ambition for meaningful change

40. Gender Additional' indicators in the transition reporting compendium are mainly outputs and lack sufficient ambition to substantially address gender gaps at client, country and sector levels.<sup>14</sup>

**41. The EBRD's Compendium of Indicators includes 33 'Gender Additional' Indicators; most of these indicators are outputs (around 80 per cent) rather than outcomes (around 20 per cent). Outputs show what is produced or accomplished (immediate results of activities) and outcomes show the effect these outputs have had towards the bigger picture results.**

<sup>11</sup> See Annex 4. Adequacy of 'Gender Additional' indicators to address gaps and produce outcomes in sample projects.

<sup>12</sup> This would be covered under ESD's labour and working conditions Performance Requirements. This entails ensuring non-discrimination and equal opportunities for all workers, including measures to prevent and respond to gender-based violence and harassment, preventing the use of forced and child labour, and establishing and maintaining sound worker-management relationships, including access to effective grievance mechanisms.

<sup>13</sup> See Annex 4. Adequacy of 'Gender Additional' indicators to address gaps and produce outcomes in sample projects.

<sup>14</sup> See Annex D



42. Examples, such as training and outreach to enhance knowledge and skills are limited to the education and skills gap in the Diagnostics, without addressing the reasons why participation of women is low or linking this to an outcome such as wider participation in employment from vulnerable groups.

43. **The Gender Additional Indicators are sometimes lacking ambition (Table 5).** As an example, the project with The Agence Nationale des Ports involves training of 15 women (out of a total of 50 stakeholders, or 30 per cent), although the implementing consultants expects this number to be higher, due to high interest of many women working in the ports in engaging with the project. According to the Operation team, this number includes employees, potential employees and stakeholders. Similarly, the target of 22 women to receive knowledge through outreach activities is small. It may rise during implementation according to the implementing consultants, which confirms that the demand is high. By contrast, the project with the port Nador West Med includes training and outreach to 60 women, representing 50 per cent of the total of 120 individuals expected to benefit from the trainings (these are not limited to Nador West Med employees, but open to the local population at large).

**Table 5: Ambition of the Project's sample Gender Additional activities**

Project Name	Gender activity towards Gender Additional indicator	Number of Women targeted
Agence Nationale des Ports (ANP) Climate Resilience	Number of women enhancing their skills as a result of training Benchmark: At least 30 per cent of key stakeholders trained for climate change impacts, vulnerability and adaptation will be women (training includes a total of 50 key stakeholders, 15 of which will be women, due 2026).	15
	Indicator: Number of women receiving knowledge as a result of outreach activities Benchmark: As part of the awareness raising activities at least 30 per cent of key stakeholders targeted by awareness raising campaign on climate change impacts, vulnerability and adaptation will be women (awareness raising to reach a total of 75 stakeholders, due 2026). Outreach to 75 stakeholders, 30 per cent women (22) by 2026	22
	Gender gap assessments with the ports and recommendations <u>are not specifically tracked in the Gender Additional Indicators</u>	
Nador West Med	Number of women enhancing their skills as a result of training	60
	Advocacy/knowledge management activity(ies) delivered	60
Green Cities Guelmim	Recommended policy or strategy agreed by relevant stakeholder(s). IEvD notes that this indicator refers to the completion of the Green Cities Action Plan and it will be considered as achieved once the elected Regional council agrees to the Green Cities Action Plan. The Region's elected council is expected to agree to the Green Cities Action Plan as part of their mid-term investment strategy. Prior to this agreement, consultation with stakeholders in the Region is also scheduled to take place.	
Risk Sharing Framework Elkos	Indicator: Practices of the relevant stakeholder improved. Equal Opportunity Practices of the client will be improved as defined by the UN Women Empowerment Principles	
Direct Financing Facility - Plastikpack	Indicator: Share of female employees in total number of employees From a baseline of 16 per cent to 50 per cent	50 per cent of workforce
	Indicator: Practices of the relevant stakeholder improved. The Client will improve its practices to support women's employment in the manufacturing sector. The Client will enforce stronger compliance with national regulations associated with women's employment, including shift	

Project Name	Gender activity towards Gender Additional indicator	Number of Women targeted
	duration, timing, and working conditions. The Client will also develop a partnership with a local technical school to promote women's training towards careers in the manufacturing sector (by 2026).	

**44. Output indicators are often numerical targets resulting directly from activities, but do not track broader qualitative outcomes.** Numerical output targets amongst those in the compendium include the increased number of women in management, increased number of female employees, or percentage of participants in skills training or number of loans via partner financial institutions to women.<sup>15</sup>

**45. A closer look at the Gender Additional indicators and how they are applied through the five sample projects shows limited coverage or ability to address gaps set out in the Diagnostic tool.** The indicators are SMART but lack an ability to contribute towards substantially moving the needle towards gender equal opportunity, as they do not address most of the barriers faced by women.

**46. There is also a lack of an EBRD standard expected for clients in terms of gender equal opportunity in corporate governance and thus some activities focus on simply abiding by national regulations, which should be a given pre-requisite prior to EBRD engagement.** Teams are expected to then prepare details on how these areas will be addressed to create SMART targets although these are often limited to measuring the specific output from the activity,

**47. It is not clear how the output indicators from the Compendium such as improved standards are intended to materialise into measurable gender equality of opportunity at client and sector/country level.** In one Gender Additional project with Plastikpack, a Moroccan manufacturer, the indicator included example of improving standards to abide by existing working condition regulations for women, without linking this explicitly to a resulting outcome of attracting or retaining more women to participate in employment, although this was included as a separate Gender Additional indicator or spreading this standard to other companies who have not adopted them.

**48. Finally, based on IEvD observation, it is noticed that the Gender SMART tagging methodology, particularly for what concerns “Gender Additional”, may require more stringent criteria as already implemented in other MDBs (i.e. ADB<sup>16</sup>, Box 2)**

#### Box 2: ADB's approach to GENDER Tagging

All sovereign and non-sovereign projects of the Asian Development Bank (ADB) are assigned one of four gender mainstreaming categories: (i) Category I: gender equity theme (GEN); (ii) Category II: effective gender mainstreaming (EGM); (iii) Category III: some gender elements (SGE); and (iv) Category IV: no gender elements (NGE).

<sup>15</sup> See Annex D

<sup>16</sup> Guideline for Gender Mainstreaming Categories of Asian Development Bank Projects

**Box 2: ADB's approach to GENDER Tagging**

**Category II is the equivalent of EBRD's Gender Additional. The ADB's set of requirements for this category are well defined: "A project is assigned "effective gender mainstreaming" (EGM) if the project outcome does not explicitly address gender equality or women's empowerment, but project outputs contribute to addressing gender equality and/or women's empowerment by narrowing gender disparities.**

The requirements for projects with an EGM classification include, among others: (i) gender analysis, which includes relevant sex-disaggregated data and thorough consideration of gender issues, highlighting both constraints and opportunities; (ii) at the output level, at least one gender performance indicator that directly reduces gender gaps, benefits women and girls, and/or promotes women's empowerment is included in the majority (50 per cent or more) of project outputs; (iii) a Gender Action Plan incorporates the project's gender performance indicators

## 2.6. Operation Leaders, Gender Experts and Champions make a difference ex-ante but transition reporting remains to be seen

**49. The assessment of five projects with gender activities shows that Gender and Economic Inclusion Experts were supportive at the due diligence and design stages to help the client and Operation Leader understand gender needs and develop gender indicators.**<sup>17</sup> In the case of Green Cities - Guelmim, IEvD interviews highlighted the significant engagement, support, and dedication of the original Gender and Economic Inclusion Expert. Her work and contribution were considered instrumental from the outset and throughout.

50. IEVD noted during interviews that in two projects there was a high turnover of Gender and Economic Inclusion Experts assigned, leading to loss of institutional memory.<sup>18</sup> In the example of a 'Gender Additional' project with a manufacturer in Morocco, which included a strong indicator of achieving gender parity in the workforce, IEvD was told that the Operation Leader and Gender Expert attended meetings with the client together, and the Gender and Economic Inclusion Expert led the conversation on gender.

**51. In the case of the 'Gender Additional' project with a retailer in Albania which included the indicator to sign up to UN Women's Empowerment Principles, the Operation Leader collaborated closely with the Gender and Economic Inclusion Expert.** Both share an office space and frequently discuss how to develop gender activities and optimise solutions for the clients.

**52. Three of the six Operation Leaders IEvD interviewed are Gender Champions, whose role it is to promote gender quality through EBRD's activities, a system that showed in three of the five projects to produce Gender Additional activities where they may not have otherwise existed.**<sup>19</sup> IEvD found during interviews that Gender Champion Operation Leaders are particularly interested

<sup>17</sup> See Annex 1. Technical Assessments

<sup>18</sup> Green Cities Guelmim and Nador West Med

<sup>19</sup> There are 80 Gender Champions across the Bank. Gender Champions are EBRD staff members nominated by their teams or by expressing interest to the G&EI team. They advocate for gender equality across projects, investments, and policy engagements, liaise with local stakeholders, and share gender tools and resources within their teams. Our Gender Knowledge Hub (intranet) has more detailed information on their role, should you need any additional background.

in creating gender objectives with clients, advocating for women, where this may not have previously been on the client's agenda. This was the case of the Resident Office based Operation Leader in the ports sector in Morocco, an HQ base Gender Champion for Green Cities, and in the case of encouraging the Risk Sharing Framework retail client Elkos in Albania to work with UN Women.

**53. IEvD was not able to verify the quality of reporting through the Transition Impact Monitoring System since no indicators had been reported on at the time of assessment.** Each of the five projects had 'Gender Additional' indicators that are expected to be tracked through annual transition impact monitoring conducted by the Portfolio Operation Leader, verified by the Impact team. Information is provided by the client and/or technical cooperation assignment consultant where applicable. In the case of one project which was an extension, the Gender Additional indicator was still to be added to the system.

**54. Overall, evidence suggests that Gender and Economic Inclusion Experts focus attention primarily at the ex-ante stage as per the Corporate Scorecard incentive with little input into monitoring and reporting.** Gender and Economic Inclusion Experts work very well with Operation Leaders in the formative stages of project development ensuring Gender Additional indicators are SMART, but quality of transition reporting cannot be verified from this as it was too early to assess results. With already scant focus on gender, and limited engagement from Gender and Economic Inclusion Experts at the monitoring and reporting phase, there is a risk that some 'Gender Additional' indicators may not receive follow up, particularly where the client is not prioritising them.

## 3. Conclusions

### 3.1. Evolution linked to the introduction of the Gender SMART Process

**55. This complementary assessment found that the introduction of the Gender SMART Process has been positive.** It ensures that all new projects undergoing concept and final review have a Gender SMART diagnostic, design and tag.

**56. Operations teams follow the steps set out in the Operations Manual Chapter 9, Appraisal.** This uniformity of treatment ensures consistency in the process and provides some sense of the key challenges in the country, sector and for the client, but does not guarantee the quality of the gender activities nor of the indicators.

**57. The effectiveness of the Gender SMART Process remains undetermined** as results have not materialised yet, though consistency of the process has improved. None of the five 'Gender Additional' indicators under assessment have been implemented yet.

**58. The complementary assessment indicates that the connection between the Gender SMART Diagnostic and the design of the activities and indicators need to be improved.**

**59.** Finally, the assessment provides a sense of the alignment of the insights from this sample of more recent projects vis-à-vis the findings from the April 2024 'Evaluation of EBRD's support to gender equality- Phase 1 Cluster Review', identifying some positive trends while confirming some areas of improvement.

The Evaluation of EBRD's support to gender equality- Phase 1 Cluster Review April 2024 <i>(23 projects and 7 technical cooperation assignment from 2017-2021)</i>	Gender Complementary Assessment <i>(5 projects from 2017-2021)</i>
Gender Classification	
1/ Gender projects are well aligned ex ante with the EBRD's strategic agenda, country and donor priorities	<p><b>CONFIRMED</b></p> <p>The complementary assessment found all five projects with Gender Additional indicators are generally aligned ex-ante with the EBRD's strategic agenda, country and in one case donor priorities.</p> <p>However, alignment between indicator and gaps set out in strategies and diagnostics is weak, without links to outcomes.</p>
2/ Limited relevance of EBRD's gender classification at implementation stage with a risk of misreporting	<p><b>N/A</b></p> <p>Unable to assess alignment. The 'Gender Additional' components have not been implemented yet.</p>
3/ The alignment with clients' demands is limited at the implementation phase and	<b>CONFIRMED EX-ANTE<sup>20</sup></b>

<sup>20</sup> IEvD could not confirm client demands at the implementation phase, they have only just started.

<p>The Evaluation of EBRD's support to gender equality- Phase 1 Cluster Review April 2024</p> <p>(23 projects and 7 technical cooperation assignment from 2017-2021)</p>	<p>Gender Complementary Assessment</p> <p>(5 projects from 2017-2021)</p>
<p>varies based on the clients' level of engagement and sectors</p>	<p>Client engagement varied at the point of this assessment (ex-ante), as evidenced by four client interviews. For instance, two clients do not consider that gender gaps or inequality are issues affecting their region or country.</p> <p>Another public sector client confirmed that their commitment to gender arose from the national strategic priority to pursue gender equality, and they place importance on ensuring this is implemented across the sector.</p> <p>For those clients not acknowledging gender is an issue, this may place a question mark on the motivation to take on and implement gender components. On the other hand, these same clients confirm their intention to implement these components through the technical cooperation assignments.</p>
<p>4/ Some of the projects evaluated and listed as gender inclusive in the Gender and Economic Inclusion database have no gender activities</p>	<p><b>SOME IMPROVEMENTS</b></p> <p>IEvD found two projects tagged 'Gender Additional' require gender assessments to take place before planning gender activities. Gender assessments are considered a gender activity at EBRD for the purposes of the Gender Additional indicators and are often a necessary first step with new clients.</p> <p>One planned to produce a Green Cities Action Plan which would include a gender assessment, which would produce recommendations to address gender and inclusion, which in turn would be integrated in the Green Cities Action Plan actions (CGAP is an input not an output).</p> <p>Another project had a target of improving standards through firstly signing UN Women's Empowerment Principles, followed by a gap assessment, action plan and implementation.</p> <p>All other projects had planned activities to actually implement improvements towards gender equality of opportunity, but not all indicators are adequately defined. Gaps between project indicators and strategic/diagnostic gaps remain.</p>
<p>5/ Inaccurate gender classification posing a potential reputational risk for EBRD if not verified before reporting</p>	<p><b>SOME IMPROVEMENTS EX-ANTE</b></p> <p>The gender classification system has improved ex-ante from 2021 onwards, but verification of reporting has not yet occurred as projects have not been implemented. Gender SMART Tag system is applied following Gender SMART Diagnostic and Design Process.</p> <p>The gender complementary assessment confirmed existence of planned gender activities with the five clients (two relate to gender gap assessments, rather than direct activities to improve gender equality of opportunity). Internal staff and EBRD systems confirm all five projects have Gender Additional indicators. The actual materialisation of these gender activities will need to be evaluated during or after implementation.</p>
<p>Results</p>	
<p>6/ EBRD's gender activities supported women's access to finance and entrepreneurship and enhanced women's skills and employment (two of the three pillars)</p>	<p><b>CONFIRMED</b></p> <p>Gender Additional indicators in the five projects support two of the three priorities (albeit different emphasis due to different samples).</p>

<p>The Evaluation of EBRD's support to gender equality- Phase 1 Cluster Review April 2024</p> <p>(23 projects and 7 technical cooperation assignment from 2017-2021)</p>	<p>Gender Complementary Assessment</p> <p>(5 projects from 2017-2021)</p>
<p>of the Strategy for the Promotion of Gender Equality 2021-2025).</p>	<p>The priority to <i>Access to skills, employment and livelihoods</i> including to:</p> <ul style="list-style-type: none"> <li>• Further increase the focus on embedding gender into green finance investments and green loan products</li> <li>• Investing in companies that create gender-equal labour market opportunities and skills development across traditional and emerging industries for women of all ages</li> <li>• Green economy investments that promote women's skills and employment opportunities</li> <li>• Collection of gender disaggregated data</li> </ul> <p>The two port projects and Green Cities trigger project were relevant to the third priority: <i>Access to services and public goods</i> including to:</p> <ul style="list-style-type: none"> <li>• Promote gender equality in access to skilled employment in construction:</li> <li>• Establishing skills development, on the job training and apprenticeships opportunities</li> </ul>
<p>7/ Good and even sometimes unexpected results (2/13), due to regular communication with clients and a commitment to international standards.</p>	<p>Not assessed.</p> <p>Unable to assess alignment. None of the five Gender SMART projects have been implemented yet. No results are visible.</p> <p>Completion of indicators are expected in 2026.</p>
<p>8/ Six gender projects did not fully achieve the results expected due to: 1) unexpected delays and 2) organisational changes and/or lack of clients' commitment.</p>	<p>Not assessed.</p> <p>Unable to assess alignment. None of the five Gender SMART projects have been implemented yet. No results are visible.</p> <p>Completion of indicators are expected in 2026.</p>
<p>9/ An inadequate monitoring system also hindered the record of achievements.</p>	<p>Not assessed (*)</p> <p>(*) Although the complementary assessment was not able to verify whether the monitoring system was fit for purpose as indicators are not due yet, some evidence seems to point to weaknesses.</p> <p>In the case of two projects, transition reporting was delayed due to delays in receiving client information (not gender related).</p> <p>In one case, a second tranche project, the gender additional indicators are not yet in place in Monarch due to some technical difficulties.</p> <p>The transition reporting relating to the new transition benchmarks set under the second tranche is done via email between the Operation Leader and the Impact team, while that of the original transition benchmarks under the first tranche is conducted on Monarch.</p>
<p>10/ Gender-related results achieved by the Bank are likely to be maintained beyond the life of the project</p>	<p>Not assessed.</p> <p>Unable to assess alignment. None of the five Gender SMART projects have been implemented yet. No results are visible.</p>
<p>11/ Sustainability of EBRD's gender initiatives is ensured by the skills and knowledge gained by women, plus the production and continued use of relevant training materials</p>	<p>Not assessed.</p> <p>Unable to assess alignment. None of the five Gender SMART projects have been implemented yet. No results are visible.</p>



The Evaluation of EBRD's support to gender equality- Phase 1 Cluster Review April 2024 <i>(23 projects and 7 technical cooperation assignment from 2017-2021)</i>	Gender Complementary Assessment  <i>(5 projects from 2017-2021)</i>
12/ Adequate implementation of gender action plans and future establishment of skills council and national strategy are key enablers in the sustainability of gender results over time	Not assessed.  Unable to assess alignment. None of the five Gender SMART projects have been implemented yet. No results are visible.

## 3.2. Other general findings and insights

60. The report also highlights findings regarding EBRD's activities for gender equity and their ambition and underscores the importance of consistency in gender-related reporting.

- **Implementing national regulations:** Some clients concentrate solely on adhering to national regulations for gender equal opportunities, which may limit the achievement of meaningful gender equality outcomes.
- **Gender SMART targets and indicators:** While teams prepare details to create SMART targets, these are often limited to measuring specific outputs rather than translating into measurable gender equality outcomes at the client and sector/country levels.
- **Support and engagement of Gender and Economic Inclusion Experts:** They play a crucial role in the due diligence and design stages, aiding clients in understanding gender needs and developing indicators. However, their involvement diminishes in the monitoring and reporting phases, raising concerns about the follow-up on indicators.

61. **Challenges in retaining institutional memory:** Relatively high turnover among Gender and Economic Inclusion Experts may lead to a loss of institutional memory, affecting the continuity and effectiveness of gender-related initiatives.

- **Importance of Gender Champions:** Gender Champions within the EBRD have shown dedication to integrating gender objectives into projects, even where it was not previously considered by clients, demonstrating the impact of committed leadership.
- **Monitoring and reporting gaps:** The quality of transition reporting remains unverified as no indicators were reported at the time of assessment. There is a risk that some 'Gender Additional' indicators may not be followed up effectively, especially if clients do not prioritise them.

62. Overall, while there are promising practices and dedicated efforts within the EBRD to promote gender equality, the report confirms the finding of the 2024 cluster evaluation emphasising the need for more ambitious results and effective monitoring mechanisms to achieve gender equity goals. The continuity of support from Gender and Economic Inclusion Experts and rigorous, consistent reporting are critical to realising these ambitions.



# ANNEXES

## A. Project-level assessments

### Assessment 1 - Gender Project-level: Risk Sharing Framework Raffaisen – Elkos, Albania –54015

<b>Opid:</b>	54015	<b>Country:</b>	Albania
<b>Signing Date:</b>	September 2023	<b>Banking Team</b>	Agribusiness
<b>EBRD Guarantee:</b>	EBRD guarantee €4 million for total € 8 million loan from Raffaisen	<b>Portfolio Class:</b>	Private Sector
<b>Stage:</b>	Signed	<b>Client</b>	Risk Sharing Framework Elkos
<b>Transition Qualities</b>	Green, Resilient	<b>Gender SMART Tag</b>	Gender Additional

## Part I: Introduction

### Project description

This project was approved in March 2022 and signed in 2023 under the EBRD's Risk Sharing Framework with the partner bank Raffaisen Albania, which is providing their client Elkos Shpk, operating in the agribusiness food and beverage retail sector in Kosovo and Albania, with a € 8 million loan to help finance a new retail shopping centre in Albania, with EBRD guarantee for € 4 million under the Risk Sharing Framework. The main transition indicators for this Risk Sharing Framework sub-project are 'Resilient' and 'Green', and it was confirmed as Paris Aligned.

### Gender activity

Following the EBRD's due diligence process and Gender SMART assessment the project was tagged as 'Gender Additional', with the additional indicator of 'setting standards', where 'practices of the relevant stakeholder improved (equal opportunity practices of the client, ST.13.3)'.<sup>21</sup>

The details of the gender activity indicator are that: 'Equal Opportunity Practices of the client will be improved as defined by the UN Women Empowerment Principles'.<sup>22</sup> Targeted completion for

<sup>21</sup> Gender SMART Diagnostic Tool, FRM Small Business Investment Committee November 2022 -Risk Sharing Framework - Raiffeisen Albania - Elkos (Opld: 54015) under the Raiffeisen Albania Unfunded Framework (Opld: 50068)  
For projects to qualify as Gender Additional - Gender equality is an important and deliberate objective, but not the principal reason for undertaking the project. At least one gender activity and associated indicator must be confirmed and constitute non-financial additionality.

<sup>22</sup> UN, 2024. Women Empowerment Principles. Available at: <https://www.weps.org/about>

the improved standards through signing of the client to UN Women's Empowerment Principles will three years after signing, by 2026. According to the Operations Team, to sign the UN Women's Empowerment Principles, UN Women assist with preparation of diagnostics and an action plan to address gaps in alignment. During an IEvD interview with UN Women Albania, however, IEvD was informed that signing up requires only submission of a simple application form, and that the gender assessment, action plan and implementation were three subsequent steps.

The Gender Additional Indicator is:

- **Indicator: *Practices of the relevant stakeholder improved* (equal opportunity practices of the client).**

*Benchmark:* Equal Opportunity Practices of the client will be improved as defined by the UN Women Empowerment Principles (see Gender SMART Diagnostic tool output below). Due 3 years after signing (2026).

*Gender SMART Diagnostic Tool Entry point for Gender Additional project:* Company receives support from UN Women Women's Empowerment Principles to develop an action plan with recommendations on childcare provision or support for employees.

## Part II: Assessment

### Project quality at entry /evaluability

#### Gender SMART Diagnostic and Rationale

**The Operation Leader completed the Gender SMART Diagnostic which is set out in the Final Review Memorandum approval document.** Prior to this the design process started with the Operation Leader conducting due diligence via a client questionnaire which included gender specific questions. The tool presents some suggestions of actionable recommendations to address gender challenges based on country and sector context.

**Key gender gaps identified by the Gender SMART Diagnostic for Albania include women's lower participation in the workforce, high rate of unpaid domestic work, and lack of childcare facilities in rural areas.** The key challenges identified by the Gender SMART diagnostic tool for women in agribusiness retail in Albania specifically include supply chain gaps with rural women underrepresented in retail and processing but over-represented as small scale farmers and producers, bearing risks of seasonal low paid work combined with high levels of unpaid domestic work.

At the client level, key gaps identified included: the absence of equal opportunity policies or strategies related to recruitment, retention and career progression of women or gender disaggregated data.

**Overall, the Operation Leader stated that the Gender SMART tool is working well as it helps clarify the steps taken for a gender activity.** It enables support from a Gender and Economic Inclusion expert who can bring fresh ideas, with a more regional perspective, so it is a good synergy. There was a good discussion of this project prior to approval, resulting in the client

committing to work with UN Women towards embodying the Women's Empowerment Principles and improving standards.

### Gender SMART Design: Tagging, Business Case and Soundness of Indicators<sup>23</sup>

The Gender SMART Tag Process was followed, with the project tagged 'Gender Additional'. The two main transition qualities chosen for the project are 'Green' and 'Resilient'. These were complemented by 'Gender Additional' indicator. The definition of 'Gender Additional' according to Chapter 9 of the Operations Manual is that 'gender equality is an important and deliberate objective, but not the principal reason for undertaking the project and at least one gender equality-focused activity and associated indicator are confirmed, gender can be considered as a source of non-financial additionality.'

The Compendium Gender Additional indicator: *Practices of the relevant stakeholder improved (for equal opportunity)* is an output which addresses client level gender gaps as identified in the Gender Diagnostic tool. It particularly addresses the absence of equal opportunity policies or strategies related to recruitment, retention and career progression of women or capturing and reporting on gender disaggregated data.

A further indicator might have tracked plausible outcomes from these improved standards for equal opportunity. For this client, for example, greater representation of women in highly skilled positions, work safety and amenities for women, maternity leave and healthcare cover and access to childcare facilities improved or addressing and being transparent on salary gaps. Alternatively, if women are shown in the data to be underrepresented in management positions an indicator might have tracked improvement towards gender parity from a baseline.

During initial discussions with the client, to improve standards, apart from signing to the UN Women's Empowerment Principles, other actions were also considered. These included developing options to address childcare needs which was deemed too costly without technical support. Eventually, the client indicated the preference for signing up to the UN Women's Empowerment Principles, with the EBRD's consent. One of the main reasons for enhancing standards according to the client is to enhance the company's reputation in the market with a desire to be a leading employer in the region, meeting European best practice standards. The Operation Leader and Gender and Economic Inclusion Expert summarised the client as 'good and receptive' to gender needs. As of September 2024, there was 63 entities in Albania who signed the UN Women's Empowerment Principles.

IEvD notes that the indicator details section lacks any indication of which areas will be improved. A UN Women gap assessment will be conducted after the client signs the UN Women's Empowerment Principles, suggesting that it could be strengthened by adding this information. The additional indicator as set out in Small Business Investment Committee Sub Project Final Review Memorandum is shown in the table below.

<sup>23</sup> Evidence of indicators supporting implicit theory of change/logframe/results framework, quality of indicators to achieve intended outcomes.

**Table 6: Transition Impact Monitoring Additional Indicator for Risk Sharing Framework Elkos**

Indicator type	Monitoring indicator	Details	Baseline	Target	Due date
Standard setting (Gender SMART)	ST.13.3 Practices of the relevant stakeholder improved (equal opportunity practices of the client)	Equal Opportunity Practices of the client will be improved as defined by the UN Women Empowerment Principles (details included in the separately submitted Gender Tool Annex).	N	Y	3 years from signing date (2026)

Source: Small Business Investment Committee Sub-Project Final Review Memorandum 15 November 2022

**IEvD found that the details for this Compendium indicator, remain generic and do not contain clear ex-ante target specification such as how many and which areas of stakeholder practices shall be improved specifically.** The client is yet to undergo a detailed diagnostic conducted with the support from the UN Women Albania, with subsequent action plan to be put in place. According to the IEvD interview with the client they were currently scheduling the diagnostic with UN Women.

**UN acceptance of a client signing up to the UN Women's Empowerment Principles does not require any gender standards or improvements as a pre-condition of joining.** IEvD spoke with UN Women Albania to understand what signing up to the UN Women's Empowerment Principles means, whether it involved any assessment, or meeting any targets prior to signing. Apparently, the signing process itself does not require anything from the client apart from providing filling out a form with company details, providing gender disaggregated data on employees and the CEO signing a generic statement. The only pre-conditions, aside from completion of the application form, is to pass the standard compliance requirements of the UN, which are mostly already met by default through the EBRD's client integrity checks.

**The indicator to improve standards does not describe the intermediary steps that the company will take toward this objective.** The details in the Gender SMART Diagnostic annex suggest it is to engage and implement the external programme of UN Women's Empowerment Principles, but step by step timelines for achievement of signing, gap assessment, development of action plan and implementation thereof are not provided. The signing of the UN Women's Empowerment Principles signals the beginning of three further steps, according to UN Women Albania in an interview with IEVD, and therefore does not by itself lead to 'practices of the stakeholder improved.' This would only potentially occur when after signing, the client embarks on a gender gap assessment and develops a gender action plan with UN Women. This gap assessment and action plan development and implementation is not mentioned in EBRD approval documents or indicators.

**The lack of specification of timeframes for gender assessment, and action plan following signing of the Women's Empowerment Principles make it difficult to understand what is required to consider this indicator achieved, or whether the 2026 deadline is appropriate.** It was not clear from IEvD's interview with the client, that there was an understanding of order of the steps to take (first signing followed by gender assessment, and action plan), and UN Women Albania indicated that they had not received the form from the client to complete the first step of signing up.

### Technical cooperation assignment Resources

IEvD observed that no technical cooperation assignment support was used for this project. This is not surprising as the use of technical cooperation assignment funds for Risk Sharing Framework sub-projects is generally rare, due to limited funding availability. Instead, the client is expected to receive support from UN Women Albania team to conduct diagnostics and formulate an action plan.

The Operation Leader reflected that if they had technical cooperation assignment funding for Risk Sharing Framework sub-projects, in this sub-project they could have worked jointly with the partner bank on supply chains to support local farmers and to support staff with childcare issues.

### Planned Monitoring and Reporting

As required by the Bank's Gender SMART process set out in Chapter 9 of the Operations Manual, the subproject Risk Sharing Framework Elkos submitted at committee approval had one additional indicator from the Bank's Compendium of Indicators which will be included in Monarch's TOMS system.

The first transition monitoring report is due in 2025 (see Annex 1), with the Gender Additional indicator due for delivery in 2026.

The Operation Leader reports on progress annually in Monarch, based on information provided by the client, but it is unclear whether this includes information on the gap assessment, action plan development and implementation. Reporting on the indicator forms part of an overall annual Transition and Credit monitoring and reporting on all activities including financial performance, the investment and the green and resilient transition indicators.

At the framework level, Risk Sharing Framework is monitored on each quality and indicator by the SME F&D Products team in the FI banking group.

It is not clear whether monitoring will cover specific actions towards improved standards towards gender equality in the recorded Monarch Gender Additional indicator detail nor in the project approval documentation. Actions the client may take towards this gender additional indicator will only be known once the client signs up to UN Women's Empowerment Principles and UN Women support completion of the diagnostic work with the client.

### Internal coordination

IEvD noted from the interviews that the Operation Leader has been collaborating closely with the Gender and Economic Inclusion Expert. Both share an office space and frequently discuss how to develop gender activities and optimise solutions for the clients. The Operation Leader is personally interested in gender equality issues and has been acting as a gender champion in the local Resident Office. This close involvement helped to foster the internal and external coordination in this project.

The Operation Leader is a Resident Office Gender Champion and is particularly interested in encouraging gender activities in projects across the Resident Office in Albania.

### Coordination with the client

The Operation Leader led the client engagement and brought in support from the Gender and Economic Inclusion Expert to develop options for moving forward and details of how to go about formulating and implementing gender activities.

The client stated they have an excellent working relationship with EBRD and initially met two to three times a week to discuss the project. They intend to continue to have periodic conversations.

### Requirement and incentives to follow the Gender SMART Process

The team followed the required Gender SMART Process required in the Operations Manual Chapter 9.

The Scorecard targets are set at sector and regional level, incentivising management at the departmental level.

As Gender Champion the Operation Leader stated they consider gender activities, regardless of the scorecard or project, if clients embrace it and are aligned.

### Project relevance

#### Overall relevance to gender

Overall the project had a proven gender activity, which was confirmed during an interview with the client. They stated that they were working towards signing of the UN Women's Empowerment Principles to improve standards in the workplace for recruitment, training, retention and career progression of women.

The project was aligned with the client's priorities and with the EBRD's Strategy for Promotion of Gender Equality 2021-2025 regarding employment of women. It was less aligned with specific gender gaps related to rural women in the agribusiness sector in Albania. The majority of the client's employees are women (75 per cent), and company plans of expansion regionally has led to the wish to bring policies and protocols in alignment with international (particularly EU) best practice standards with regards to female employment.

#### Alignment with EBRD's country strategy and diagnostics

The Elkos sub-project is aligned with the Strategy for Albania 2021-2025. It addresses 'Priority 2. This is to enhance private sector competitiveness and inclusion through wider access to finance and skills.' Specifically, by having the client sign up to UN Women's Empowerment Principles, the sub-project supports the economic inclusion of women. It supports improving the performance and standards of SMEs through gender inclusivity.

#### Alignment with EBRD's Strategy for the Promotion of Gender Equality 2021-2025

The sub-project is vaguely aligned with the second key focus area of the Strategy for Promotion of Gender Equality 2021-2025 since it is unknown ex-ante which areas across the seven UN Women's Empowerment Principles the client will improve. The gender activity of a private company to improve standards via the UN Women's Empowerment Principles is a pledge to

commit to improving gender equality for women in the future. It may or may not occur across the areas of skills development (training), towards fair treatment, health, safety and welfare of women in the workplace as employees and to have high level corporate leadership for gender equality.

**In terms of the institutional strengthening objective of the Strategy for the Promotion of Gender Equality 2021-2025, the project is aligned. It follows the new Gender SMART process from the beginning, with the diagnostic tool used to determine which areas the project could focus on.** Unfortunately, the Diagnostic did not help with the development of a more robust activities for the indicator of improving equal opportunity standards.

#### **Alignment and coherence with country priorities**

**IEvD found there was no link between this project and the gender gaps in Albania set out in the Gender SMART Diagnostics Tool.** Highlighted gaps related specifically to rural women or the supply chains in agribusiness retail, as the focus is on the hiring and employment conditions within the company itself.

**The gender indicator, once implemented, will not by itself contribute to counteracting the low participation rate of women in paid employment, and issues around flexibility for women involved in unpaid domestic work and childcare.**

#### **Alignment and coherence with client priorities**

**The indicator could be relevant to the client's priorities of meeting best practice standards in the future in relation to women employees by introducing the UN Women's Empowerment Principles.** It was also relevant to the client embarking on regional expansion and to the fact that it already has 75 per cent female employees, meaning that the principles for empowering women is particularly relevant to its existing workforce.

#### **Alignment and coherence with donor and other MDB priorities**

No other MDBs were involved in this sub-project. No donor funding was used.

#### **Project results**

**According to the Operation Leader and Gender and Economic Inclusion Adviser, implementation of the gender activity, the signing of the UN Women's Empowerment Principles, has not begun despite it being a straightforward application and signing.** After signing, the UN Women's Empowerment Principles team will carry out the initial diagnostic to Women's Empowerment Principles to help prepare an action plan. Therefore, IEvD was not able to assess project's results at this stage.

**The client had an introductory meeting with UN Women in 2023 and told IEvD during the interview they were in the process of filling out an application form they provided.** They stated that if there are quick win changes they can make to improve standards for women, they will do so prior to signing the UN Women's Empowerment Principles, otherwise for larger actions they may need more time and it may be done concurrently. The client already fulfilled regional standards and is aiming to reach a higher international standard through this process.



### Project potential for sustainability

**According to the Gender and Economic Inclusion expert, the client is most likely to continue implementing standards for hiring of women.** It already has a predominantly female workforce in the shop. It is thought by the operations team that HR policies and protocols reflecting best practice standards are likely to remain in place over the longer term.

**In terms of future monitoring and reporting on sustainability, there is no plan by EBRD to track the sub-client's progress towards improving equal opportunity standards beyond 2026.** However, once a client is signatory to UN Women's Empowerment Principles their statement is published on the UN Women's Empowerment Principles website, and progress reports are updated annually.

It is unclear from the website what standards, if any, should be sustained to remain a signatory of UN Women's Empowerment Principles from the website, so the sustainability of this programme is not clear, however there may be peer pressure or risk of reputational damage if they do not embody the spirit of the principles.

**Ex-post assessment of sustainability within the company would need to be conducted to determine whether the signing of UN Women's Empowerment Principles really leads to long lasting changes.**

### Results framework

**The project did not have a results framework.** The following results framework was reconstructed by the IEvD based on the Small Business Investment Committee approval document.

**Figure 3: IEvD results framework for gender activity of Risk Sharing Framework Raffeisen Albania, Elkos – 54015**

Inputs	Outputs	Outcomes
<p>Risk Sharing Framework guarantee for € 4 million of the € 8 million loan provided by Raffeisen Albania to Elkos</p> <p>There is no technical cooperation assignment for the gender activity. Implementation support is provided by UN Women Albania</p>	<p>Indicative: Diagnostics completed by UNWEP on Elkos, and action plan of one or more items for improvement under the Women's Empowerment Principles - no date provided</p>	<p>Equal Opportunity Practices of the client will be improved as defined by the UN Women Empowerment Principles (which practices are not specified):</p> <p>Indicator - Signing of the UN Women's Empowerment Principles by 2026</p>



## Assessment 2 - Gender Project-level: Direct Financing Facility Plastikpack, Morocco – 53504

<b>Opid:</b>	53504	<b>Country:</b>	Morocco
<b>Signing Date:</b>	January 2023	<b>Banking Team</b>	Manufacturing & Services
<b>EBRD Finance:</b>	MAD 65 million	<b>Portfolio Class:</b>	Private Sector
<b>Stage:</b>	Disbursing	<b>Client</b>	DFF Plastikpack
<b>Transition Qualities</b>	Competitive and Green	<b>Gender SMART Tag</b>	Gender Additional

### Part I: Introduction

#### Project description

This project, signed with the client in January 2023, involves a EBRD MAD 65 million senior unsecured loan (ca. € 6.2 million equivalent) to Plastikpack Maroc, a Moroccan company involved in the production of plastic packaging. The project will support the Borrower's MAD 107.6 million (ca. € 10.25 million equivalent) investment plan to be carried out over 2022-2024 consisting of the expansion of current facilities, equipment acquisition, set up of a greenfield plastic pallet and crate manufacturing facility, construction of a new building and a working capital increase. The loan is guaranteed by its 45 per cent shareholder SC Pack Group, a leading French group of companies involved in the manufacturing and distribution of packaging products. The project was approved in November 2022 under the Direct Financing Facility for non-SMEs.

Technical cooperation funds of € 140,000 were provided for due diligence towards a green building through the High Impact Partnership on Climate Action framework. A co-investment grant of € 400,000 was provided by High Impact Partnership on Climate Action Framework and UK Foreign Commonwealth & Development Office to integrate more advanced material and technology in the building design to improve its energy performance to reach a Green Buildings certification (BREEAM with at least “Good” rating).

The main transition qualities for the project are ‘Competitive’, meeting European and ISO standards for quality and production, and ‘Green’ including use of recycled plastics in production and Green Building certification (BREEAM) rated ‘Good’.

This was the first time the client has engaged with a multi-lateral development bank and their first project with EBRD.

## Gender activity

Following EBRD's due diligence process and Gender SMART Diagnostic (gender tool Annex to Small Business Investment Committee approval documentation), the project was tagged as 'Gender Additional', with the additional indicators of:

- *Indicator 1: Share of female employees in total number of employees*

Details: The Client will increase the share of female employees across its operations to achieve gender parity in their workforce within the next three years from 16 per cent baseline to 50 per cent (by 2026). This will be across all managerial levels and all technologies.

- *Indicator 2: Practices of the relevant stakeholder improved (equal opportunity practices of the Client)*

Details: The Client will improve its practices to support women's employment in the manufacturing sector. The Client will enforce stronger compliance with national regulations associated with women's employment, including shift duration, timing, and working conditions. The Client will also develop a partnership with a local technical school to promote women's training towards careers in the manufacturing sector (by 2026).

The types of practices to be improved are set out in Annex 1.

## Part II: Assessment

### Project quality at entry /evaluability

#### Gender SMART Diagnostic and Rationale

The Gender SMART Diagnostic process started with the Operation Leader conducting due diligence via a client questionnaire which included gender specific questions. The Gender and Economic Inclusion Expert typically provides between three to four questions for the client's HR department on data points including the number of women in workforce, key obstacles to women's empowerment, and internal and external factors impacting on gender equality.

**According to the gender disaggregated data provided by the client at project approval it had a female workforce of 16 per cent.** The company does not have formal equal opportunities policies or strategies to support increasing the number of female employees.

**The Operation Leader then completed the Gender SMART Diagnostic tool.** The tool presented some suggestions to address gender challenges based on country and sector context.

**The Gender SMART Diagnostics tool identifies key overall gender country gaps in Morocco of low levels of female labour force participation (75 per cent male, 25 per cent female) and women predominantly occupying low skilled positions (without only 5 per cent of firms having a female top manager).** Other gaps include women performing the majority of domestic work, older women lacking retirement pension schemes and healthcare, lack of childcare in rural areas, and access to public transport subject to gender-based violence.

**Key challenges for women in manufacturing in Morocco specifically include male domination with women's participation often limited to low-paying manual work.** The main impediment to hiring women in plastic manufacturing is the government restriction on night shifts for female employees as well as necessity to deal with heavy weights in the chemicals packaging.

**The Gender SMART Diagnostic identifies night shift restrictions on women and heavy lifting as key impediments faced by the client in hiring more women.**

### **Gender SMART Design: Tagging, Business Case and Soundness of Indicators<sup>24</sup>**

The client was interested in improving gender equality and opening up opportunities for female workers. They saw the business benefits in having female employees and wanted to grow their human capital. The Gender and Economic Inclusion Expert was available to guide the client and give them advice.

Following confirmation of the client's interest to do a gender activity, the project was tagged 'Gender Additional.' The two main transition qualities chosen for the client were 'Competitive' and 'Green'. The definition of 'Gender Additional' according to Chapter 9 of the Operations Manual is that 'gender equality is an important and deliberate objective, but not the principal reason for undertaking the project and at least one gender equality-focused activity and associated indicator are confirmed, gender can be considered as a source of non-financial additionality.'

**The Gender and Economic Inclusion expert led conversations on suitable gender indicators with client, and the Operation Leader assisted with assessing and choosing them.** Options were narrowed down from very beginning. Following the due diligence questions on the baseline, potential for improvements and the Gender SMART Diagnostics, the story was already narrowed down about which indicators to pick.

**The client's business case to do more on gender is related to its ambition to become a leading employer and also the need for staff with the specific attribute of attention to detail on the new production line.** The client was very interested and clear about committing to the indicators, including the ambitious target of gender parity of the workforce and thought them to be realistic within the schedule. One of the main reasons for enhancing standards according to the client is to enhance the company's reputation in the market with a desire for Plastikpack to be a leading employer in the region, meeting European best practice standards. A business rationale for increasing the share of women in the workforce is Plastikpack's need for workers with a specific skill-set (for example attention to detail in production quality control), skills often held by women applicants. Plastikpack, being an important player in packaging with aspirations to supply pharmaceuticals customers to EU standards, has a prominent role in promoting high gender inclusion standards.

**The first indicator of achieving gender parity (50 per cent of employees are female) by 2026 across all levels is quite ambitious, and dependent on the successful launch of a new pharmaceutical line, planned through the investment.** Although ambitious, this was considered

<sup>24</sup> Evidence of indicators supporting implicit theory of change/logframe/results framework, quality of indicators to achieve intended outcomes.

feasible according to the Gender and Economic Inclusion Expert, as the client was small and will grow from around 60 to 130 staff members. The new pharmaceutical line will require quality control, detail orientated jobs, rather than in roles requiring night shift. The client told IEvD that they believe that even if the pharmaceutical line comes into production later than expected in 2026, they can still hire a lot more women to the existing two lines in the meantime. IEvD therefore assesses the achievement of this indicator as plausible.

Towards the second indicator '*Practices of the relevant stakeholder improved*' the client plans two parts i) to comply with national regulations on shift duration, timing and working conditions for women and ii) a partnership with local technical school to promote training of women in the manufacturing sector. In detail:

- The client indicated that the content of the training would be decided once the National School of Morocco on Manufacturing had conducted a needs assessment within Plastikpack. They did not have a specific date for this but had been in touch with them to arrange it. Improving practices was seen as critical to ensure more women could be hired, especially as the company expands into new production areas. The details of the outcomes of the partnership with the local technical school are not clear.
- On the national regulations it is not clear why the client does not already abide by them. This should be part of the ESD Performance Requirements of the Bank in terms of working conditions of client.

**The indicators seem reasonable, and in the case of achieving gender parity in the workforce highly ambitious.** In the case of improving stakeholder practices, it is not clear why the client would not already be adhering to national regulations.

### Technical cooperation assignment Resources

IEvD observed that no technical cooperation assignment support is planned for the gender activity. During an IEVD interview with the Gender and Economic Inclusion Expert, they connected the client to the UN Women's Empowerment Principles. IEvD understands that at this point the client had not requested further assistance.

### Planned monitoring and reporting

As required by the Bank's Gender SMART Process set out in Chapter 9 of the Operations Manual, the Final Review Memo includes a minimum of one – in this case two Gender Additional indicators from the Bank's Compendium of Indicators. These indicators have been added to transition reporting in Monarch. Targeted completion for delivery under both indicators is by the end of 2026.

**Monitoring of Transition Impact indicators for this project by the Operation Leader covers the loan repayment period (2023 to September 2029).** The 'Gender Additional' Indicators should be complete by the expected completion schedule of 2026. Annual transition monitoring reviews are submitted usually by June or July for the preceding year. The first transition monitoring report covering 2023 and due in mid-2024 is delayed at the time of this assessment awaiting data from the client on energy consumption.

**IEvD found the overall plan for annual monitoring of the gender activities follows the standard monitoring of transition indicators in the EBRD.** The Operation Leader is due to report on progress annually in Monarch against Indicators, based on information provided by the client. This forms part of an overall annual monitoring and reporting on all activities including financial performance, the investment, and the green and resilient transition indicators.

At the framework level, DFF transition indicators are monitored on each quality and indicator by the Impact team.

### Internal coordination

**IEvD noted from the interviews that the Operation Leader was highly engaged, and involved in formulating the gender activities, providing support and encouragement.** The Operation Leader and Gender Expert attended meetings with the client together, and the Gender and Economic Inclusion Expert led the conversation on gender.

Neither the Origination or Portfolio Operation Leaders are nominated Gender Champions, however they are supportive of the new Gender SMART tool and have found it useful:

“The Gender SMART Process is working well; it is an improvement on past practices. It seems to match gaps in sector and country and helps bankers and Gender and Economic Inclusion to construct a response and options for clients to improve.”

### Coordination with the client

**The Origination and Portfolio Operation Leaders led the client engagement and brought in support from the Gender and Economic Inclusion expert to suggestions for moving forward.** The Gender and Economic Inclusion expert advised on how to go about formulating and implementing gender activities.

**The client told IEvD they had a good relationship with both Operation Leaders for the project and communicated regularly.**

### Requirement and incentives to follow the Gender SMART Process

**Banking teams are required to complete the Gender SMART Process as part of the project due diligence, concept and approval process as set out in the Operations Manual 9.12.9.** This is part of the project appraisal process, and a Gender and Economic Inclusion expert is assigned via the Gender Diagnostic Tool. The implication is that the relevant concept approval (Concept Review Memorandum or CRM) committee will check to ensure that completion of the Gender SMART Diagnostic is done, and that the project Gender SMART level is tagged either Gender Aware, Additional or Transition Impact, before approving a new project. For Plastikpack, the Gender Smart Diagnostics were attached as an annex in the Final Review Memorandum, indicating that it was part of the approval process.

**The Impact team commented at the Concept Review meeting on the Gender SMART Process, requesting further work on strengthening the Gender Additional Indicators, showing that there is scrutiny of the process for substance.**

**Despite following the Gender SMART Process, neither Operation Leader was aware of specific incentives to do gender despite the Scorecard targets being introduced in 2021.** They were unaware of Banking Scorecard incentives for SEMED or for Manufacturing and Services, although these targets may drive departmental management priorities. 'Gender Additional' projects do not contribute to the ETI or PTI transition score.

The Operation Leaders told IEvD they introduced gender because the client happened to be very receptive in meetings, where gender improvements were proposed.

## Project relevance

### Overall relevance to gender

**Overall, the project has a proven gender activity, which was confirmed during an interview with the client.** They stated that they were working towards gender parity and had an initial discussion with the National School of Morocco for Manufacturing which would conduct an assessment to help them improve equal opportunity standards in employment and training of more women.

**The project is aligned with the EBRD's 2015 and 2024 Country Strategies for Morocco, and the EBRD's Strategy for Promotion of Gender Equality 2021-2025 regarding employment of women and the client's priorities for women.**

### Alignment with EBRD's country strategy and diagnostics

**The project at signing was aligned with the 2015 Strategy for Morocco, addressing education and labour force participation gaps at the company level.** Diagnostics for the strategy cite education, labour force participation and pay as areas where Morocco has large gender gaps, particularly for rural women. Women also suffer mobility restrictions due to domestic situations and may not be able to attend training. To help address these barriers, this project's gender activity includes a partnership with a local technical school to promote training for women and aims to increase the number of female employees in a traditionally male dominated industry. The project targets women in rural areas who are a key source of employment in the factory. The factory provides transport for women to the workplace and provides training.

**The project's gender activities are relevant to 'Theme 2: Promote Regional Inclusion,' as the company is regionally in Sidi Bou Othmane and develops local workforce skills through training.** It is most closely aligned with the country strategy objective to 'Promote inclusive economic development in the regions by supporting private firms, with a particular focus on agribusinesses and skills transfer.' Whilst this project is not agribusiness, rather it is in manufacturing, the company is regional, based north of Marrakech, in Sidi Bou Othmane in a rural area. One of the activities for this objective is 'local skills transfer (particularly for youth and women) through high quality training. Towards this activity, the second indicator for this project's gender activity includes the company's development of a partnership with a local technical school to promote women's training towards careers in the manufacturing sector. Rural women with limited educational background are provided with training once they start.

**The 2024 Strategy for Morocco 'Priority 2: Strengthen social cohesion and reduce regional disparities for more inclusive growth,' echoes Theme 2 of the previous strategy to which this**

**project's gender activity is aligned.** Specifically, the project's gender activity indicators of achieving gender parity of the workforce and improving equal opportunities for women are related to the country strategy objective of 'Increased access to skills and employment.' As part of this a key activity in the country strategy is to: 'Alongside corporate clients, SOEs and other partners, continue to promote equal opportunity policies and practices to improve access to employment for women, people with disabilities and other underserved groups.' Towards that activity, this project's gender activity targets improving the equal opportunity practices of the client.

### **Alignment with EBRD's Strategy for the Promotion of Gender Equality 2021-2025**

The project's gender activity is aligned with the second key focus area of the Strategy for Promotion of Gender Equality 2021-2025 to promote skills, employment and sustainable livelihoods. It promises to increase the number of company female employees to 50 per cent, and to host a partnership with a local technical school to train women. It also addresses enhancing equality opportunity standards as part of corporate governance.

In terms of the institutional strengthening objective of the Strategy for the Promotion of Gender Equality 2021-2025, the project is also aligned as it follows the new Gender SMART process from the beginning. The team used the Gender SMART Diagnostic tool used to determine which areas the project could focus on.

The project is aligned with the theory of change at the client level, as it intends to improve equal opportunity standards, train and hire more women.

### **Alignment and coherence with country priorities**

The project was found to be coherent with country priorities. It addresses the first gender gap in the country set out in the Gender SMART Diagnostic Output: 'the labour force consists of 75 per cent men and 25 per cent of women.' This pattern has remained relatively stable over the past twenty years. Morocco still has wide-ranging gender gaps, especially in value-added occupations, which are predominantly male dominated. Women's participation in the labour force is often limited to low-paying manual work.

As stated in the Gender SMART Diagnostic Output, Plastikpack, is an important player in packaging with aspirations to supply pharmaceuticals customers to EU standards and has a prominent role in promoting high gender inclusion standards. The main impediment to hiring women so far was the government restriction on night shifts for female employees and necessity to deal with heavy weights in the chemicals packaging. However, there are less risky roles for quality control and requiring attention to detail on the existing two production lines, providing opportunities for women. The new production line in pharmaceuticals will further open up the opportunity to hire more women.

As mentioned previously under the alignment with the country strategy, the project also addresses a second gap in Morocco for women who predominantly work in low-skilled, vulnerable positions. Forty-seven per cent of working women are contributing family workers, compared to only 13 per cent of men. On average, women devote five hours daily to care work, while men only spend under an hour on these tasks. To address the low-skilled issue, the project



plans to link to a technical school to train and promote women in the manufacturing sector, and shifts are limited in time to provide feasible opportunities for women juggling domestic responsibilities.

### **Alignment and coherence with client priorities and business case**

The client's key priority is to hire more women in an historically male dominated industry due to opportunities provided by expansion into a new pharmaceutical business segment. The pharmaceutical production line requires more attention to detail but less heavy lifting. This matched the pool of female job seekers locally and led to the company's management aiming to include more female employees.

According to the client there is also scope to hire more women to existing production lines in quality control positions which would benefit from workers with high attention to detail, a skill often found amongst local female applicants.

### **Alignment and coherence with donor and other MDB priorities**

No donor funding was used for the gender activity. For the transition quality s, High Impact Partnership on Climate Action (HIPCA) framework funding was provided with contributions from the Netherlands and UK provided technical cooperation assignment and an investment grant to support the Green Building activity.

### **Project results**

IEvD found during interviews that implementation of the gender activity has not started yet. Therefore, IEvD was not able to assess project's results at this stage. During an interview with IEvD, the client stated they had started a conversation with the National School of Morocco for Manufacturing and requested a skills' gap assessment to help them identify needs and areas for improvement for hiring more women. The details of the training module, envisaged as part of this indicator, are not available at this point.

According to the Operation Leader, regarding increasing the proportion of women workforce to 50 per cent, the team do not expect to be able to track progress until the new pharmaceutical line is operational, slightly delayed until 2026. They will only start tracking progress on hiring of more women at that point. The client told IEVD that the set-up of this production line had been delayed until 2026, also due to some initial challenges in finding certified partner able to undertake the construction. In the meantime, the client is currently focussing on expanding women's participation on existing production lines, but no mid-term information on numbers was available at the time of the IEvD interview, in terms of progress from the 16 per cent baseline of women in the workforce.

The first transition reporting review covering 2023 due in 2024 is delayed pending information on energy consumption from the client.



### Project potential for sustainability

In terms of future monitoring and reporting on sustainability, there is no plan by EBRD to track the client's progress beyond the end of 2029. According to the Gender and Economic Inclusion expert, the client is likely to continue to rely on women in its workforce.

The company could in theory provide a positive demonstration effect in the market to other companies in the manufacturing sector. It can do this by complying with national standards for employment of women in the manufacturing sector and having a higher percentage of women employees than its peers. Given the client's intention to supply pharmaceuticals to the European market according to EU standards, equal opportunities for employment of women may continue to be a priority for the client.

### Suggested Results Framework

The project did not have a results framework. The following results framework was reconstructed by the IEvD based on the Small Business Investment Committee approval document.

**Table 7: Figure: IEvD results framework for gender activity of DFF Plastikpack, Morocco – 53504**

Inputs	Outputs	Outcomes
<p>Senior unsecured loan of MAD 65 million (€ 6.2 million equivalent).</p> <p>Technical cooperation assignment EUR 140, 000 for due diligence provided by HIPCA framework.</p> <p>Co-investment grant of EUR 400,000 from HIPCA and UK FCO</p> <p>No technical cooperation assignment for the gender activity.</p>	<p><i>None specified</i></p>	<ul style="list-style-type: none"> <li>– Share of female employees across all managerial levels and all technologies from baseline 16per cent to 50per cent by end 2026</li> <li>– Equal opportunity practices from a specified list (see Annex) of the relevant stakeholder improved by end 2026.</li> </ul>

## Assessment 3 - Gender Project-level: Agence Nationale des Ports Climate Resilience, Morocco –51827

<b>Opid:</b>	51827	<b>Country:</b>	Morocco
<b>Signing Date:</b>	May 2022	<b>Banking Team</b>	Infra EMEA
<b>EBRD Finance:</b>	€40 million; €5.7 million investment grant	<b>Portfolio Class:</b>	State Sector
<b>Stage:</b>	Signed	<b>Client</b>	Agence Nationale des Ports
<b>Transition Qualities</b>	Green	<b>Gender SMART Tag</b>	Gender Additional

### Part I: Introduction

#### Project description

This project, signed in May 2022 with Agence Nationale des Ports, the state-owned national port authority of Morocco, involves a senior loan of up to € 40 million without sovereign guarantee. It includes a US\$ 5.7 million investment grant from the Global Environmental Facility to enhance the climate resilience of several ports along the highly climate vulnerable Moroccan coastline of the Atlantic Sea, in line with Agence Nationale des Ports's priority investment programme and international best practice standards.

Technical cooperation funding of US\$ 1.5 million is included for capacity building towards port climate sector resilience, of this US\$ 500,000 is provided by the Global Environment Facility and US\$ 1 million is from the EBRD's Shareholder Special Fund ("SSF"). This will support Agence Nationale des Ports to address key barriers in ensuring long-term climate resilience of the Moroccan port sector through a wide range of outreach measures, such as policy engagement and capacity building to facilitate informed decision-making and widespread adoption of climate change adaptation measures across the sector, including standard setting.

The transition impact of the project is expected to be fully derived from the 'Green' transition quality and the transaction is 70 per cent Green Economy Transition eligible under climate change adaptation activities.

Additional technical cooperation funding from the SSF of € 360,000 will provide project implementation support to Agence Nationale des Ports, a Lender's Monitor (reporting directly to the Bank), and adoption of IFRS to strengthen its financial reporting and standards.

Agence Nationale des Ports Climate Resilience is the first transaction with EBRD, and they plan to do more. Agence Nationale des Ports is also working with Agence Francaise de Developpment. African Development Bank provided grants for technical assistance which involved a study to

diagnose and design a programme to strengthen and repair the protective structures of seven ports.

### Gender activity

Following EBRD's due diligence process and Gender SMART Diagnostic (gender tool Annex to approval documentation), the project was tagged as 'Gender Additional', with the additional two gender indicators of:

- **Indicator 1:** *Number of women enhancing their skills as a result of training* (Number of individuals successfully completing the training and undergoing successfully an assessment of skills learnt for discussion)

**Benchmark:** At least 30 per cent of key stakeholders trained for climate change impacts, vulnerability and adaptation will be women (training includes a total of 50 key stakeholders, due 2026).

- **Indicator 2:** *Number of women receiving knowledge as a result of outreach activities* (Number of individuals should be disaggregated by sex).

**Benchmark:** As part of the awareness raising activities at least 30 per cent of key stakeholders targeted by awareness raising campaign on climate change impacts, vulnerability and adaptation will be women (awareness raising to reach a total of 75 stakeholders, due 2026).

A results framework was set out in the Board approval document for Global Environment Facility, see Annex 2.

According to the Operation Leader, the completion date for delivery of the gender activities will be at the completion of the Global Environment Facility capacity building technical cooperation consultancy contract, in 2026. Gender activities will be funded through the Global Environment Facility capacity building technical cooperation assignment.

## Part II: Assessment

### Project quality at entry /evaluability

#### Gender SMART Diagnostic and Rationale

The project and discussions on gender activities originated in 2015 prior to Gender SMART Process but the Process was subsequently followed during finalisation of the concept. After a long period of discussion and relationship building with the client and a pause, in 2020 EBRD restarted due diligence and discussions. In 2021 discussions on gender resumed and the Gender and Economic Inclusion expert developed gender due diligence questions and helped the Operation Leader develop the assessment and Diagnostic. The Gender and Economic Inclusion expert joined calls with banking team to discuss the client's interest to commit to indicators for gender.

**The Gender SMART Diagnostic revealed that women are underrepresented in the client's workforce at just 22 per cent, which reflects the 25 per cent overall gap at the national level.** Just two out of the twenty board directors at Agence Nationale des Ports are female. However, this figure had gone up to 24 percent of the workforce at the time of the IEvD interview with the client.

**The Gender SMART Diagnostic also identifies that women are underrepresented generally in the port sector and are mainly positioned in low skilled jobs.** This reflects general stereotypes about women's ability to participate in seafaring and port operations. General obstacles for women in the sector include lack of amenities for women, lack of flexible working and maternity leave, and issues with harassment and gender-based violence. Further, careers in the maritime sector for women are not visible in schools, leading to lack of exposure for women to opportunities.

**According to the team (Operation Leader and Gender and Economic Inclusion Expert), the client was already very proactive in championing gender and was not difficult to convince.** There is awareness of gender issues in the port sector now, and they highlighted this without EBRD asking. Agence Nationale des Ports is one of the biggest state-owned firms in Morocco and this was identified as a strong opportunity to move forward on gender commitments due to the possibility of strong demonstration effects in the sector and supply chains. IEvD was able to confirm with the client that their reach is quite wide to all stakeholders within the ports they oversee, and they wanted to check all regional level ports were complying with national standards for gender equality and working conditions, through conducting gender assessments.

**At entry, the operations team considered the client to have a good track record in terms of hiring of women.** The position of CEO at Agence Nationale des Ports was previously held by a woman, and she welcomed targets of including more women. At the Port of Casablanca women are very well represented in the finance and procurement departments and ESD. Women are well represented in management roles. This was confirmed by the client in an interview. There are fewer in the construction heavy lifting roles. According to the Operation Leader, was a strong willingness to increase women's participation in the sector. They believe the client is not there just to tick a box and is genuinely interested in reducing gender disparity. However, gender parity was not realistic, so the operations team together with the client developed the indicators based on the Gender SMART Diagnostic and integrated gender activities through the intended work on climate resilience.

In addition to the Gender SMART Diagnostic, the Banking team also included gender for this project as it is important for EBRD and the donor for technical cooperation assignment funding, from the Global Environment Facility. The Gender and Economic Inclusion Expert and client worked together to decide on indicators for gender.

### **Gender SMART Design: Tagging, Business Case and Soundness of Indicators<sup>25</sup>**

**The direct link between the chosen Gender Additional indicators from the Compendium (training and outreach) and the identified Diagnostic client gap of more increasing representation of**

<sup>25</sup> Evidence of indicators supporting implicit theory of change/logframe/results framework, quality of indicators to achieve intended outcomes.

**women in the workforce and on the board is not clear.** Compendium indicators focus on activities that result in outputs (such as women trained, and women with increased knowledge), and are not linked to wider outcomes (such as increased employment, which was the key gap for this project). The design may have benefitted from stronger indicators and targets focusing on addressing employment barriers and achieving employment outcomes. IEvD heard that the consultants are conducting gender gap assessments and providing recommendations across the ports as part of the assignment, although this was not set out in the indicators.

**The Gender SMART Tag Design process was followed, and the project was tagged 'Gender Additional'. The main transition quality for the project with the client is 'Green'.** The definition of 'Gender Additional' according to Chapter 9 of the Operations Manual is that 'gender equality is an important and deliberate objective, but not the principal reason for undertaking the project and at least one gender equality-focused activity and associated indicator are confirmed, gender can be considered as a source of non-financial additionality.'

**As required by the Bank's Gender SMART process set out in Chapter 9 of the Operations Manual, the Final Review Memo tags the project 'Gender Additional' and Compendium indicators were later included in Monarch's TOMS system.** The Gender Additional sources were set out in the Operations Committee approval document additionality section (1.3). Indicators were then more explicitly set out in the Board document in the Section 'Measuring and Monitoring Success', with the detail of the proposed 30 per cent of stakeholders trained and reached through awareness raising activities to be women (as part of an overall target of number of stakeholder individuals trained and reached). The indicators are also set out in Monarch (see below).

**The client, Gender and Economic Inclusion Expert and Operation Leader decided to embed the gender activities within the already planned climate resilience training and awareness raising as these best reflected Agence Nationale des Ports's level of ambition and commitment.** IEvD questions the extent to which training and outreach for participants, 70 per cent of which would be men and just 30 per cent women, is a meaningful gender indicator, as it would be expected that opportunities provided through donor funding should be equally open to men and women in any case, and the 30 per cent target does not indicate anything about whether or not this will actually result in more women working in the port sector. The client indicated to IEvD that the figure for women's participation could potential be higher than 30 per cent in the end, but the range of participation depends on the information gathering and activity needs assessments the consultants are conducting, which involves consulting with various women stakeholders and employees.

**Evidence shows that the Gender Additional indicators do not directly address the Gender SMART Diagnostic identified gaps of at country, sector and project level.** This includes: at country level, the gender gap in the labour force; at sector level, low representation of women in the ports sector and poor working conditions for women such as lack of amenities; and at client level, low representation of women in the workforce and at board (two out of twenty board members are female). This is despite the team using baseline data and statistics from the Gender SMART Diagnostics on the country, sector and client. Rather they are related to general training and knowledge, to ensure 30 per cent representation of women in the planned activities. The

following gaps were relevant to the project from the Gender SMART Diagnostics, but may not be directly addressed in the design of the indicators:

**Women are traditionally underrepresented in the male dominated ports sector and mostly confined to low skilled jobs.** Training and awareness raising included in the project might improve skills as an output, this may not necessarily translate to an outcome of increased representation. The training and awareness indicators are targeted at women stakeholders in the ports sector, but may not directly lead to the outcome of increased representation of women in the ports sector, including in skilled positions, which is a step further, and would require tracking employment levels of women in skilled positions across the ports sector compared with a baseline prior to training and outreach, disaggregated by skill level, and a sense that hiring gaps require completion of the climate resilience training programme. Women are underrepresented in the client's workforce, but planned training and awareness raising activities and outputs could only indirectly contribute to an outcome of increased representation. Agence Nationale des Ports's gender disaggregated data showed a baseline of 22 per cent women within their workforce. The client wants to increase representation of women by empowering them to progress their careers through training and skills development for all employees.

Whilst recognizing this was a first step with the client to discuss gender equality of opportunity, it is not clear how the 30 per cent target for training will translate to higher representation of women in the workforce, given that knowledge of climate resilience is likely only one aspect needed to progress, and the 30 per cent target does not represent full gender parity. This would require an outcome indicator to track the increase of women in the workforce compared with the baseline.

**The Gender SMART Diagnostic identified that there are more women in management or support functions but fewer work in operational positions.** The project was designed to empower women to develop skills through climate resilience training and outreach. It is not clear how this is linked specifically to operational roles in the port sector, although the results of the implementation consultant's work to develop the training and outreach are not yet available.

**A further gap that was targeted by the technical cooperation assignment was to improve working conditions for women (an output).** This was not however part of a Gender Additional indicator for this project, although the consultant is conducting gender gap assessments to identify needs or whether national regulations are followed as part of the assignment. Working conditions can be considered a barrier to women's participation particularly in the ports sector. An outcome of this output could be increased representation of women in the ports sector, but this was not a targeted indicator either. The technical cooperation assignment includes gender assessments "in selected ports to identify opportunities for enhancing women's livelihoods and economic empowerment as part of climate adaptation strategies. These assessments will also enable to explore opportunities for promoting women's employment in construction of port infrastructure as well as port operations."

**On the need to improve HR equal opportunity policies and practices at the client level, there was no Gender Additional indicator to capture and track the technical cooperation assignment's provision of concrete recommendations.** According to the Board document, "the associated

technical cooperation assignment will promote women's economic and employment opportunities by delivering concrete recommendations to Agence Nationale des Ports to promote equal opportunities within their HR policies and practices, based on initial gender assessments undertaken in selected ports and accompanied by gender-sensitive trainings to the Agence Nationale des Ports's employees." This segment of the gender activities is therefore not tracked or recorded in Bank results management systems. If indeed this was an important step towards addressing underrepresentation of women in Agence Nationale des Ports's workforce, then it should have formed an official indicator, including the changes to HR policies.

**The team considered the best first entry point for a gender activity with the client was to enhance skills in climate resilience, thereby providing women with better access positions in climate resilience.** The client believes that by following this first step they can be more ambitious down the track. Therefore, they decided to ensure that 30 per cent of the participants would be women, meaning 15 women in total for the training (30 per cent of a total 50 participants) and 22 women participating in stakeholder outreach activities (30 per cent of a total 75 participants). This target exceeds the workforce baseline of 22 per cent, and according to the consultants' starting consultations, may be exceeded in implementation.

**No data however was available in the Gender SMART Diagnostics of how many people in total are employed by Agence Nationale des Ports and form part of the 22 per cent baseline, to be able to compare with the targets for training and outreach.** Target participants would in any case include not just employees, but also stakeholders, potential employees and people within the supply chain.

**According to the Operations team, the business case for training of women is to enhance the talent pool by expanding women's knowledge to work within ports.** This includes to engage in core port activities, including construction, thereby increasing their opportunities in the workplace to progress their careers. To identify suitable women participants, the consultant in charge of the training and knowledge and awareness raising activities is conducting gap assessments of women working in ports, to identify the target group for training and activities. Stakeholders will form a working group including the port authorities, the line ministry and private operators. The group for training and knowledge and awareness raising outreach on climate resilience will include stakeholders, employees and potential employees and workers within the supply chain.

**The training is not certified by any official education institutions and is based instead on international best practices and guidelines produced by the Global Environment Facility consultant.** The training will be designed and led by the Global Environment Facility capacity building consultant, covering monitoring and emergency responses in the ports sector and identifying, prioritising and implementing port sector adaption measures. It is not clear from the terms of reference how long the training is.

**With regards to the second indicator, it is not clear to IEvD how the knowledge and awareness outreach will increase women's employment in the ports sector specifically.** The knowledge and awareness raising activities involve the Global Environment Facility capacity building consultant producing and disseminating an undefined number of products and activities to raise awareness and share lessons learned. It involves a national stakeholder consultation and awareness raising



initiative that will ensure women's voices are heard. The consultant will actively encourage women to participate. The initiative will include the organization of a 'national day' in coordination with the bodies concerned with ports and 'other relevant initiatives such as port development or national climate change adaptation meetings/days'.

**The first Gender Additional indicator from the Compendium of Indicators does not link to successful employment outcomes, which was the key client level gap identified in the Diagnostic (underrepresentation of women in the workforce).** The indicator: 'Number of women enhancing their skills as a result of training', was selected from the Transition Compendium of Indicators and is an 'output' in terms of logframe 'outputs', 'outcomes' and 'impacts'. The quantifiable 30 per cent benchmark target provided in the indicator details is decided by the team with the client.

**The second Gender Additional indicator chosen from the Compendium of Indicators is not linked to any perceivable employment outcome increasing the representation of women in the ports sector.** The indicator: 'Number of women receiving knowledge as a result of outreach activities' was also selected from the Transition Compendium and is an output.

IEvD received feedback from Management indicating that both of these indicators from the Compendium of Indicators are currently under an overall review as part of the Transition Objective Monitoring System 2.0. This review may consider shifting the emphasis towards outcomes rather than outputs.

**IEvD notes that there are no outcome indicators included to determine the impact of the training on the careers of women after they have completed it.** There is no indication of whether they go on to progress as a result, although according to the Global Environment Facility Project Results Framework, a before and after survey of stakeholders will be conducted to verify the results of the training and knowledge outreach activities, which should say something about the extent to which it was immediately useful to them. There were no details provided on the required timing of the survey (how long after the activities) nor whether the content would be about the impact on their employment or career.

IEvD notes that there is a third separate Compendium indicator included in the project for development of the stakeholder consultation and knowledge outreach activities in terms of the total number of individuals reached, but this is not specifically related to the gender target (see Indicators).

**According to the Operation Leader, the climate resilience project with Agence Nationale des Ports has potential for good demonstration effects in the sector as it is the ports authority and can potentially be repeated by other stakeholders.** This can occur through a twinning programme to share knowledge and make sure employees have access to training and ensuring women are not underrepresented. IEvD has reservations about the potential for demonstration effects given the issues around substance and potential of the indicators to lead to real outcomes and impacts, outlined in the preceding analysis.

**The project is considered a first step with the client on the topic of gender equality of opportunity and the client will consider doing more to address inequality in the future. They have**

a dedicated training centre and could integrate gender modules there, they may also explore other angles and be more ambitious in a future project.

**Overall, despite being a first step, the IEvD finds the gender indicators as currently designed to have minimal impact on the client and sector in terms of gender equality, although the actual activities for gender within the technical cooperation assignment are broader.** Whilst recognising this is a first step with the client, the 30 per cent target does not represent full equal opportunity for training and outreach and does not send a clear serious message about inclusion of women when using donor funding. The 30 per cent target does not seem to consider that participants from the training will not just be employees, but also potential employees and stakeholders, widening the opportunity to include women on an equal basis. Further it is not clear what the outcome of the training and knowledge and awareness outreach will be beyond participation, since there is no certification process, nor accreditation with an official education institution, and there is no intended follow up on whether the training was material to women gaining employment in the ports sector.

### Technical cooperation assignment resources

The gender activities are supported by the Global Environment Facility technical cooperation assignment package of € 500,000 and integrated into the consultancy Terms of Reference for the climate resilience training and a public awareness campaign.

**The Operation Leader and Gender and Economic Inclusion expert reflected a lesson from past experience in the design of the project to integrate gender activities into the Global Environment Facility technical cooperation assignment support package.** In a previous project it was found that to maintain client commitment it is more effective to integrate gender into the whole Green Global Environment Facility technical cooperation assignment package, rather than to attach separate activities. The lesson came from a previous infrastructure project in the water sector in Morocco where having a separate gender activity lacked support from the client, was not the key priority of the investment, and ended up being dropped. The operation team's decision in this project to integrate the gender activities into the climate resilience Global Environment Facility technical cooperation assignment donor funding package was intended to consolidate the support and focus with the client and ensure that the support for gender would remain integrated into the Green objectives.

**The terms of reference are quite vague on what is intended with the gender gap assessments, and how or whether they will be used in this project or future projects.** Part of the consultant's remit is to produce technical guidance on identifying, prioritising and implementing port sector adaptation measures. Within that, the consultant is expected to conduct gender gap assessments 'in selected ports to identify opportunities for enhancing women's livelihoods and economic empowerment as part of climate adaptation strategies. These assessments will also enable to explore opportunities for promoting women's employment in construction of port infrastructure as well as port operations.'<sup>26</sup>

<sup>26</sup> Terms of Reference Global Environment Facility Morocco: Capacity Building for Port Sector Climate Resilience

According to the terms of reference, the Consultant is expected to encourage women to participate in all trainings and capacity building activities and design and deliver them in a way that reaches both women and men and ensures their active participation (in terms of the time of the day, place, gender-sensitive trainer, etc.). Training and capacity building is expected to reflect their respective needs and perspectives in the design of adaption measures.

**It is not clear to IEvD how the training and knowledge and awareness raising outreach will lead to tangible results for women's equal access to opportunities in the ports sector.** The terms of reference states that 'The training activities will promote the inclusion of women in the port sector as stakeholders, employees or potential employees and within the supply chain taking into account the cultural norms regarding gender roles that continue to influence women's economic, social and political participation and leadership.' This is quite vague in terms of the link.

### Planned monitoring and reporting

**The Global Environment Facility framework sets out the sources of verification for monitoring of the gender activities (see Annex 2).** It includes project monitoring reports (semi-annual and annual); training attendance records; survey of key stakeholders before and after awareness raising and training activities and awareness campaign documents and brochures.

**The Operation Leader is tracking achievements of the 'Gender Additional' Indicators via transition reporting in Monarch annually, as reported by the consultant and in the annual portfolio report.** They don't get involved in reporting at country level, this is handled by Impact team.

**On the Impact side, the sector team for SIG is expected to verify the monitoring information.** Following that the Gender and Economic Inclusion team use TOMS and transition impact monitoring report data for all impact reporting purposes (the annual report, donor report, sustainability report, new impact report, strategy reporting including midterm reviews, briefing notes, country presentations / mission notes etc). They also use the information to inform lessons, and for planning and forecasting.

**It is too early to assess the quality of the monitoring as planned, since the first transition monitoring report was provided for 2023 prior to the consultant beginning work on the gender activity.**

### Internal coordination

**IEvD noted from the interviews that the Operation Leader and Gender and Economic Inclusion Expert worked together with the client to agree on the indicators.** The Operation Leader is not a Gender Champion, but she has supported gender activities for her projects, especially a step-by-step process for clients new to including women.

### Coordination with the client

**The Operation Leader led the client engagement and brought in support from the Gender and Economic Inclusion Expert.** The Gender and Economic Inclusion Expert helped to develop options for moving forward and details of how to go about formulating and implementing gender

activities. The client did not recall communications with the Gender Expert for this project. Their main point of contact was the banking Operation Leader.

### **Requirement and incentives to follow the Gender SMART Process**

**Banking teams are required to complete the Gender SMART Diagnostic as part of the project due diligence, concept and approval processes since 2022.** This is clearly set out in the Operations Manual 9.12.9 as part of the project appraisal process, and a Gender and Economic Inclusion expert is assigned via the Gender Diagnostic. The relevant concept approval (Concept Review Memorandum or CRM) committee will ensure the Gender SMART Diagnostic is completed, and that the project is tagged according to its level of ambition using the Gender SMART levels, either: Gender Aware, Additional or Transition Impact, before approval.

**When Final Approval was sought in 2022, the Gender Smart Diagnostic was attached as an annex in the FRM for OpsCom, indicating that it was part of the approval process.** EPG team did not comment at the FRM meeting on the Gender Additional Indicators. DCF indicated that the project satisfied the donor Global Environment Facility's requirements. The initial Concept Review Memorandum was completed in 2015, prior to the introduction of the Gender SMART Process.

**The initial Operation Leader already considered the inclusion of a gender activity for this project prior to the introduction of the Scorecard targets.** It is now a requirement from country and sector Management that gender is included, and it is monitored in the Scorecard (see Annex 3). On the incentive through Global Environment Facility involvement, IEvD noted that it was helpful to have a clear internal process to assess a gender activity and to meet the donor requirement. According to the current Operation Leader since introduction of the Gender SMART process, they have followed it systematically for all projects, and they foresee having all the future projects tagged Gender TI, Gender Additional or Gender Aware.

**In terms of client incentives, the client was committed to consider gender as part of receiving Global Environment Facility funding.**

### **Project relevance**

#### **Overall relevance to gender**

The targets of training more women were relevant to increasing skills of women in climate resilience. Inclusion of women is part of the terms of reference of the capacity building consultant funded by Global Environment Facility.

The project is aligned with the EBRD's 2015 and 2024 Country Strategies for Morocco, and the EBRD's Strategy for Promotion of Gender Equality 2021-2025, and the Strategy for Municipal and Environmental Infrastructure 2019-2024 regarding employment of women and is also aligned with the client's priorities for women.

#### **Alignment with EBRD's country strategy and diagnostics**

**The project is aligned with the 2015 Strategy for Morocco, under which it was signed, to address education and less specifically labour force participation gaps at the company level.** It may

target rural women as well as those from coastal cities, due to the proximity of rural areas to the ports.

The project's gender activities are relevant to 'Theme 2: Promote Regional Inclusion,' as it develops local workforce skills through training, although no target for rural women is provided. It is most closely aligned with the country strategy objective to 'Promote inclusive economic development in the regions by supporting private firms, with a particular focus on agribusinesses and skills transfer.' Whilst this project is not agribusiness, rather it is port infrastructure, the ports are located in the regions of Agadir, Kenitra, Larache and Casablanca.

The 2024 Strategy for Morocco 'Priority 2: Strengthen social cohesion and reduce regional disparities for more inclusive growth,' echoes Theme 2 of the previous strategy, to which this project's gender activity is aligned. This project's gender activity targets gender responsive service delivery in municipal and transport projects, by including 30 per cent women in climate resilience training and knowledge and awareness raising outreach.

The Strategy for Municipal and Environmental Infrastructure 2019-2024 contains the need to address gender issues around municipal services, which this project attempts to from the perspective of employees. 'Priority 2: Drive Sector Sustainability' states particularly to 'Improve corporate governance' by "identify[ing] and address[ing] gender issues by taking into consideration the needs of male and female municipal service users in terms of availability, safety, reliability and affordability of provided services, and improving their access to economic opportunities." This project's gender activities intend to address access to opportunities for women through training and to promote awareness training of climate resilience issues for female stakeholders.

### Alignment with EBRD's Strategy for the Promotion of Gender Equality 2021-2025

The project's gender activity is generally aligned with the second key focus area of the *Strategy for Promotion of Gender Equality 2021-2025* to promote skills, employment and sustainable livelihoods. It promises to ensure 30 per cent of participants in climate resilience training and knowledge and awareness raising outreach activities are women.

In terms of the institutional strengthening objective of the *Strategy for the Promotion of Gender Equality 2021-2025*, the project is also aligned as it follows the new Gender SMART process. The Diagnostic tool was used to determine which areas the project could focus on, and the project tagged Gender Additional, contributing to regional and sectoral Banking Scorecards for gender targets.

### Alignment/ coherence with client priorities

As stated previously, according to the Operation Leader and Gender and Economic Inclusion Expert there was a strong willingness from the client to increase women's participation in the ports sector. The client has a good track record of hiring women in management positions and in finance, procurement and EHS departments. Women's participation in the workforce was at 22 per cent, with fewer women hired in operational, construction and heavy lifting roles. IEvD learnt from the client in an interview that they hire on the basis of competencies rather than gender, but

that they wish to implement the national strategy for gender and to increase women's participation through equal opportunities and skills training and outreach. The client was keen to ensure standards are being met in terms of gender equality in the workplace across the ports they oversee and were conducting gender assessments to identify any issues.

### Alignment/ coherence with donor and other MDB priorities

The project is aligned with Global Environment Facility objectives as Global Environment Facility funding was approved to support the training and knowledge and awareness raising outreach activities (see Global Environment Facility Results Framework below). Global Environment Facility supports including gender as part of its priorities. The Global Environment Facility's Policy on Gender Equality, adopted in 2017, reflects an increased ambition to collaborate with governments, the private sector, and civil society to support gender-responsive approaches to environmental challenges. The Global Environment Facility is working to support the systematic, substantive integration of gender perspectives in every project and program that we support. Two of Global Environment Facility's aims related to this climate resilience project are:

"Targeting women as specific beneficiaries and creating opportunities from the support of sustainable livelihoods and income-generation opportunities for women, such as conservation, rehabilitation, and restoration actions" and "Investing in women's skills and training with a focus on communities and local women's organizations."<sup>27</sup>

No other MDBs were involved in this project.

### Project results

According to the Operation Leader and Gender and Economic Inclusion Expert, the technical cooperation assignment to implement the gender activity has just started. No results are available yet as the consultant is still working on the gap assessments, and identification of participants for training and knowledge and awareness raising outreach activities. The training and outreach programmes will not be completed until 2026. Therefore, IEvD was not able to assess project's results at this stage.

IEvD learned in a client interview that the consultant has started work on gathering and assessing information to develop appropriate training and outreach and on identifying suitable women for the training or the knowledge and awareness raising activities. An early indication is that there are many women stakeholders within the ports sector that they have reached out to with questionnaires.

### Project potential for sustainability

While still early, IEvD did not identify tangible risks to the sustainability of potential improvements. According to the Gender and Economic Inclusion expert, the client is most likely to take further steps after this initial project to further improve access to equality of opportunity for women, as this project's gender activities are considered as a positive first step.

<sup>27</sup> <https://www.thegef.org/what-we-do/topics/gender>

In terms of future monitoring and reporting on sustainability, there is no plan by EBRD to track the client's progress on completion of the training and outreach beyond the end of 2026.

### Global Environment Facility Results Framework

The Global Environment Facility indicators set out in the Global Environment Facility Framework included in the FRM which related to the gender activity are extracted from the Board document in the box below:

#### Box 3: Box: Agence Nationale des Ports Climate Resilience Global Environment Facility Framework Indicators for Gender Related Activities<sup>28</sup>

##### Output 1.3 Capacity building, skills transfer and twinning

Objectively verifiable indicators:

SCCF Indicator 9: Number of people trained to identify, prioritize, implement, monitor and evaluate adaptation strategies and measures

Moroccan ports twinned with international ports exhibiting best practice examples

- 1) Monitoring and emergency response delivered to 10 key stakeholders (30per cent women)
- 2) Identification, prioritisation and selection of adaptation measures delivered to 20 key stakeholders (30per cent women)
- 3) Implementation, operation, maintenance monitoring and evaluation of adaptation measures delivered to 20 key stakeholders (30per cent women)

*Sources of verification*

Project monitoring reports (semi-annual and annual); Training attendance records

##### SCCF Outcome 2.3: Institutional and technical capacities and human skills strengthened to identify, prioritize, implement, monitor and evaluate adaptation strategies and measures

Target 50 key stakeholders (per cent female = 30) trained for climate change impacts, vulnerability and adaptation

Sources of Verification:

Project reports including: Project financial reporting; Project monitoring reports (annual and semi-annual)

##### Output 1.4 Awareness and knowledge management

Objectively verifiable indicators:

SCCF Indicator 5: Public awareness activities carried out and population reached

75 key stakeholders (This amount includes 50 those targeted for training activities) (per cent female = 30, This per cent of women in relevant positions will be assessed at project start. Current assumptions are based findings of on research of women's participation in decision making positions by ministerial department in Morocco, see Anne 5 in UNDP 2011 Gender Equality and Women's Empowerment in Public Administration, Morocco.) sensitised of climate change impacts, vulnerability and adaptation

50per cent increase in awareness of the importance of adaptation to climate change for Moroccan ports among sampled population (representing general public). Number of public targeted to be determined once ports have been chosen.

*Sources of Verification*

Survey key stakeholders before and after awareness raising activities ; Project monitoring reports (semi- annual and annual)

<sup>28</sup> BDS22062 Board Document for Morocco: Agence Nationale des Ports Climate Resilience, Annex 6: Global Environment Facility Project Results Framework



**SCCF Outcome 2.1: Increased awareness of climate change impacts, vulnerability and adaptation**

Target 75 key stakeholders (per cent female = 30) sensitised of climate change impacts, vulnerability and adaptation

*Sources of verification*

Survey of key stakeholders before and after awareness raising and training activities

Awareness campaign documents and brochures

## Assessment 4 - Gender Project-level: Nador West Med Port, Morocco –47006

<b>Opid:</b>	47006	<b>Country:</b>	Morocco
<b>Signing Date:</b>	Tranche A: 29 Oct 2015 Tranche B: 12 Dec 2022	<b>Banking Team</b>	Infra EMEA
<b>EBRD Finance:</b>	Fac: 65733 EUR 200 M Fac: 84642 EUR 100 M	<b>Portfolio Class:</b>	State Sector
<b>Stage:</b>	Repaying	<b>Client</b>	Société Nador West Med (SNWM)
<b>Transition Qualities</b>	Inclusive, Competitive	<b>Gender SMART Tag</b>	Gender Additional

### Part I: Introduction

#### Project description

Signed at the end of 2022, this Tranche B is an extension of the existing EBRD loan of €200 million signed in 2015. The additional financing of €100 million was sought to close a financing gap caused by cost overruns relating to the same works contract financed under the original loan. There are no changes to the underlying capital investments, and the use of proceeds remain in line with the original operation.

The Société Nador West Med S.A (the “Client” or “NWM”) is a state-owned limited liability company incorporated in Morocco. The project is part of a wider development approach that aims at having a significant regional development impact in the Oriental region of Morocco through attracting foreign investment.

Board approval was also sought for the use of EBRD Shareholder Special Fund (SSF) from the SSF Work Plan 2021-2022 in the amount of €1 million for a Technical Cooperation package including a skills development initiative in the industrial port sector in relation to the Project. A technical assistance of €400 K aims to strengthen the inclusion agenda.

The loan extension is expected to enhance the transition qualities of the original loan approved under the Bank’s previous transition impact methodology. IEvD notes there are differences in the designation of transition qualities in the Operations Committee submission and the Board Approval Documentation. In the Operations Committee document, the primary transition quality is Inclusive, and Competitive is the secondary one. In the Board Approval documents, the primary transition quality is Competitive via the development of a company transformation plan using a private contracting model. The secondary transition quality is Inclusive via the promotion of new economic opportunities for the local population. The project anticipates supporting the establishment of an institutional platform for engagement with the private sector and local training institutes.

## Gender activities

Following EBRD's due diligence process and Gender SMART assessment, the project has been tagged 'Gender Additional'. IEvD notes differences between the 'Gender Additional' indicators presented in the OPSCOM operation change report (22 September 2022) shared by the Gender Equality and Economic Inclusion team and the official project's Board approval documents (on Pegasus) BDS15-128 (Add 1) (Cor 1) dated 14 November 2022, and BDS15-128 (Addendum 1) dated 26 October 2022. In the former, there is only one gender additional indicator, whereas in the latter, there are two.

Additional indicator presented in the OPSCOM submission document (p.10 under the Additional indicators section, verbatim):<sup>29</sup>

**Indicator 1:** *Number of women enhancing their skills as a result of training [technical cooperation].*

Details: 50 per cent of the 120 local population trained will be women.

Baseline: 0. Target: 60. Due date: 4 years after signing (end of 2026).

'Gender Additional' Indicators presented in the Board Approval Documents (p.13, under Additional indicators section, verbatim)<sup>30</sup>:

**Indicator 1:** *Number of **women** enhancing their skills as a result of training.*

Details: As part of the tailored training programme developed, at least 120 individuals will be trained, 50 per cent of whom will be women.

Baseline: 0. Target: 60. Due date: 4 years after signing (end of 2026).

**Indicator 2:** *Advocacy/knowledge management activity(ies) delivered*

Details: The project will conduct a gender responsive skills assessment of the region and develop a skills development strategy to support women's representation in key sectors. This will be accompanied by targeted campaigns to attract female talent to selected sectors.

Baseline: n/a. Target: 60. Due date: 4 years after signing (end of 2026).

The Board Document presents separately as a Transition Impact indicator to the transaction (for the secondary transition quality of Inclusive):

**TI indicator 5:** *Number of **individuals** enhancing their skills as a result of training*

<sup>29</sup> OPERATION CHANGE REPORT DTM ID: 47006 Nador West Med Port, Morocco Additional commitment under new tranche. (OPSCOM) 22 September 2022.

<sup>30</sup> Morocco: Nador West Med Port. 26 October 2022. BDS15-128 (Addendum 1).

Details: As part of the tailored training program developed, at least 120 individuals will be trained, 50 per cent of whom will be women.

Baseline 0. Target 120. Due date: 4 years after signing.

Interviews with the gender colleagues confirmed that there is only one 'Gender Additional' indicator and referred IEvD to the OPSCOM operation change report. Nevertheless, two indicators appear in official Bank Approval documentation. IEvD notes that the Board Approval Documents would be considered the final, and binding, versions and on which transition reporting would be based on. The two gender-focused indicators in the Board Document will be monitored.

## Part II: Assessment

### Project quality at entry /evaluability

#### Gender SMART Diagnostic and Rationale

This project is particular, as it was first approved in 2015 prior to the establishment of the EBRD transition qualities in 2017. The Gender and Economic Inclusion Expert got involved at the outset at the request of the origination Operation Leader. The early engagement included discussions on the operation change report relating to which transition quality would be most appropriate for the project and the opportunities to integrate gender inclusive or 'Gender Additional' activities. The Gender and Economic Inclusion Expert spoke French, and while based in HQ, performed annual missions to Morocco. In one of these trips, she also participated in in-person meetings with the Client.

The Operation Leader complied with the Gender SMART Diagnostic process, but the inclusion of gender activities was driven by her experience with the project and Client, as well as the discussions with, and support received from the Gender and Economic Inclusion Expert. Indeed, the Operation Leader finds that the Gender SMART Diagnostic does not account for project specifics, and the tool is rather a means to formalize the discussions about gender. The Operation Leader considered that the tangible added value was the cooperation and brainstorming with the Gender and Economic Inclusion Expert.

In terms of the indicator, the Operation Leader, as an experienced banker and Gender Champion in the EBRD Resident Office in Morocco, selected the indicator from the Compendium of Indicators, following the mapping path, and the Gender and Economic Inclusion team signed off on it.

#### Gender SMART Design: Tagging, Business Case and Soundness of Indicators

The project is tagged 'Gender Additional'. The technical cooperation funds are expected to finance the gender activities. The gender-related activities are included in the first technical cooperation, which is referred to as a two-stage policy dialogue for the setting up of a public/private platform on skills governance in the port sector and the development of a skills development action plan.

This assignment covers three parts as detailed in the Board Document and stated below (emphasis added by IEvD).

- i. *the setting up of an institutional set up for engagement with the private sector on skills governance in the port sector and selected industries to promote skills development in the Oriental region, with **a focus on promoting women's representation**;*
- ii. *the development of a skills development action plan that will inform the future development of an accredited training programme in coordination with the training institute located in the Oriental Region (Cité des Métiers et des Compétences) to increase skilled workforce across a range of industries with the aim to attract corporations in the activity zone and;*
- iii. *promotion women's participation in key sectors through a **gender responsive skills assessment and targeted campaigns to attract female talent**.*

Before delving into the third part, IEvD notes that the Terms of Reference for this assignment do not always specify the gender focus presented in the approval documentation. For example, in the purpose section, the technical cooperation terms of reference seek support to:

- i. *Evaluate, on the basis of studies carried out by NWM and benchmarking with similar areas, the future needs of the Nador West Med industrial-port complex in terms of various skills (technical, financial, commercial, information systems, etc.)*
- ii. *To develop and implement an efficient and sustainable digital platform enabling (i) NWM partners (ii) to access the various skills and human capital development in the NWM project's area of influence and (iii) **to promote access for the local population, and for women, to the new jobs in the port sector created by the development of the NWM complex.***

IEvD finds that as worded, the objectives directed to the population at large, both men and women, even accentuating the promotion of access to “the local population *and women*.”

Under the third objective, “Training and post-start-up assistance”, one of the two key deliverables is:

*The partners will run awareness-raising campaigns to **encourage students (men and women)** to register on the platform and enrol in training courses relevant to the jobs on offer.*

Once again, IEvD notes that the efforts of the advertising campaigns are geared to attract both *men and women*.

**IEvD finds that based on this light overview of the technical cooperation terms of reference, it seeks to enhance skills of the broader population.** The technical cooperation focus is not mainly on gender. The technical cooperation assignment's objectives and activities are not centred on the gender additional indicator, *number of women enhancing their skills as a result of training* presented in the Board document, but rather on enhancing the skills of individuals (men and women). This gender additional indicator and the project's TI indicator are the same, except that the former is formulated as the training of 60 women, and the latter, the training of 120 individuals (of which half are anticipated to be women).

**IEvD finds the adequacy of the 'Gender Additional' indicator is mixed.** On one hand, it tracks progress towards a specific gender-related objective. It has a precise target and deadline. On the other hand, it lacks specificity. Enhancing is a broad term, as are skills. Whether the indicator is achievable depends on how measurable it is. The way success will be measured is not specified in the indicator details provided in the Board Document or the terms of reference, whether it will be the completion of a training, the obtention of a certificate, or self-reported enhancement of skills, for example.

**Given that the assessment of what investors in the port complex need in terms of technical skills is yet unknown, the kind of trainings to close the gaps are also unknown.** IEvD notes that the technical cooperation does not seek to develop the required trainings. The intention is to source them from the current offer of local training centres. It is not certain that the local offer will be able to deliver the specific programs to meet the gaps in skills. Even under the assumption that the offer will meet the demand, the technical cooperation terms of reference do not present details on whether or how the trainings will incorporate any gender-sensitive content. A gender-sensitive lens is not explicitly included as an activity in the terms of reference. Women's demand for and interest in the trainings is currently uncertain. Moreover, the terms of reference do not specify whether the cost of the trainings will be covered by the technical cooperation assignment, investors, or will be self-funded, however the Team confirms that as the trainings will be delivered by public entities, there will be no fees for participants.

**IEvD notes that the envisaged online platform will have parameters to disaggregate data by gender.** Participants will register and create a profile to use the platform. The system is expected to trace the number of women who sign up and attend the trainings. Yet this is potentially contingent on not only the awareness of, interest on, and use of the platform, but on the ability of participants to join in terms of computer literacy and accessibility, and internet access. These factors that might affect participation, or their respective mitigation actions, are not discussed or addressed in the terms of reference.

**IEvD also notes a missing link in the logic model. The rationale for the training offering is the gaps in skills faced by the port complex investors.** The bridging of these gaps by women who have heightened their skills and developed the capacities required to respond to the unmet needs of the investors is not analysed. IEvD understands that the project does not directly place women in jobs at the organisations operating in the industrial port complex because the trained women (or individuals in general) should be free to choose whether and where to work. Nevertheless, to evaluate the impact of the gender component on closing the loop, an assessment could be performed six months after the graduation of the first cohort, for example. This could give a sense of the extent to which the investors have been able to fill vacancies with skilled local talent, specifically women who participated and completed the trainings.

**As per the ambition of the indicator, the Operation Leader and Gender and Economic Inclusion Expert started from scratch when bringing up gender-related issues with the Client.** The purpose of the quantitative target of 50 per cent of people trained be women was to reflect equality of participation. The total target number of 120 surpasses the Client's staffing (very young greenfield project), but the goal was to extend the outreach to the entire Oriental region. This

number and target were discussed and determined jointly with the Gender and Economic Inclusion and Impact teams.

**IEvD finds that whereas the ambition seems modest, the introduction of gender elements with this Client, in this region, and in this sector was a small but positive step forward.** The Oriental Region is one of the very conservative parts in Morocco. The port sector is vastly male dominated. These factors combined presented a key opportunity to introduce gender into the tranche B proposal, which the Bank took. The banking team also sought a way to demonstrate additionality, instead of simply covering CapEx cost overruns with a top-up transaction. Moreover, the Operation Leader notes that this door opening has led to including gender activities in a new loan proposal to a subsidiary fully owned by the Client.<sup>31</sup>

### Monitoring and reporting arrangements

**During the implementation phase of the project, the Portfolio Operation Leaders are responsible for monitoring all project indicators, including the 'Gender Additional' indicators.** The Impact team verifies all these monitoring inputs in their regular team reporting exercise.

**As this project is a second tranche, the additional indicators are not yet in place in Monarch. They are expected to be introduced, but it is unknown when.** IEvD notes however, that this second tranche was approved two years ago. When the original 2015 project (approved under the previous TI approach i.e. prior to the new six TI qualities) was migrated into Monarch, it was assigned the following transition qualities: Competitive as Primary and Green as Secondary. So until now, the TI reporting relating to the new TI benchmarks set under the second tranche (for which transition qualities are Competitive and Inclusive) is done via email between the Operation Leader and the Impact team, while that of the original TI benchmarks under the first tranche is conducted on Monarch. The review of TI monitoring and subsequent review of the Project TI score is based on the progress of both sets of benchmarks. As the technical cooperation has not started to implement yet, there has not been any monitoring on the gender-related additionality indicators. IEvD notes technical cooperation started past the half-way mark to the completion deadline.

**In terms of technical cooperation monitoring, the Gender and Economic Inclusion team is generally involved when the gender components are supported by technical assistance.** However, in this project, the technical cooperation is client-led. In these types of technical cooperations, the Gender and Economic Inclusion team is not as involved as when they lead it. Nevertheless, the original Gender and Economic Inclusion Expert was involved in reviewing and providing comments to the terms of reference.

**The original technical cooperation package under the first tranche includes a Lender's Monitor to ensure effective implementation.** An independent consultant will report directly to the

<sup>31</sup> OpId 54674 Nador West Med – Industrial and Logistics Zone. The loan includes a technical cooperation assignment supporting the capacity building of the Client's personnel. The expectation is that all trainings will be actually developed through the technical cooperation assignment, and designed and implemented in a gender-responsive manner. They include dedicated modules focused on empowering women in leadership roles within the industrial-port sector.



Operation Leader. He will perform two visits per year and provide reporting bi-annually. This consultant has worked with the Client for 10 years, and this assignment is funded by SSF.

### Internal coordination

IEvD notes from the interviews the close collaboration between the Operation Leader and the Gender and Economic Inclusion Expert at origination. This dynamic is what crystallised the introduction of the gender element into the second Tranche of the project.

### Coordination with the client

IEvD finds that the on-going relationship between the Operation Leader and the Client, dating from implementation of the first Tranche, facilitated the discussion for integrating gender activities into the Tranche B. The Gender and Economic Inclusion was also involved with the Client and Operation Leader and participated in in-person meetings.

The Client representative stated that the relationship with EBRD counterparts is positive and constructive. He recounts being involved in substantial discussions with the Banking team at project origination and design and confirms continued satisfaction with the current level of engagement. The Client representative affirms that the technical assistance provided by EBRD is valuable, and a competitive advantage vis-à-vis other financiers.

### Incentives

IEvD notes that ultimately, the inclusion of gender activities in the project was driven by the tenacity and own dedication of the Operation Leader, and not necessarily as result of the Gender SMART Diagnostic tool, nor a push to meet the quantitative metric of the Scorecard target. IEvD finds that the effectiveness of incentives is perceived and assessed differently by the different teams.

On the Gender and Economic Inclusion team side, Gender and Economic Inclusion Experts consider that the Gender SMART Diagnostic tool provides Banking teams with a structure on how to include gender considerations into projects. It represents a clear process for Operation Leaders to follow and provides clear guidelines on which projects that can be gender tagged, and what is needed for operations to qualify for the tag. It also clarifies the roles of Banking and those of GEI. In terms of the Bank's Scorecard, the Gender and Economic Inclusion team perceives that it gives bankers a target to work towards to, and that there is a push from upper management to aim for this annual objective.

IEvD finds that in terms of conducting a gender analysis, the system is an inherent incentive, with the advantage that all bankers need to follow the process. In addition, it allows tracking of projects with gender activities better than in the past, when "gender" projects had to be traced manually.

The Gender and Economic Inclusion Experts indicate that they seek to incorporate gender activities where they see a need or an opportunity. They reiterate that they do not force these upon bankers or clients, and do not insist on including gender activities where it would not make sense or where there would not be capacity to implement them. The Gender and Economic

Inclusion Experts consider that this is where the Gender SMART Diagnostic tool is valuable, given that at a minimum, a gender assessment will be carried out for all projects. This assessment leads staff outside the Gender and Economic Inclusion team to think about the gender gaps, which would perhaps not be analysed otherwise.

**A key client incentive to do gender activities can be funding. technical cooperation grants can be mobilised for the implementation of the technical assistance.** This is particularly interesting for smaller companies that want to improve gender equality, which is a prominent issue in Morocco. Clients who lack capacity, when presented with the possibility to obtain additional funds and grants, are more likely to be willing and able to integrate gender components into the projects.

**The Operation Leader for this project is a Gender Champion who promotes gender equality with other banking staff and with clients.** In 2019, the Gender and Economic Inclusion team launched Gender Champions Network. Staff from across the Bank volunteer to support the efforts to promote gender. They advocate, advise and support staff to identify opportunities for integration of gender in investments and policy initiatives. The Gender and Economic Inclusion team seeks through this initiative to have allies on the front lines. It tries to create further incentives by recognizing staff's work in this sphere and giving them visibility, which may have value to bankers from a career perspective.

**The Banking team suggested in interviews another kind of incentive that could prove effective might be an award system for best projects.** This could for example be the ex-post recognition of successful inclusion of gender activities into projects, like the Environmental and Sustainability Department's Sustainability Awards and Sustainability Event. This is a large and well publicised production that celebrates the achievements in promoting environmental and social responsibility.

**IEvD finds that in general, and not specific or applicable to this project, there is a risk that the Banking scorecard may act as a perverse incentive.** The structure may unintentionally lead Bankers to gender tag projects that should not be tagged. For example, if bankers are driven to meet quantitative targets, they may include gender activities into projects without sufficient assessments of needs, relevance, or feasibility.

**In terms of the Client's incentives, IEvD notes that substantial effort was made by the Operation Leader to present a value proposition to the Client in order to bring gender elements into the second Tranche of the project.** IEvD finds that without the Banker's solid business case for supporting inclusion, the Client may have not included any elements on their own initiative.

**On the Client side,** they confirmed their commitment to the project and its technical cooperation assignment, and highlighted that technical assistance is helpful to the implementation and appreciated.

## Project relevance

### Overall relevance to gender

The gender component and its indicator, while modest, is aligned with the Strategy for the Promotion of Gender Equality (BDS21-133(F)) and continues to be in line with the current EBRD's Strategy for Promotion of Gender Equality 2021-2025, which focuses on the promotion of skills and employment.

The project itself is aligned with the Bank's Strategy for Morocco (BDS/MR/14-1(F)), the Transport Sector Strategy 2019-2024 (BDS19-172(F)), and the Strategy for the Promotion of Gender Equality (BDS21-133(F)).

### Alignment and coherence with client priorities

**The Client representative indicated that the main priority is to move from the set-up phase to the implementation phase.** This includes building and training the different teams, and consequently creating new jobs. The most important needs to fill will be in the areas of digitalisation, exploitation, and maintenance. The gender component is in line with this priority, as it seeks to train individuals in the areas where there are staffing gaps. Nevertheless, an objective of hiring or retaining women in particular was not specified.

## Project results

The technical cooperation that will result in implementation of the gender component started in early November 2024. The completion of the technical cooperation assignment and the start of the process is expected by end 2026.

IEvD is not able to assess the results of the gender component at this stage.

## Project potential for sustainability

Based on the interviews, IEvD finds that several factors can affect the sustainability of the gender activities:

- Gender and Economic Inclusion expert presence in the field. This would facilitate involvement in implementation, in-person interactions, and participation in meetings and workshops. Communication with the Clients would be improved, compared to online interactions only.
- Strong commitment from the Client's Senior Leadership from the outset. Implementation is more efficient when the message comes from higher levels in the organisations.
- Mobilisation of the local level environment. By creating partnerships with local training providers and local government, activities may continue even after project completion.
- Within EBRD, improve project handovers and data recording to reduce the disruption of Gender and Economic Inclusion Experts turnover and the loss of institutional memory.

## Assessment 5 - Gender Project-level: Green Cities Framework 2 W2 - Project Guelmim, Morocco –54158

<b>Opid:</b>	54158; Framework ID 50674	<b>Country:</b>	Morocco
<b>Signing Date:</b>	1 Dec 2023	<b>Banking Team</b>	Infra EMEA
<b>EBRD Finance:</b>	MAD 130 M	<b>Portfolio Class:</b>	State Sector
<b>Stage:</b>	Disbursing	<b>Client</b>	Region of Guelmim-Oued Noun
<b>Transition Qualities</b>	Green, Well-Governed	<b>Gender SMART Tag</b>	Gender Additional

### Part I: Introduction

#### Project description

Approved and signed at the end of 2023, the transaction consists of a senior loan of MAD 130 million (~€12 million at the time of approval) to the Guelmim-Oued Noun Region (the “Client” or the “Region”). The project’s aim is to finance investments to improve the drinking water supply of households in rural areas and upgrade four existing Wastewater Treatment Plants that will enable the reuse of treated water for watering green spaces in the Region (the “Project”). The proposed operation served as a trigger investment under the Green Cities Framework 2 – Window II (“Green Cities Framework 2 W2”), and kickstarted the Region’s participation in EBRD Green Cities (Green Cities). The EBRD loan is supplemented by an investment grant of US\$ 1 million from the Global Environment Facility under the Environmental Technology Transfer (ENVITECC) Programme.

The operation included four post-signing technical cooperation assignments. The second of these is the Green City Action Plan (GCAP). This transactional technical cooperation of €400,000, is financed by the ENVITECC Programme. The assignment’s objective is to help the Region identify and prioritise its most pressing environmental challenges, and to support the development and implementation of a plan outlining investments and policy actions for Guelmim-Oued Noun. The GCAP is expected to also cover digital, inclusion and gender considerations, and will include recommendations to promote human capital development and gender equality.

The project primarily promotes the ‘Green’ transition quality by enabling the Region to increase access and quality of drinking water resources in rural areas, and rehabilitate the existing four WWTPs for improved treatment and wastewater recycling. The secondary transition quality is ‘Well-Governed’ through the development of a sustainable operations and maintenance governance framework for rural water supply services and a capacity building programme for the water users associations, and a practical management and governance model for the use of recycled water to ensure investment sustainability.

## Gender activities

The project is classified as Gender SMART and tagged as 'Gender Additional'. The standard Gender SMART Diagnostic was performed. As stated in the additionality section of the project's delegated authority approval, gender additionality is expected to be achieved by following the GCAP 2.1 methodology, which covers Gender and Economic Inclusion considerations. The Gender Smart Diagnostic output in the project's Delegated Authority Final Review states, in regards to additionality that (emphasis added):

*The project will address gender at the level of **additionality**. The GCAP for Guelmim-Oued Noun Region will **include a gender assessment**, which will **aggregate the analysis and information** gathered throughout the GCAP development [...], **and actionable recommendations to address gender and inclusion gaps** in the Region (as subset of Green City actions) that are the results of the analysis. The gender assessment will therefore help **inform gender activities for follow on projects** in the Region.*

The Gender Smart Diagnostic states that the key gender challenges in the project are the promotion of equality and diversity at all levels and in all sectors of public administration. It advances that "as the project will help develop a gender assessment as part of the GCAP, it will enable to identify more specific gender challenges in terms of access to services and access to jobs in the Guelmim-Oued Noun Region **that will then be addressed by actionable recommendations and follow on projects** in the Region under the Green Cities Framework."

The substantiation for the additional gender tag as presented in the project's documentation is the GCAP's inclusion of a gender assessment. IEvD notes that the GCAP 2.1 methodology includes an assessment of whether there is political support within the municipal government towards vulnerable groups and gender-inclusive policies and approaches and the City (or Region)'s capacity to develop and implement gender-responsive policies and measures. This assessment has not yet been undertaken as part of the technical cooperation, which only recently started in October 2024. The Region's support and capacity has not yet been analysed or confirmed through the GCAP 2.1 methodology. The methodology's *Guidance Note for developing the Gender Assessment* states that the gender assessment will aggregate the analyses and information gathered throughout the GCAP development process into an output describing the analysis undertaken and the recommendations to address gender and inclusion in the Cities or Regions.

The guidance note for developing a Gender Assessment (Annex 7) has been included in the standard GCAP 2.1 methodology since 2021. The 2023 EBRD Sustainability Report indicates that a gender equality component is included in all new GCAPs.

This gender assessment is expected to use gender disaggregated information gathered throughout the GCAP development to assess specific gender gaps and needs. It will assess barriers in access to services and infrastructure in the various sectors covered by the GCAP methodology. The assessment will provide actionable recommendations to address gender and inclusion as subset of Green Cities actions. The guidance states that for this subset, the description of these actions should not be as detailed as the actions in the GCAP itself but rather focus on the details most relevant to gender and inclusion goals.

As stated above, The GCAP technical cooperation has recently started, and its delivery deadline is December 2026. The banking team indicated that this may be completed ahead of time, and on the Green Cities side, the team notes that the GCAP development takes an average of nine to twelve months, so it could be completed as soon as October 2025.

The project's additional indicator, as presented in the project's official documentation is:

**Indicator:** *Recommended policy or strategy agreed by relevant stakeholder(s).*

**Details:** The GCAP for the Region of Guelmim-Oued Noun includes a gender assessment, which aggregates the analysis and information gathered throughout the GCAP development (such as gender-disaggregated data, and the analysis the gender specific needs and barriers in access to services and infrastructure in cities in the various sectors covered by the GCAP 2.1 methodology), and the actionable recommendations to address gender and inclusion in the City (as subset of Green city actions) that are the results of the analysis.

**Baseline:** No. **Target:** Yes. **Due Date:** December 2026.

This indicator was selected from a standard set of “additional indicators” from the Compendium of Indicators, available in EBRD’s Monarch system. IEvD notes that this indicator refers to the completion of the GCAP and it will be considered as achieved once the elected Regional council agrees to this GCAP. The Region’s elected council is expected to agree to it as part of their mid-term investment strategy. Prior to this agreement, consultation with stakeholders in the Region is also scheduled to take place.

## Part II: Assessment

### Project quality at entry/evaluability

#### Robustness of design and soundness of indicators

This Green Cities trigger project followed the typical Gender SMART Diagnostic and Design Process. At the design stage, the Gender and Economic Inclusion Expert was already involved in another Green Cities project and was in close contact with the banking team. The current Gender and Economic Inclusion team states that they have an expert actively supporting Banking and Green Cities teams in embedding gender and human capital elements into Green Cities transactions.

The Gender and Economic Inclusion team regards gender additionality as already embedded in the GCAP. More specifically, all ‘trigger’ investments are deemed to have gender additionality by default because gender considerations are included in the development of this action plan and thus are tagged as Gender SMART. The project team and Green Cities Operation Leader confirmed that the indicator is standardised across all Green Cities trigger projects.

IEvD finds this provides uniformity and consistency across Green Cities projects and gives Operation Leaders a clear path to a default indicator selection however they are not tailored for each trigger project. According to the interviews conducted, all Green Cities trigger projects use



the same gender additional indicator: *Recommended policy or strategy agreed by relevant stakeholder(s)*. This uniformity may afford ease and speed to Operation Leaders in the design stages. The process also meets the Gender SMART aim of creating a systematic approach to addressing gender in projects by dissociating it from staff's personal inclinations or knowledge. Indicators however are not specifically designed for each Green Cities trigger project. The current mapping of standardised indicators under Monarch does not allow for deviations, so in some instances, the compendium's suggested benchmarks may not reflect what the project components intend to achieve.

**Ultimately, the GCAP is an investment plan, outlining the potential green investments, and a policy document guiding the agenda of the Region.** From the gender and inclusion angle, the gender analyses are expected to yield actionable recommendations. IEvD notes that these will not necessarily form a separate set of recommendations.<sup>32</sup> The prospect is that they will be mainstreamed into the Green Cities Action Plan priority actions. These actions are not directly related to the current project, its components, activities, or TI benchmarks. The project is on-going, and the technical cooperation will be implemented separately and in parallel.

**The GCAP actions are expected to promote gender equality in the Region at large.** Subsequent to the trigger investment, the GCAP priorities aspire to drive "follow-on" investments. These later projects are intended to address the identified priority actions. The sources of the follow-on investments are anticipated to be diverse, including other international financial institutions and commercial lenders.

**On this basis, IEvD considers the gender additionality of this gender tagged project to be twice-removed as it involves an initial development of an action plan (GCAP), with gender embedded.** The details of the indicator as presented in the project documentation are related to the GCAP gender assessment only. There is no direct mention of gender mainstreaming specifically. However, even if considering that the rationale for tagging the project with gender additionality is not what is presented in the project's documentation but rather that it is anticipated to be achieved as part of the technical cooperation support package through the expected integration of gender considerations across the GCAP development process, there are no details on whether or how this mainstreaming and its materialisation into gender outcomes would be assessed. The assumptions are that the GCAP gender analysis will yield actionable recommendations. These will thenceforth be integrated into the GCAP investment and policy actions. Follow-on investments will finally address the GCAP priority actions to tackle the environmental challenges identified through the GCAP 2.1 methodology.

**Consequently, IEvD finds that this indicator is not adequately defined.** While the agreement to the GCAP by the Regional Council may be considered as an indication of its endorsement of the GCAP actions, the adequacy of project gender additional indicator is limited. This is for three reasons. First, whereas the indicator is clear, concise, and measurable (GCAP agreed by the Regional Council), it does not effectively measure or track the progress towards *specific* gender-related objectives (with baselines and targets). Second, the gender-related actionable

<sup>32</sup> The GEI Team notes that the gender assessment may also lead to standalone actions. Whether the gender assessment will lead to standalone actions is unknown, and will depend on the future Green Cities Action Plan development process and prioritisation agreement of the stakeholders.



recommendations, and GCAP priority actions are not yet specified. Their relevance and alignment to the goals of promotion of gender equality and equality of opportunity cannot be appraised. Third, whereas the technical cooperation has a set timeframe of completion, the GCAP actions' implementation timelines are not defined.

**It could be argued that the objective itself is to conduct a gender assessment in the Region and to mainstream gender into the GCAP priority actions.** But in this case, the indicator would remain not adequate or well defined as discussed above. It would not speak to the quality of the (future) gender-related actionable recommendations and their degree of integration into the (future) investment and policy actions. It is not possible to know which, how many, or when the GCAP priorities will be addressed.

**IEvD finds that the indicator's definition deficiency results in an ambition deficiency.** The measure of success is the agreement to the GCAP by the Regional Authorities, and this may give the perception that that is where efforts end. Notably, the wording is "agreeing"; an agreement may not necessarily translate into a formal approval of the plan and a contractual obligation to implement the gender-mainstreamed priority actions and to track their progress. As currently worded, the GCAP could represent a working document for the Region instead of an official commitment. No information on what this agreement means or entails is presented in the project documentation or the technical cooperation terms of reference.

The gender tagging methodology considers a project 'Gender Additional' when gender equality is a *deliberate* objective (albeit not the main motive of undertaking said project) and has at least one gender equality-focused *activity* and associated *indicator*. IEvD finds that there would be a stronger case to tag follow-on projects addressing *specific* GCAP *actions* that integrate gender considerations as gender additional, than the trigger project itself.

## Planned monitoring and reporting

**The GCAP technical cooperation has only recently started, and no transition reporting has been prepared yet.** Given the nature of the indicator, as discussed in the previous section, the transition reporting Gender Additional indicator's achievement will be recorded if and when the GCAP is agreed upon by the Regional authorities.

**The project is a sub-operation of Green Cities Framework 2 W2, and thus TI monitoring is expected to take place at both the project and framework levels.** The framework level aggregate indicator is: '*Number of cities in which gender-responsive Green Cities Action Plans was agreed*'.

**In terms of the GCAP technical cooperation, the Green Cities team is responsible for monitoring its implementation.** For other GCAP technical cooperations, the team indicates that it has weekly or bi-weekly meetings with the technical cooperation consultants to assess progress on the deliverables. They meet with the Regions or Cities albeit less frequently, roughly every two weeks or monthly. Once the GCAP is finalised, the consultants are also contracted to support the Regions or Cities with their first monitoring report, requested by EBRD, due six months after the GCAP is agreed upon. Currently, no separate monitoring for gender activities is performed. Each

City or Region is responsible for their GCAP monitoring as part of their programme obligations. The monitoring is performed during plan's implementation, which is usually five years.

**No data is collected on the achievement of the expected targets, and thus they are not effectively monitored.**<sup>33</sup> An assessment of the monitoring of the implementation of previous GCAPs indicates that the information collected by the Green Cities team covers activity implementation status only. This fractures the connection between the actions and the targets of the City or Region objectives and the environmental indicators to which these actions are meant to contribute (as established in the GCAP monitoring plan).

**At the sub-operation level, the project Operation Leader is expected to update the transition reporting annually, including the 'Gender Additional' indicators.** At the Green Cities framework level, the Green Cities framework Operation Leader and the Impact team would update the framework transition reporting every two years.

### Internal coordination

**This project, along its gender activities, is characterised by the large number of staff and different teams involved in its design and future implementation.** The origination Operation Leaders, current Operation Leaders, previous and current Gender and Economic Inclusion Experts, Green Cities Operation Leader and Green Cities framework Operation Leader confirm a positive and close cooperation. Internal consultation and revision at every stage of submission has taken place.

**All interviews highlighted the significant engagement, support, and dedication of the original Gender and Economic Inclusion Expert.** Her work and contribution are considered to have been instrumental from the outset and throughout.

**IEvD assesses internal coordination highly satisfactory but notes the turnover of Gender and Economic Inclusion Experts places a question mark on the preservation of institutional memory, acquired experience, and the links already forged with EBRD teams and Clients.**

### Coordination with the client

**The Client's capacity was assessed by the Operation Leaders and Gender and Economic Inclusion Experts as limited, therefore the origination team wanted to limit additional requests.** There were no direct discussions about specific gender activities between the banking team and the Client as water scarcity was an urgent issue at the time of approval. The Client was focused on obtaining the funding to address the pressing emergency.

The Gender and Economic Inclusion Expert engaged with the Client during due diligence, and both the Green Cities team and Gender and Economic Inclusion Expert had discussions with the Region about the GCAP's technical cooperation terms of reference at the design and draft stages.

<sup>33</sup> Supporting Green Transformations in Municipalities: The EBRD Green Cities Programme interim evaluation 2016–21 (EvD ID: SS21-169)

**The Client representative praised the relationship with the various EBRD counterparts.** She confirms the Client's involvement on the design of the project from the start. She highlighted their appreciation of the continued availability and support from the EBRD Banking team.

## Incentives

**The effectiveness of incentives is perceived and assessed differently by the different teams.** On the Banking side, it appears that the most important factor driving the integration of gender activities into projects is staff's passion about both their work and support to gender equality and inclusion. This translates into the willingness to take on more work, as opposed to a focus on quantitative targets. The commitment, involvement, and support from a dedicated experienced gender Expert is regarded as highly facilitating the process.

**The banking team was keen on fostering gender angles for the project, as this area is particularly complex in Morocco.** The Gender and Economic Inclusion Expert took the time to thoroughly explore the gender angles with the team, yet beyond the GCAP, it proved difficult to integrate other activities.

**From the Gender and Economic Inclusion team side, the Banking Scorecard target for gender-tagged operations (currently 40 per cent by 2025) is an inherent incentive for banking teams and an important driver.**

**Green Cities OLs regard the revised GCAP 2.1 methodology successful at streamlining the incorporation of gender while imposing a minimal burden on the banking teams.** They consider that these efforts made at the trigger investment level will have a trickle-down effect on follow-on investments as they create an evidence base, which will help guide and justify other investments.

**On the Client side,** they confirmed their commitment to the project and technical cooperation assignment.

## Project relevance

### Overall relevance to gender and strategic alignment

IEvD can assess the ex-ante relevance of the project, but as discussed in the soundness of indicators section, it cannot assess the relevance of the gender actionable recommendations and GCAP priority actions because they have not yet been produced.

At the project level, the proposed investment is in alignment with the Bank's Strategy for Morocco (BDS/MR/14-1(F)), the Green Economy Transition Approach 2021-2025 (BDS20-082/F), Municipal and Environmental Infrastructure (BDS19-069(F)), Strategy for the Promotion of Gender Equality (BDS21-133(F)), the Equality of Opportunity Strategy (BDS21-134(F)). The project also contributes to the United Nations Sustainable Development Goal (SDG) 4 on Clean Water and Sanitation, SDG 9 on Industry, Innovation and Infrastructure, SDG 10 on Reduced Inequalities, SDG 11 on Sustainable Cities and Communities and SDG 13 on Climate Action.

### Alignment and coherence with client priorities and business case

**The Client representative indicated that they follow their Regional Development Framework which defines the Region's priorities for the next five years.** This includes several streams, but the most important one is infrastructure, which has the largest budget. This mainly relates to much needed communal and municipal infrastructure, to augment its economic attractiveness and facilitate investments. Other dimensions are education, health care and social. The representative confirmed that the President of the Region is a woman, and that she considers gender equality to be important.

### Project results

**The work on formulating the GCAP is at its infancy.** IEvD is not able to assess the actionable recommendations', the GCAP priority actions and their implementation. Therefore, any kind of results cannot be evaluated at this stage.

The first transition reporting review should be available at in late 2024. The Green Cities team will monitor the GCAP technical cooperation once the work kicks off.

### Project potential for sustainability

**All interviews conducted by IEvD shared a positive outlook for the project, GCAP formulation and eventual implementation.** Mixed elements that may influence the sustainability include:

- Potential of the trigger investment and its GCAP gender assessment to achieve scale in gender mainstreaming.
- The Client engagement in the early stages: three representatives attended a recent in- person meeting on the technical cooperation terms of references. Higher levels of engagement are expected to translate into better capacity.
- The Client's capacity: the client is in the process of building their teams and they already have a heavy workload. Time, human and technical capacities are limited. This will need to be acknowledged and managed during implementation.
- EBRD staff from various teams coordinate and collaborate well and demonstrate dedication to support gender and inclusion.

IEvD finds that success will be decidedly contingent on the quality of the technical cooperation consultants, the client's capacity and commitment to implement, EBRD staff commitment, and the quality of communication among all parties involved.

## B. Scorecard incentives for gender activities

In relation to the five projects, this section sets out the Banking Scorecard targets for gender, by relevant sector and regional team.

The following table shows that EBRD included the share of new projects with a gender tag as part of the transition scorecard for FI Western Balkans & Eastern Europe in 2023. Forty-one per cent of projects were tagged as having gender activities.

Banking Scorecard - FI - Western Balkans & Eastern Europe incl. ST

This scorecard provides an adjusted view of team performance for internal purposes only.

Select a period: 2023 Year End

Export to Excel

	Results inc. adjustments	Target	Achievement
<b>TRANSITION</b>			
Small Countries - Number of Projects	52*		
GET Ratio	22.13%		
Share of New Projects with Gender Tag	40.70%*		
ETI	67.8		
Share of Projects on Track	96.46%		
LC2 Number of Projects	5		

The 2023 Banking Scorecard for Manufacturing and Services includes a transition target of the share of new projects with a gender tag to reach at least 29 per cent. By the end of 2023, this was exceeded with 46 per cent of new projects having gender tags.

For SEMED, the 2023 target was 40 per cent of new projects to be tagged as Gender. Results exceeded expectations with 45 per cent of new projects tagged as Gender.

Banking Scorecard - Manufacturing & Services

This scorecard provides an adjusted view of team performance for internal purposes only.

Select a period: 2023 Year End

Export to Excel

	Results inc. adjustments	Target	Achievement
<b>TRANSITION</b>			
Small Countries - Number of Projects	26	22	118%
GET Ratio	53.23%	45%	118%
Share of New Projects with Gender Tag	45.76%*	29%	158%
ETI	67.0		
Share of Projects on Track	90.45%		
LC2 Number of Projects	16		

## Banking Scorecard - Southern and Eastern Mediterranean

This scorecard provides an adjusted view of team performance for internal purposes only.

Select a period: 2023 Year End ▼

Export to Excel

	Results inc. adjustments	Target	Achievement
<b>TRANSITION</b>			
Small Countries - Number of Projects	13	15	<div><div></div></div> 87%
GET Ratio	24.18%	50%	<div><div></div></div> 48%
Share of New Projects with Gender Tag	45.00%	40%	<div><div></div></div> 113%
ETI	67.4		
Share of Projects on Track	92.59%		
LC2 Number of Projects	17		

The Banking Scorecard for 2023 in Infrastructure EMEA was not available in the Bank's BPN system. However, as an indication, the scorecard results for 2024 are set out below, without the target:

## Banking Scorecard - Infra EMEA

This scorecard provides an adjusted view of team performance for internal purposes only.

Select a period: 2024 Year to Date ▼ Select a monthend: 202410 ▼ Pipeline Not included ▼

Export to Excel

	Results inc. adjustments	Target	Achievement
<b>TRANSITION</b>			
Small Countries - Number of Projects	9		
GET Ratio	83.11%*		
Share of New Projects with Gender Tag	40.91%*		
ETI	67.2		
Share of Projects on Track	88.69%		
LC2 Number of Projects	1		

There is a Banking Scorecard for the Southern and Eastern Mediterranean showing that the Bank overachieved the number of new projects with a gender tag achieving 45 per cent against a target of 40 per cent in 2023, the year after this project was approved.

## Banking Scorecard - Southern and Eastern Mediterranean

This scorecard provides an adjusted view of team performance for internal purposes only.

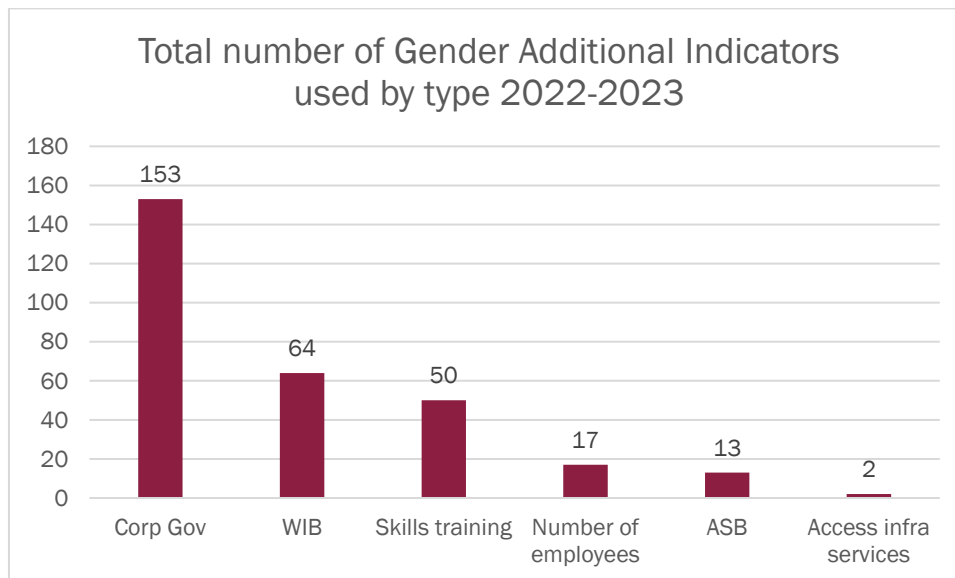
Select a period: 2023 Year End ▼

Export to Excel

	Results inc. adjustments	Target	Achievement
<b>TRANSITION</b>			
Small Countries - Number of Projects	13	15	<div><div></div></div> 87%
GET Ratio	24.18%	50%	<div><div></div></div> 48%
Share of New Projects with Gender Tag	45.00%	40%	<div><div></div></div> 113%
ETI	67.4		
Share of Projects on Track	92.59%		
LC2 Number of Projects	17		

## C. Compendium of Indicators for 'Gender Additional'

This annex sets out the 33 'Gender Additional' Indicators that are available for Operation teams to choose from when designing a 'Gender Additional' project. They must select at least one.



Most of these indicators are outputs (c.a. 80 per cent) rather than outcomes (c.a. 20 per cent). Outputs show what is produced or accomplished (immediate results of activities) and outcomes show the effect these outputs have had towards the bigger picture results.



Indicator Name	Total	Type	Level	Assessment of alignment v best practices
Number of individuals (women) with improved access to water services (incl. improved irrigation)	1	Access infra services	Output	
Number of individuals (women) with improved access to transportation services	1	Access infra services	Output	
Practices of the relevant stakeholder improved (equal opportunity practices of the client)	107	Corp Gov	Client level outcome	Duplicate?
Practices of the relevant stakeholder improved (equal opportunity policies and practices)	14	Corp Gov	Client level outcome	
Practices of the relevant stakeholder improved (community outreach, advocacy, awareness-raising)	8	Corp Gov	Client level outcome	Unclear benefit to women
Practices of the relevant stakeholder improved (addressing violence, harassment and bullying risks)	6	Corp Gov	Client level outcome	
Practices of the relevant stakeholder improved (equal opportunity practices of companies in the client's supply chain)	5	Corp Gov	Client level outcome	
Number of women represented on decision-making bodies: C-Suite or Board	8	Corp Gov	Output	Number/share – share seems better for comparison? But both could be included in one.
Share of women represented on decision-making bodies: C-Suite or Board (or comparable management/executive roles)	5	Corp Gov	Output	
Share of female employees in total number of employees	16	Number of employees	Output	Number/share – share seems better for comparison? But both could be included in one.
Number of female employees	1	Number of employees	Output	
Number of women enhancing their skills as a result of training	24	Skills training	Output/ Client level outcome	Lacks specificity to employment outcome. Might apply equally to men and women? Not clear whether participants are from disadvantaged groups such as rural / old /young /poorer women.
Number of women earning an accredited certification and enhancing their skills as a result of training	1	Skills training	Output	
Number of female youth enhancing their skills as a result of training	6	Skills training	Client level outcome	Why no older women as an indicator? Given the gaps on women's pensions etc
Advocacy/knowledge management activity(ies) delivered	15	Skills training	Output	Not specific to women, unclear what gender gap it addresses.

Cooperation partnership between private sector and education providers established or strengthened to support learning opportunities for women	3	Skills training	Output	Might apply equally to men and women? Not clear whether participants are from disadvantaged groups such as rural / old /young /poorer women.
Number of individuals in women receiving knowledge as a result of outreach activities	1	Skills training	Output	Link to employment gender gaps unclear.
Share of loans disbursed by partner financial institution disbursed for women-led businesses	12	WIB	Output	Duplicate?
Share of loans disbursed by partner financial institution disbursed for women-led (M)SMEs	4	WIB	Output	
Volume of outstanding loans of partner financial institution for women-led (M)SMEs	2	WIB	Output	
Volume of loans disbursed by partner financial institution for women-led (M)SMEs	10	WIB	Output	Duplicate?
Volume of loans disbursed by partner institution for women-led businesses	6	WIB	Output	
Number of loans disbursed by partner financial institution disbursed for women-led (M)SMEs	5	WIB	Output	Duplicate?
Number of loans disbursed by partner financial institution disbursed for women-led businesses	10	WIB	Output	
Number of loans extended by partner financial institution disbursed for women-led businesses	6	WIB	Output	Reason for differentiating between extended, disbursed or outstanding is unclear. Seems a duplicate.
Number of loans extended by partner financial institution disbursed for women-led (M)SMEs	1	WIB	Output	
Number of outstanding loans of partner financial institution for women-led (M)SMEs	2	WIB	Output	Duplicate? Also unclear why differentiating between outstanding, extended and disbursed.
Number of outstanding loans of partner financial institution for women-led businesses	2	WIB	Output	
Volume of outstanding loans of partner financial institution for women-led businesses	1	WIB	Output	Same as above.
Number of PFI staff trained on gender-responsive green finance	2	WIB	Output	Unclear the gender gap being addressed.
Business advisory recommendations agreed: Women entrepreneurs receiving business diagnostic services as targeted	1	ASB	Output	
Business advisory recommendations agreed: Gender action plan approved	13	ASB	Input/Activity	Action plan is an input, not an outcome

## D. Adequacy of 'Gender Additional' activities to address gaps and produce outcomes in sample projects

The following table sets out the Compendium 'Gender Additional' Indicator for each project, followed by the detail of how it will be addressed. IEvD then provides a comment on adequacy to address gaps and produce outcomes.

Project name	Compendium Indicator	Detail	Assessment of alignment with identified client challenges & best practices
1/ Risk Sharing Framework Elkos	<i>Practices of the relevant stakeholder improved</i>	<p>Benchmark: Equal Opportunity Practices of the client will be improved as defined by the UN Women Empowerment Principles (see Gender SMART Diagnostic tool output below). Due 3 years after signing (2026).</p> <p>Gender SMART Diagnostic Tool Entry point for Gender Additional project: Company receives support from UN Women Women's Empowerment Principles to develop an action plan with recommendations on childcare provision or support for employees.</p>	<p>There is some suggestion that the client will undertake an action plan and recommendations to implement the UN Women's Empowerment Principles but it is not clear what the areas of focus will be. IEvD was also told that they will undergo a gender gap assessment,</p> <p>The sequencing, resourcing and delivery of these steps is not entirely clear, however both EBRD and UN Women Albania are ready to support the client. Due to the lack of milestones for completion it is not clear why the activity will take 3 years.</p> <p>Signing of Women's Empowerment Principles does not require companies to meet any standards. They may choose to pursue gender actions following sign up, but there is no firm commitment to doing this.</p>
2/ DFF Plastikpack	<p><i>Practices of the relevant stakeholder improved (equal opportunity practices of the Client) by 2026</i></p> <p><i>Share of female employees in total number of employees by 2026</i></p>	<p>Stronger compliance with national regulations associated with women (shift duration, timing, working conditions)</p> <p>A partnership with a local technical school to promote women's training (technical school to identify needs in the company)</p> <p>Increase share of women employees from 16 per cent baseline to 50 per cent</p>	<p>Unclear why the company is not already complying with national regulations, should this not be a condition of EBRD lending?</p> <p>May help women enter 'value-added' roles. Unclear what the outcome will be specifically. A certified course with participants obtaining employment?</p> <p>This is an ambitious strong target to address underrepresentation of women in the M&amp;S sector and in labour force. It does not however try to address barriers for rural women or in the supply chain.</p>
3/ Agence Nationale des Ports Climate Resilience	<p><i>Number of women enhancing their skills as a result of training</i></p> <p><i>Number of women receiving knowledge as a result of outreach activities</i></p>	<p>At least 30 per cent of key stakeholders trained for climate change impacts, vulnerability and adaptation will be women (training includes a total of 50 key stakeholders).</p> <p>At least 30 per cent of key stakeholders targeted by awareness raising campaign on climate change impacts, vulnerability and adaptation will</p>	<p>The team explained this was actually a first step with the client to address gender inclusion and increasing education, skills and awareness of developing climate resilience in ports, and the target was considered more realistic given the pool of candidates contained fewer women.</p> <p>Despite this if the pool of candidates is the issue, then surely the activity should target increasing the pool of women candidates. If reaching gender parity is the ultimate goal why not</p>

		be women (awareness raising to reach a total of 75 stakeholders).	request equal opportunity 50/50 participation of men and women? The 30 per cent target does not address underrepresentation of women in the ports sector in terms of training, or in employment, and does not specifically address rural women.
4/ Nador West Med	<i>Number of women enhancing their skills as a result of training.</i> <i>Advocacy/knowledge management activity(ies) delivered</i>	As part of the tailored training programme developed, at least 120 individuals will be trained, 50 per cent of whom will be women. Baseline: 0. Target: 60. Due date: 4 years after signing (end of 2026).  The project will conduct a gender responsive skills assessment of the region and develop a skills development strategy to support women's representation in key sectors. This will be accompanied by targeted campaigns to attract female talent to selected sectors. Baseline: n/a. Target: 60. Due date: 4 years after signing (end of 2026).	This may address the issue of the underrepresentation of women in the ports sector in terms of training, but not employment. It does not address the barriers faced by rural women. Outcomes are unclear, as there is no follow up after training on how it was used.  Outcomes are unclear, as there is no follow up after advocacy campaigns on whether it changed anything for the audience reached.
5/ Green Cities – Project Guelmim	<i>Recommended policy or strategy agreed by relevant stakeholder(s).</i>	Completion of the Green Cities Action Plan and it will be considered as achieved once the elected Regional council agrees	There is no evidence yet of gender activities. A gap assessment and gender action plan are inputs not outputs or outcomes.

## E. Gender SMART Diagnostic gaps in Morocco and ports sector and alignment with 'Gender Additional' activities in sample

This annex sets out a summary of the key gaps identified in the Gender Smart Diagnostic tool by country for the example of Morocco which was used by operation teams to help design proposed gender activities with the client, and then looks at the gap diagnostic for the ports sector, and the extent of alignment with port projects covered by the assessment.

The activities of five 'Gender Additional' projects under assessment focus on skills, education and labour force gaps as shown in the table below. This is due to the need to have realistic and achievable targets (part of SMART) connected with the client company's employment needs.

63. Gaps not specifically addressed by the five 'Gender Additional' projects include unemployment (specific target of hiring currently unemployed women), management (a specific target to increase number of women in management), income and wealth gaps and specifics on pay transparency, improving benefits for low paid roles. Two gender activities addressed working conditions but in one case this related to implementing basic national health and safety regulations for women working rather than making improvements beyond this. The other related to aligning with the UN Women's Empowerment Principles. The gender activities in the five projects do not specifically address the key barriers for women to enter the workforce for example access to childcare, domestic responsibilities and gender-based violence.

**Table 8: Example of Gender SMART Diagnostic tool for Morocco and Ports Sector and relationship to sample projects**

Morocco Gender Gaps and Barriers	EBRD's approach to address the gap
<b>Labour force gap:</b> There is a large gender gap in Morocco's labour force: 73 per cent of men are in the labour force, compared to only 25 per cent of women. This pattern has remained relatively stable over the past twenty years.	Frequently but mostly indirectly addressed by 4 projects in Morocco.
<b>Income/wealth inequality gap:</b> The exclusion of women in the workplace has a significant financial impact over the course of their life: a 2015 report revealed that 94per cent of older women do not receive a retirement pension and 84per cent have no health coverage.	Not specifically addressed in any of the 4 projects in Morocco.
<b>Unemployment gap:</b> In all EBRD CoOs more women than men are out of the labour force but potentially available to work, and the SEMED region, Armenia, Bosnia & Herzegovina, Montenegro and Albania have the highest potential labour force.	Not specifically addressed in 4 projects in Morocco.
<b>Management gap:</b> The percentage of firms with a female top manager is 5 per cent in Morocco, while the percentage of firms with female participation in ownership is 31per cent of all firms.	Not specifically addressed in any of the 4 projects in Morocco.
<b>Education gap:</b> Women predominantly work in low-skilled, vulnerable positions. In 2012, 59per cent of men compared to only 53per cent of women were enrolled in secondary education.	Projects in Morocco did some small-scale training of women, participants yet to be identified.
<b>Maternal mortality gap:</b> In the SEMED, Morocco has the highest maternal mortality ratio (70 deaths per 100 000 live births).	Barrier not addressed in any of the 4 projects in Morocco.
<b>Childcare barrier:</b> The majority of childcare centres for children under the age of 6 are privately run and concentrated in urban areas.	Barrier not addressed in any of the 4 projects in Morocco.
<b>Gender based violence barrier:</b> Issues of sexual and gender-based violence affect women's and girls' mobility and access to public transportation.	Barrier not addressed in any of the 4 projects in Morocco.

<b>Unpaid domestic work barriers:</b> 47per cent of working women are contributing family workers, compared to only 13per cent of men. On average, women devote 5 hours daily to care work, while men only spend 0.7 hours on these tasks.	Barrier not addressed in any of the 4 projects in Morocco.
<b>Rural women and girls unpaid domestic responsibilities barrier:</b> Women and girls in rural and poorer communities carry the burden of most of the responsibility of collecting water resulting in girls missing school.	Barrier not addressed in any of the 4 projects in Morocco.
<b>Port Sector Gaps</b>	
<b>Employment gap:</b> Female participation in the ports sector is very low, mainly low skilled	Indirectly addressed in 2 ports projects
<b>Working conditions gap:</b> Working conditions for women may be improved to attract more women to the workplace (e.g. there may be limited or no amenities for women, lack of flexible working hours, need for robust protection against harassment)	Not addressed in 2 ports projects
<b>Education gap:</b> Lack of visibility of maritime jobs in schools to young women	Indirectly addressed in training for employees and stakeholders in 2 ports projects.