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GENDER

IEU SYNTHESIS ON THE GCF'S APPROACH TO GENDER

SEPTEMBER 2025

Independent Synthesis of the GCF's Gender Approach

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Abbreviations

AE	Accredited entity
AI	Artificial intelligence
APR	Annual performance report
COP	Conference of the Parties
CSO	Civil society organization
DAE	Direct access entity
ESP	*Environmental and social policy*
ESS	Environmental and social safeguards
FP	Funding proposal
GAP	Gender action plan
GBV	Gender-based violence
GCF	Green Climate Fund
GESI	Gender and social inclusion
GRM	Grievance redress mechanism
IEU	Independent Evaluation Unit
IIU	Independent Integrity Unit
IPP	*Indigenous Peoples Policy*
IRM	Independent Redress Mechanism
IRMF	Integrated Results Management Framework
KII	Key informant interview
LDC	Least developed country
LLM	Large language model
NAP	National Adaptation Plan
NDA	National designated authority
OSI	Office of Sustainability and Inclusion
PPF	Project Preparation Facility
PSAA	Project-specific assessment approach

RAG	Retrieval-augmented generation
RFP	*Request for proposals*
RMF	Results management framework
RPSP	Readiness and Preparatory Support Programme
SAP	*Simplified approval process*
SEAH	*Sexual exploitation, abuse and harassment policy*
SIDS	Small island developing State
SPR	*Second Performance Review of the Green Climate Fund*
UNFCCC	United Nations Framework Convention on Climate Change

I. Introduction

1. The following *Independent Synthesis of the GCF's Gender Approach* (herein referred to as the "Gender Synthesis Report" or "Gender Synthesis" interchangeably) provides a critical review and synthesis of available evaluative evidence on the Green Climate Fund (GCF) gender mainstreaming approach, both at organizational and project levels. This Synthesis is primarily informed by an extensive review of published GCF documentation (see **Annex VI** for bibliography), supplemented by key informant interviews (KIIs) for addressing gaps-annex triangulation and validation (see **section 1.2** for methodology).

2. The Synthesis is structured as follows:

(a) **Section I** outlines the purpose and scope of the synthesis, and details the specific methodology adopted.

(b) **Section II** provides all synthesis findings, structured by (i) organizational level and (ii) project level, as follows:

  (i) **Organizational level – section 2.1** examines the GCF's policy framework and corporate architecture for mainstreaming gender, the allocation of resources (**section 2.1.1**), and compliance mechanisms (**section 2.1.2**).

  (ii) **Project level – section 2.2** analyses how gender is mainstreamed across the project lifecycle, including project origination and design (**section 2.2.1**), implementation (**section 2.2.2**), and as part of monitoring, evaluation, and learning (**section 2.2.3**).

(c) **Section III** shares concluding reflections on synthesis findings.

1.1 Purpose and scope

3. This Gender Synthesis Report was developed as part of the broader "Synthesis of the GCF's Gender Approach" which includes the preparatory work for informing the Independent Evaluation Unit's (IEU) prospective independent evaluation of the GCF's approach to mainstreaming gender (herein referred to as the "IEU Gender Evaluation").[1,2] As outlined in the IEU's 2025 annual workplan, this formative synthesis of GCF's gender approach will serve as a foundational reference for the subsequent independent gender evaluation, by providing the preparatory work on synthesizing the existing evaluative evidence generated from past independent evaluations, assessments, reviews and studies.[3] The goal of this Gender Synthesis is to map the current state of gender-related activities and policies within the GCF, based on a critical review of available evidence and data. The synthesis is largely a descriptive exercise, drawing primarily on existing evaluative evidence and other secondary data, compiling information about GCF's positioning and efforts in mainstreaming gender to-date, with preliminary analysis to identify key trends, shifts, or evidence gaps, without providing critical assessment or evaluative judgment. In doing so, this synthesis relies on internal GCF-specific

[1] Please note that the broader Synthesis of GCF's Gender Approach includes additional elements of a literature review report and benchmarking exercise report, which will provide external research to consider global trends on gender mainstreaming and a comparative analysis of the GCF and peer organizations' approach to gender mainstreaming. The GCF Gender Synthesis will culminate in the Approach Paper identifying all relevant evaluative evidence, gaps, and areas of inquiry for the prospective Gender Evaluation.

[2] As part of the fortieth meeting of the Board (B.40), the Board requested IEU to conduct the gender evaluation in 2026 and to do the synthesis for its preparation in 2025. However, the commencement of the full-fledged Gender Evaluation is still subject to the Board's approval. This is not envisioned as an evaluation of the GCF policy framework for gender (e.g. GCF Gender Policy and Gender Action Plan), but rather the GCF's wider approach to mainstreaming gender.

[3] Green Climate Fund, "Decisions of the Board – 40th Meeting of the Board 21 – 24 October 2024 (GCF/B.40/23), section 1.2: IEU's 2025 Work Plan," (2024a), 73.

documentation as available on the GCF's public website, while also consulting with a small number of key GCF stakeholders.[4] Specifically, this covers the evaluative evidence and relevant documentation at both organizational and project levels, as follows:

(a) **The organizational level**: This Gender Synthesis covers the GCF's overall organizational policy environment, its programmatic landscape, and its capacity for ensuring that gender is mainstreamed across its different key actors – including the GCF Secretariat, national designated authorities (NDAs)/focal points and accredited entities (AEs).

(b) **The project level**: This Gender Synthesis covers gender considerations across the GCF's project lifecycle, including project identification, design, implementation, monitoring, reporting and evaluation.

1.2 Methodology

1.2.1 Approach

4. This Gender Synthesis is premised on a **utilization-focused approach,** ensuring that synthesized information and trends are relevant and useful for intended users. It thus maps and reviews available evaluative evidence, providing the appropriate preparatory work for the prospective evaluation. This is complemented by a **gender-sensitive approach**, aligned with United Nations Evaluation Group (UNEG) *Guidance Document: Integrating Human Rights and Gender Equality in Evaluations* (2024).[5] In doing so, a critical **gender lens** has been applied to data collection, analysis and reporting. To the extent possible, this Gender Synthesis draws on **gender-disaggregated data** wherever available. In alignment with the intent of the GCF Secretariat to "effectively address gender equality, **intersectionality**, and more broadly, social inclusion to achieve more equitable and sustainable climate change results", this Gender Synthesis Report adopts an **intersectional lens** to consider the interaction of diverse social identities.[6] For example, this included an examination of the intersection of gender and Indigenous Peoples to consider GCF's approach to integrating the needs and priorities of Indigenous women, based on the *GCF Indigenous Peoples Policy* (IPP) and evaluative evidence from a recent *Independent Evaluation of the Green Climate Fund's Approach to Indigenous Peoples* (2025).[7] However, limited available disaggregated data challenged more comprehensive examination of the intersection between gender and other social identities (e.g. age, disability).

1.2.2 Methods

5. This report is informed by a review of available GCF documentation (see **Annex VI** for bibliography), and consultations with key stakeholders (see **Annex I** for a list of stakeholders consulted). It draws primarily on secondary data, through an in-depth review of existing evaluative evidence on GCF's approach to mainstreaming gender both at organizational and project levels, with select KIIs to validate analysis and clarify observed trends. This involved both qualitative and quantitative data analysis techniques, and the use of artificial intelligence (AI), with triangulation of data from various sources to ensure validity and reliability. Specific methods for document review and KIIs are detailed below.

[4] As part of the wider Synthesis of GCF's Gender Approach, this will be complemented by an external literature review and a benchmarking exercise with four comparators.
[5] United Nations Evaluation Group, "Guidance Document: Integrating Human Rights and Gender Equality in Evaluations," (2014).
[6] See Green Climate Fund, "GCF Gender Equality and Social Inclusion Policy and Action Plan 2018–2020," GCF/B.19/25 (2018a).
[7] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Approach to Indigenous Peoples*, (2025).

1.2.3 Document review

6. Through document review, a synthesis of available evaluative evidence was prepared to identify key takeaways, trends, gaps, tensions, or shifts in the GCF's approach to mainstreaming gender over time. This included a synthesis of gender-related findings from past IEU evaluations, impact evaluations, evidence reviews, systematic reviews, assessments or other studies. At the organizational level, document review has drawn on relevant GCF documentation such as policies, strategic documents, Board documents and decisions, toolkits, institutional guidance for accreditation, as well as United Nations Framework Convention on Climate Change (UNFCCC) Conference of the Parties (COP) guidance to the GCF. Additionally, document review included a review of approved Project Preparation Facility (PPF) proposals and approved Readiness and Preparatory Support Programme (RPSP) proposals related to gender.

7. At the project level, tailored AI tools enabled a systematic review of large data sets for all projects or programmes across the portfolio, namely for all project-level gender assessments, project-level gender action plans (GAPs), and annual performance reports (APR) published on the GCF website, totalling nearly 300 projects and 1,000+ documents. Custom prompts were used to guide the model to surface and cite key examples (with examples further verified), compare consistency across document types, identify key trends, and note both presence and absence of gender mainstreaming. AI was also used to determine classifications on the gender continuum, using a keyword-cluster proximity analysis of a set of keywords identified for each level of the gender continuum ("gender blind", "gender sensitive", "gender responsive", "gender transformative"). All AI-identified patterns were triangulated with other data sources such as interviews and document review, with multiple quality checks and refinements as needed through an iterative process; no AI-sourced insights were used in the Gender Synthesis unless corroborated by manual document review, further textual analysis in Python, or interview sources. For further details on the full AI methodology, limitations, and the full corpus of project documents reviewed using AI, see **Annex III**.

1.2.4 Key informant interviews

8. To capture internal perspectives on gender mainstreaming processes, this synthesis draws on semi-structured KIIs with various GCF staff. Interviews enriched triangulation, and validated the analysis of evaluative evidence, helping to clarify gaps and elucidate emerging trends.

9. The Gender Synthesis Report includes a small sample of stakeholders, with selection based on the relevance of their roles and responsibilities for mainstreaming gender at the GCF, and the specific functions for mainstreaming gender across various divisions. Specifically, this includes gender and social specialists from strategic investments and operations teams, and teams from PPF, RPSP, Accreditation and Project-Specific Assessment Approach (PSAA), Independent Integrity Unit (IIU) and Independent Redress Mechanism (IRM), as well as the civil society organization (CSO) active observer network (see **Table 1** for a detailed breakdown of stakeholder groups consulted). Interviews were conducted individually and in small groups of two to four people where appropriate. In total, eight interviews were conducted with 15 people – nine women and six men.

Table 1. Breakdown of stakeholders consulted

STAKEHOLDER GROUP	TOTAL
GCF gender and social specialists (strategic investment team and operations team)	3
GCF PPF and readiness teams	1
GCF accreditation and PSAA teams	2
GCF IIU and IRM	1
CSO observer network	1
Total number of interviews	**8**

II. Synthesis insights

10. This synthesis presents a review of GCF's approach to gender mainstreaming at two interlinked tiers: organizational level and project level. Through a review of both mutually reinforcing layers, the synthesis identifies both systemic enablers and persistent gaps to mainstreaming gender across the GCF.

2.1 Organizational level

Evolution of GCF's policy framework for gender

Key insight #1: The 2019 *Updated Gender Policy and Gender Action Plan 2020–2023* marks a shift towards a gender responsive approach, introducing mechanisms to integrate gender at project level through mandatory gender assessments and project GAPs. It also clarifies roles and responsibilities for the Secretariat, AEs and NDAs, and strengthens accountability by requiring AEs to report on gender integration while establishing support modalities to strengthen their gender capacity. At the organizational level, a budgeted, organization-wide Gender Action Plan was introduced to strengthen Secretariat capacity and accountability through defined milestones and indicators.

11. Gender mainstreaming at the GCF is currently governed by the *Updated Gender Policy and Action Plan 2019–2021* (updated at the twenty-second meeting of the Board [B.22]) and its accompanying *Updated Gender Policy and Action Plan 2020–2023* (adopted at B.24). The Gender Policy is the principal instrument that establishes mandatory requirements for gender responsiveness across all GCF result areas, encompassing both adaptation and mitigation portfolios. It applies to the GCF Secretariat and Board, AEs, NDAs and focal points, as well as delivery partners and executing entities engaged in GCF-financed activities. The Gender Policy's accompanying Action Plan, an organization-wide framework, operationalizes these commitments through defined priority areas, indicators, and timelines to guide implementation, monitoring and accountability. This Action Plan should not be confused with project-level GAPs, which are mandatory annexes to individual funding proposals (FPs) and outline project-specific measures.

12. The GCF's approach to gender has evolved substantively since its creation in 2010. The GCF Governing Instrument (2011) embeds a gender-sensitive approach, stating that "gender

equality considerations should be mainstreamed into the entire project cycle to enhance the efficacy of climate change mitigation and adaptation interventions, and ensure that gender co-benefits are obtained."[8, 9] Building on this mandate, the first *Gender Policy and Action Plan* was adopted in 2015, introducing guiding principles and establishing a gender-sensitive approach focused primarily on avoiding harm and ensuring that both women and men are included in, and benefit from, GCF-financed activities. The 2015 Gender Policy outlined the importance of gender and included accountability expectations for AEs through accreditation, requiring them to demonstrate that they had the policies in place to comply with the GCF Gender Policy, but there were no concrete mechanisms at project level to ensure the integration of gender in design, implementation, and reporting.

13. In 2019, the Board adopted the Updated Gender Policy and its accompanying Action Plan (2019–2021), **marking a shift from a gender-sensitive towards a more gender-responsive approach**; as part of B.22, the updated Gender Policy and Action Plan "emphasizes gender responsiveness rather than gender sensitivity" – defining gender responsiveness as going beyond identifying gender issues or ensuring a "do no harm" approach, with targeted actions to overcome historical gender biases.[10] This shift was accompanied by the introduction of several important changes:

(a) **Introduction of gender assessments and project-level GAPs** as mandatory requirements for every FP, with progress against GAPs monitored through annual performance reporting.

(b) **A clearer structure for integrating gender across the project lifecycle**, with specific roles and responsibilities for the Secretariat, NDAs and AEs. This includes requirements for AEs to prepare gender assessments and project GAPs at the design stage, for the Secretariat to review these as part of FP appraisal, for NDAs to ensure alignment of gender objectives with national priorities, and for AEs to report annually on implementation progress through GAP-linked indicators.

(c) **Increased accountability for AEs**, moving beyond accreditation requirements for gender to ensuring that AEs implement and report on gender-specific measures at project level through their GAPs.

(d) **Institutional support modalities** to strengthen the capacity of NDAs and Direct access entities (DAEs) to mainstream gender, mainly though RPSP and PPF.

(e) **An organization-wide gender action plan**, which serves as an accountability framework, setting milestones, indicators, and budgeted activities to strengthen gender mainstreaming within the GCF Secretariat itself – including Secretariat capacity (e.g. staff training, human resource practices), governance oversight and portfolio-level monitoring.

14. **The Gender Policy, first updated in 2019 at B.22 and revisited by the Board in 2022, has maintained its core strategic orientations**, with adjustments made primarily to align with the *Updated Strategic Plan for the Green Climate Fund*: *2020–2023*.[11] In line with COP28 and COP29 decisions, together with corresponding CMA guidance, which urged the GCF Board to adopt an updated Gender Action Plan for the second replenishment period (2024–2027), to strengthen gender responsiveness in climate finance and to actively contribute to the implementation of activities under the UNFCCC Lima Work Programme on Gender (LWPG) and its Gender Action Plan, the Board has mandated the Secretariat to prepare a revised GAP for

[8] See Green Climate Fund, "Project Portfolio: Gender," (n.d-b).
[9] Specifically, paragraph 3 of the GI states that "The Fund will strive to maximise the impact of its funding for adaptation and mitigation … promoting environmental, social, economic and development co-benefits and taking a gender-sensitive approach".
[10] Green Climate Fund, "Updated Gender Policy and Action Plan 2019–2021," GCF/B.22/06 (2019a), 4.
[11] Green Climate Fund, "Updated Strategic Plan for the Green Climate Fund: 2020–2023," (2020).

USP-2.[12] This revision, expected to be presented to the Board in 2025, responds to COP/CMA guidance for accelerating climate action and resilience through more gender-responsive climate finance.[13] The evolution of GCF's approach to gender mainstreaming, in relation to the introduction of institutional support modalities such as RPSP and PPF, and the strengthening of accountability through the accreditation process are further examined in subsequent findings.

2019 Updated Gender Policy and Action Plan

15. The Updated Gender Policy and Action Plan have a dual aim, encompassing both development and organizational objectives. On the one hand, it requires GCF-financed projects and programmes to deliver gender-responsive outcomes through the work of AEs, NDAs/focal points, delivery partners, and executing entities. On the other hand, it commits the Fund itself, including the Secretariat and the Board, to strengthening institutional capacity, systems, and accountability so that gender is consistently mainstreamed across GCF governance and operations.

16. The 2019 Updated Gender Policy is guided by **four key principles: human rights approach, country ownership, stakeholder engagement, and disclosure of information.** The Policy is aligned with international frameworks such as the Paris Agreement, the UNFCCC Gender Action Plan[14], and the Convention on the Elimination of All Forms of Discrimination Against Women.

17. On the development side, the Gender Policy sets out **three main objectives:**

(a) Support climate change interventions through a gender approach, applied both within the institutions and by its partners (i.e. AEs, NDAs, focal points, and delivery partners).

(b) Promote climate investments that advance gender equality and minimize gender-related risks.

(c) Contribute to reducing the gender gap of climate change-exacerbated social, environmental, and economic vulnerabilities and exclusions.

18. On the organizational side, the Policy commits the GCF to strengthening its own institutional capacity for gender mainstreaming, including Secretariat competencies, Board oversight, and integration of gender into accreditation, investment, and monitoring processes. These organizational commitments are further operationalized through the organization-wide Gender Action Plan (2019–2021, extended 2020–2023), which translates the Policy into **five priority areas** with corresponding milestones, indicators, and budgeted activities to track progress. These include:

(a) **Priority area 1 – Governance:** Integrates gender considerations into all GCF decision-making and advisory bodies, including the Board, Secretariat, independent Technical Advisory Panel, and Accreditation Panel. It emphasizes gender parity, clear responsibilities for gender action, and regular oversight through audits, due diligence,

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[12] United Nations Framework Convention on Climate Change, "Report of the Conference of the Parties on its twenty-eighth session, held in Dubai from 30 November to 12 December 2023. Addendum. Part two: Action taken by the Conference of the Parties. FCCC/CP/2023/11/Add.1. Decision 6/CP.28," (2023); United Nations Framework Convention on Climate Change, "Report of the Conference of the Parties on its twenty-ninth session, held in Baku from 11 to 22 November 2024. Addendum. Part two: Action taken by the Conference of the Parties. FCCC/CP/2024/11/Add.1. Decision 3/CP.29," (2024).

[13] GCFWatch, "Intervention on Guidance from COP29 – Co-Chairs' Proposal," (2025).

[14] The UNFCCC GAP is the operational workplan accompanying the LWPG, which provides the overarching framework for advancing gender balance and integrating gender considerations into climate policy and action under the Convention and the Paris Agreement. The Enhanced GAP (2020–2024) concluded with its final review at COP28. At COP29 (2024), Parties extended the LWPG and GAP for a further ten years and initiated the process to develop a new UNFCCC GAP. Drafting of this new GAP commenced at SB62 (June 2025), where the GCF Secretariat contributed to relevant consultations, including through regional fora such as Africa Climate Week. The draft UNFCCC GAP is scheduled for consideration and adoption at COP30 (November 2025).

project approvals, and monitoring, and annual reporting to the Board. The roles of the independent Technical Advisory Panel and the Accreditation Panel are less defined, though both are expected to have gender-related expertise.

(b) **Priority area 2 – Competencies and capacity development:** Strengthen gender-related competencies across the GCF through Secretariat staff training, outreach, and events with support from the Gender and Social Specialist. At the project level, the GCF has developed a gender and climate change toolkit for wider dissemination, with training provided for NDAs/focal points, AEs, and delivery partners.

(c) **Priority area 3 – Resource allocation, accessibility, and budgeting:** Ensure adequate human, financial, and material resources are dedicated to mainstream gender. At Secretariat level, this includes allocating resources from the administrative budget. At project level, AEs are required to include project-level gender assessments and GAPs in their FPs, with implementation budgets attached to ensure that gender activities are funded.

(d) **Priority area 4 – Operational procedures:** Ensures that the Gender Policy and Gender Action Plan are integrated throughout the GCF's project lifecycle and operational processes. This includes requirements for AEs to conduct project-level gender assessments and adopt GAPs. In doing so, AEs are responsible for engaging stakeholders inclusively, and for reporting on gender-related risks and mitigation measures. The Secretariat is responsible for gender results management, including preparing regular monitoring reports. Additionally, the GCF is to periodically assess gender mainstreaming performance at project level and recommend corrective measures to AEs, potentially using external evaluators. NDAs/focal points and entities may also request support from the GCF to enhance their capacity to implement the Gender Policy and Gender Action Plan.

(e) **Priority area 5 – Knowledge generation and communications:** Position the GCF as a learning institution by documenting and sharing experiences on gender integration, identifying good practices with NDAs/focal points, AEs and delivery partners, and incorporating these into broader communications and feedback loops to inform continuous improvement.

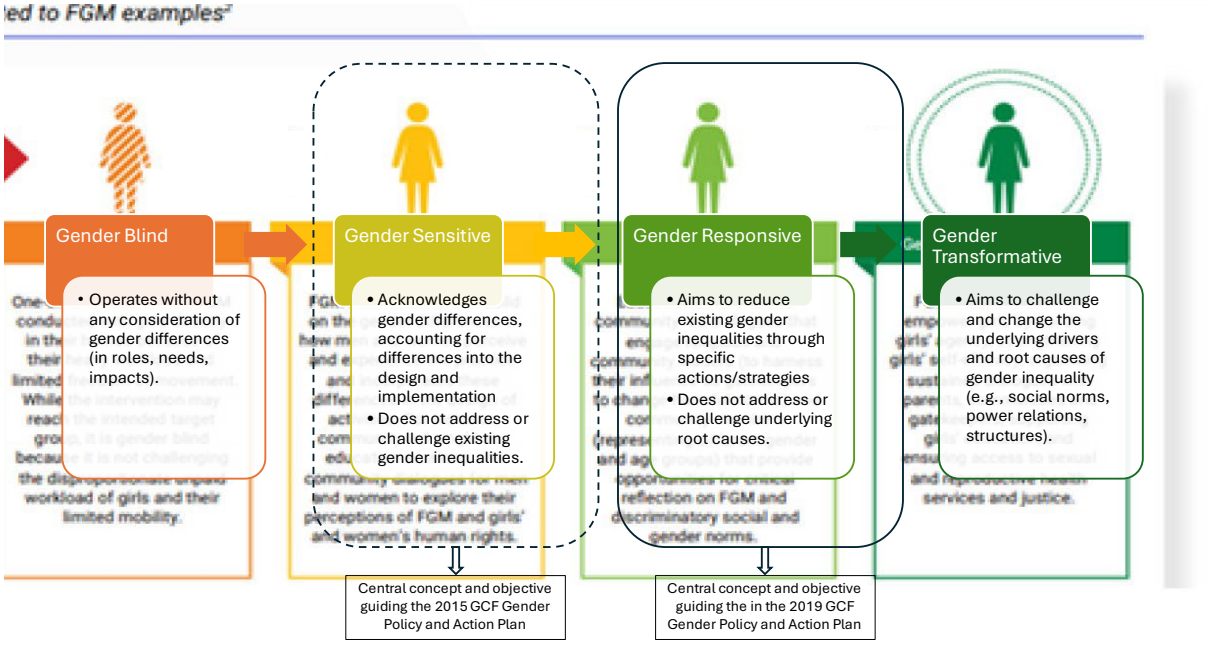
Key insight #2: The GCF's Updated Gender Policy marked a welcome shift towards a gender-responsive approach, yet gaps remain in operationalizing this commitment. While there are aspirations to move beyond responsiveness and address structural barriers to equality, gender-transformative approaches and their intersection with climate change are still poorly understood. Although some projects have demonstrated transformative results, these experiences have not been systematically captured or used to inform institutional learning.

19. As noted above, COP28 and COP29 guidance led the GCF Board to mandate preparation of a new GAP for USP-2. These developments should be considered within the wider UNFCCC policy framework on gender. At COP29, Parties extended the LWPG and its GAP for 10 years and initiated a process to adopt a new UNFCCC GAP at COP30. This has reinforced expectations for gender-responsive climate finance across the operating entities. Within this context, the GCF has sought to align its Gender Policy and GAP with COP/CMA decisions and has engaged more actively in UNFCCC consultations, including at SB62 and in regional forums. The broader policy environment has therefore provided an important reference point for the GCF's evolving approach to gender, including its integration into the Updated Strategic Plan and the design of

the forthcoming GAP for USP-2.[15]

20. In the absence of a GCF-specific framework, this Gender Synthesis examined the evolution of the GCF's approach to gender since 2010 using the Interagency Gender Working Group (IGWG) Gender Integration Continuum, which classifies the level of gender mainstreaming from "gender blind" to "gender sensitive", "gender responsive", and "gender transformative". This framework is used as the global United Nations standard, which the synthesis team adapted to align with the language used in UNFCCC decision 18/CP.20 (Lima Work Programme on Gender) and the Paris Agreement as per **Figure 1**), provided herein.

Figure 1. Adapted Gender Integration Continuum



Source: IGWG gender continuum framework, adapted by the IEU evaluation synthesis team.[16]

21. As noted in **Key insight #1**, the 2019 Updated Gender Policy marks a shift from gender sensitivity towards gender responsiveness, defined as moving beyond a "do no harm" approach to actively addressing gender issues and helping to overcome historical gender biases. These revisions responded to earlier Board requests for the Secretariat to periodically review and update the Gender Policy and Action Plan, and were explicitly grounded in international frameworks, including the UNFCCC Gender Action Plan and Article 7.5 of the Paris Agreement, which calls for gender-responsive adaptation action.[17] The 2019 Updated Gender Policy encourages a gender-responsive approach in tailoring climate interventions to the differentiated needs of women and men, and ensuring that climate investments contribute to reducing gender gaps that are exacerbated by climate change impacts. The Updated Gender

[15] United Nations Framework Convention on Climate Change, "Report of the Conference of the Parties on its twenty-eighth session, held in Dubai from 30 November to 12 December 2023. Addendum. Part two: Action taken by the Conference of the Parties. FCCC/CP/2023/11/Add.1. Decision 6/CP.28," (2023); United Nations Framework Convention on Climate Change, "Report of the Conference of the Parties on its twenty-ninth session, held in Baku from 11 to 22 November 2024. Addendum. Part two: Action taken by the Conference of the Parties. FCCC/CP/2024/11/Add.1. Decision 3/CP.29," (2024).

[16] Interagency Gender Working Group, *The Gender Integration Continuum*, (2017). Washington, DC: Population Reference Bureau. For example, see Figure 1 (p. 4) in United Nations Children's Fund, "Gender Transformative Programming Background Paper for the UNICEF Gender Policy and Action Plan 2022–2025," (2021).

[17] Green Climate Fund, "Updated Gender Policy and Gender Action Plan 2020-2023," GCF/B.24/15 (2019b).

Policy also includes a heightened focus on vulnerable groups, explicitly noting the importance of addressing the needs of women, youth, Indigenous Peoples, and local and marginalized communities in the design and implementation of climate actions. The COP27 (2022) decision welcomed the new heightened focus on gender responsiveness of the GCF's Gender Policy and Action Plan.[18] As noted in **Key insight #1**, subsequent decisions at COP28 and COP29, together with corresponding CMA guidance, reinforced this direction by urging the Board to adopt an updated Gender Action Plan for USP-2 and to contribute actively to the implementation of the UNFCCC LWPG and its GAP.[19]

22. **Shifts towards increasing gender responsiveness are reflected in reporting documents.** Based on a portfolio analysis of available APRs published between 2017 and 2023, 73.5 per cent (411 APRs) reported on gender-sensitive actions that recognize and account for gender differences (e.g. gender-balanced targeting, participation and representation) and 70 per cent (392 APRs) reported on gender-responsive actions that are specifically targeted towards reducing gender inequalities, with no APRs before 2021 including any reference to gender-sensitive or gender-responsive actions.[20] Firstly, despite continued gaps in gender reporting (as further discussed in **Key insight #17**), this indicates progress in AEs complying with accountability requirements as per the 2019 Updated Gender Policy. This also indicates that AEs are increasingly integrating gender sensitive and responsive measures in their projects and reporting on them, in line with the 2019 Updated Gender Policy.

23. Despite these advances, the 2023 *Second Performance Review of the Green Climate Fund* (SPR) found that progress in practice has stagnated. **While compliance with requirements such as gender assessments and project GAPs is high, their influence on project design and outcomes has been limited, and reporting mechanisms remain weak** (this is further discussed in **Key insight #17**). The review also highlighted a decline in gender-specific activities since the *Forward-Looking Performance Review of the Green Climate Fund* in 2019, indicating that the stronger commitments set out in the 2019 Updated Gender Policy have not yet been reflected in consistent practice across the portfolio.[21] These concerns have also been echoed in a 2022 analysis conducted by civil society, which found that while gender assessments and GAPs are formally required, they are often poorly applied in practice: in a review of GCF projects, 90 per cent displayed multiple weaknesses, with GAPs under-resourced and focused narrowly on participation rather than embedding substantive gender-responsive measures into project design.[22] Data from interviews suggest that these gaps continue today. While external stakeholders have noted that **gender-sensitive measures are often limited to participation targets** rather than addressing gender inequalities, Secretariat staff point to shortcomings with weak monitoring frameworks, limited capacity, and compliance-driven processes, which in practice constrain the extent to which projects translate policy commitments into substantive gender outcomes.

24. The 2019 Updated Gender Policy does not reference gender transformation, framing ambition instead around a shift towards gender responsiveness. **Subsequent COP29 (2024) decisions have not explicitly called for gender transformative approaches, but their encouragement to "consider areas for improvement in the context of the gender**

[18] UNFCCC Conferences of the Parties, "Decision 16/CP.27: Report of the Green Climate Fund to the Conference of the Parties and guidance to the Green Climate Fund," (2022).
[19] United Nations Framework Convention on Climate Change, "Report of the Conference of the Parties on its twenty-eighth session, held in Dubai from 30 November to 12 December 2023. Addendum. Part two: Action taken by the Conference of the Parties. FCCC/CP/2023/11/Add.1. Decision 6/CP.28," (2023); United Nations Framework Convention on Climate Change, "Report of the Conference of the Parties on its twenty-ninth session, held in Baku from 11 to 22 November 2024. Addendum. Part two: Action taken by the Conference of the Parties. FCCC/CP/2024/11/Add.1. Decision 3/CP.29," (2024).
[20] For details on the specific methodology used for this analysis, see Annex III.
[21] Independent Evaluation Unit, *Second Performance Review of the Green Climate Fund*, (2023a).
[22] Heinrich Böll Stiftung and Gender Action, *Gender Integration in the Green Climate Fund: A CSO Analysis of Project-Level Implementation*, *(2021a)*.

responsiveness" of the GCF's work suggests that Parties expect greater ambition in future policy updates.[23] This interpretation is consistent with data from KIIs, where both Secretariat staff and external stakeholders observed that the policy's ambitions remain limited, and that there is scope for the GCF to strengthen gender responsiveness (and perhaps even embrace more gender transformative approaches aimed at shifting social and institutional norms).

25. The SPR found that **gender transformative outcomes remain rare across the portfolio**, with most projects categorized as gender sensitive or gender responsive rather than gender transformative.[24] Other evaluative evidence has similarly noted that transformative change is still a work in progress, with projects often falling short of addressing gender roles that limit women's access to benefits (e.g. women's unpaid domestic and childcare responsibilities), and gaps remain in advancing policy and institutional reforms that could sustain such shifts over time.[25] Interviewed GCF Secretariat staff noted that the intersection between climate change and gender transformation is still poorly understood, both conceptually and in terms of practical application.

26. Despite these limitations, the **analysis of the APRs found that 10.5 per cent of APRs report on gender transformative actions, indicating that a subset of projects is contributing to deeper structural change.** This is corroborated through KIIs with the GCF Secretariat, which indicated that there are some promising examples of projects contributing to gender transformation. However, they also acknowledged that the GCF lacks a robust knowledge management system to capture lessons from such experiences, meaning that project-level innovations in gender transformation are not systematically fed back into institutional learning or policy development.

Available guidance for mainstreaming gender

Key insight #3: The GCF has developed guidance, including the gender mainstreaming toolkit, to support the operationalization of its Gender Policy. However, these tools are used unevenly, and gaps remain in operationalizing the policy. This suggests that additional, more practical guidance is needed to strengthen implementation of the policy's ambitions in practice.

27. To support operationalization of policy commitments, the GCF developed a gender mainstreaming toolkit, in partnership with UN Women.[26] **This practical manual provides detailed project-level guidance, without covering the institutional/governance level, national level, or sectoral level.** The toolkit is grounded in the Gender Policy and is a strong recognition that gender is a priority consideration when it comes to climate change. The toolkit provides detailed guidance on key things to consider and steps to take in the pursuit of a gender-responsive approach to mainstreaming gender in the GCF project lifecycle. It also includes annexed examples that can be adapted for use.

28. GCF offers a course on mainstreaming gender in National Adaptation Plans (NAPs). Based on a brief review of the course description and syllabus/modules, the course's primary target audience includes government officials and a range of other stakeholders (including AEs, specialists in climate adaptation plans and projects, gender specialists, civil society) who are involved in developing NAPs. This course allows those who are receiving GCF support for

[23] United Nations Framework Convention on Climate Change, "Report of the Conference of the Parties on its twenty-ninth session, held in Baku from 11 to 22 November 2024. Addendum. Part two: Action taken by the Conference of the Parties. FCCC/CP/2024/11/Add.1. Decision 3/CP.29," (2024).
[24] Independent Evaluation Unit, *Second Performance Review of the Green Climate Fund*, (2023a).
[25] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Approach to Indigenous Peoples*, (2025); Independent Evaluation Unit, "Evidence Review: Women's Empowerment in Developing Countries," (2023b); Independent Evaluation Unit, "Interventions for Women's Empowerment in Developing Countries: An Evidence Gap Map," (2022b).
[26] Green Climate Fund and UN Women, "Mainstreaming Gender in Green Climate Fund Projects," (2017).

developing NAPs through the RPSP to learn about GCF's Gender Policy, entry points to mainstreaming gender in NAPs, and addressing gender requirements embedded in GCF NAP grants offered through the RPSP NAP support window. The course provides a useful hands-on collaborative tool that can be used by AEs (and potentially others) to help them understand and receive guidance on how to adhere to policy commitments, standards and expectations.

29. Despite the existence of guidance, in particular the gender mainstreaming toolkit, intended to support implementation, **a gap remains between the ambition of the Gender Policy and its effective translation into practice, which suggests the need for stronger and more practical guidance.**[27] Indeed, the SPR states that the Gender Policy "has not automatically translated into meaningful influence or action on the ground", with gender mostly treated as an "add-on" or a siloed aspect of projects or programmes.[28] This policy-practice gap was reaffirmed through interviews with stakeholders, conveying that the GCF Gender Policy and Gender Action Plan have established strong frameworks, but are not yet effectively implemented.

30. Stakeholder interviews confirmed that a gap remains between the ambition of the Gender Policy and its effective implementation. While FPs are required to include gender assessments and project-specific GAPs, interviewees noted that these instruments are often approached as a compliance exercise rather than being meaningfully integrated into project design and implementation frameworks. This tendency has led to perceptions of "tick-box" exercises, limiting the extent to which gender considerations are effectively embedded project design (see **section 2.2.2** for further details on gender assessments and GAPs).

31. Overall, evaluative evidence points to gaps in the guidance available to operationalize the Gender Policy. The SPR observed that although the GCF had developed tools such as the gender and climate change toolkit, these were often applied unevenly given that it is not a stipulated requirement; **project gender assessments and GAPs were frequently treated as compliance documents, limiting their influence on project design and outcomes.**[29] Similarly, the 2023 *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the African States* found that while toolkits and guidance had been produced, NDAs and DAEs struggled to use them effectively due to limited training and insufficiently tailored capacity-building, reducing their practical value.[30]

Gender integration in other GCF policies

Key insight #4: Overall, GCF policies show stronger gender mainstreaming at the organisational-level over time, with increased integration of gender into GCF policies, strategies, and processes. Beyond the 2019 Updated Gender Policy, the *Revised Environmental and Social Policy*, the Sexual Exploitation, Abuse and Harassment Policy and the Indigenous Peoples Policy provide additional crucial information about the GCF's gender approach and requirements. Gender integration in other GCF policies varies and the extent to which this is appropriate and adequate would need further assessment.

32. Overall, GCF policies show increasing gender integration over time, particularly following policy updates. This is specifically the case for the GCF *Environmental and Social Policy* (ESP), the GCF *Revised Policy on the Prevention and Protection from Sexual Exploitation, Sexual Abuse, and Sexual Harassment* (SEAH), and the IPP. These are examined in more depth because

[27] Independent Evaluation Unit, *Independent Synthesis of Direct Access in the Green Climate Fund*, (2023d); Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of GCF Investments in the Latin American and Caribbean States*, (2024a).
[28] Independent Evaluation Unit, *Second Performance Review of the Green Climate Fund*, (2023a).
[29] Ibid.
[30] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the African States*, (2023e).

they provide additional detail on gender considerations that are important for the GCF. **However, a preliminary analysis of gender integration into other GCF policies reveals variable levels of commitment**, with only moderate linkages between the gender policy framework and other relevant GCF policies, frameworks and standards.

33. Among the sample of 29 GCF documents, nearly one-quarter (7 policy documents) showed an absence of any consideration of gender. Only 4 policy documents, including the Gender Policy and Gender Action Plan, demonstrate strong consideration of gender. **Table 2** below presents a sample of the policy documents reviewed for their relevance to the GCF's gender approach. The future independent evaluation of the GCF's approach to gender will comprehensively assess the GCF's policy suite.

Table 2. Sample of GCF policies and their relevance to gender

POLICY DOCUMENT	COMMENT
Revised Environmental and Social Policy	The revised ESP mandates a gender-sensitive approach to impact assessment and mitigation, and strengthened explicit protections, responsibilities and obligations (e.g. clear zero-tolerance stance on SEAH).
Indigenous Peoples Policy	The IPP promotes Indigenous Peoples' welfare, contributions, and leadership in climate change mitigation and adaptation in a manner that is "gender-responsive", with a focus on the unique challenges faced by Indigenous women and girls.
Governing Instrument	The Governing Instrument vests GCF with a clear mandate to enhance a gender-sensitive approach in its processes and operations.
SEAH Policy	The revised SEAH Policy (and accompanying guideline tool[31]) emphasizes gender responsiveness and a "survivor-centred" approach to reporting and investigations, with strict adherence to do no harm, fairness, and due process. It is the only policy document that acknowledges "gender non-conforming individuals", and which recognizes and supports lesbian, gay, bisexual, transgender, queer, intersex, and other identities (LGBTQI+).
Evaluation Policy for the GCF	Monitoring, performance reporting, and evaluation criteria include some gender aspects, but lack a gender lens to provide guidance on specific gender considerations to be accounted for – for example, to nuance gender responsiveness for mitigation projects or those in the private sector. The development of country programmes is encouraged to engage stakeholders including governments, subnational institutions, civil society, and the private sector, taking a gender-sensitive approach.
Private Sector Strategy	
Policy for results-based payments for REDD+	
Initial general guidelines for country programmes	
Policies on Ethics and Conflicts of Interest (including for the Board of the GCF, for Board-appointed officials, for active observers of the GCF, and for external members of	This policy addresses power imbalances and systemic biases in decision-making bodies for fair conduct but lacks a gender lens to consider how gender dynamics might shape power dynamics or any disproportionate effects on women or gender minorities to inform appropriate safeguards.

[31] Green Climate Fund, "Sexual Exploitation, Abuse and Harassment (SEAH) Risk Assessment Guideline," (2023b).

POLICY DOCUMENT	COMMENT
the GCF panels and groups)	
Guidelines relating to the observer participation, accreditation of observer organizations and participation of active observers	In general, these Guidelines outline that consideration should be given to gender and regional balance among participants.
General Guidelines for the operation of Board committees	

Source: Developed by the Gender Synthesis team, based on preliminary policy analysis (see **Annex II** for the full list of 29 policies reviewed for the synthesis).

Note: This sample of GCF policies contains policies that are directly relevant to gender, alongside policies that do not make explicit reference to gender. The independent evaluation of the GCF's approach to gender will comprehensively assess all 29 policies listed in **Annex II**.

34. The GCF Updated Strategic Plan (2024–2027) was also reviewed for its gender relevance as part of this exercise. The evaluation team considers the Strategic Plan demonstrate support to the GCF's approach to gender, with gender considered a cross-cutting principle alongside other considerations such as youth and Indigenous Peoples with broader attention to vulnerable groups, including women, as part of the overall vision to promote inclusive climate finance.

35. The following sections provides more detailed analysis on how gender is integrated in some selected key policies which are important to the consideration of gender. This information helps paint a more comprehensive picture of how gender is addressed across GCF's policy framework, beyond the 2019 Updated Gender Policy.

GCF Environmental and Social Policy (original [2018] and revised [2021])

36. The GCF ESP, adopted in 2018 (B.19/10) and revised in 2021 (B.BM-2021/18), articulates how GCF integrates environmental and social considerations into its decision-making and operations to effectively manage environmental and social risks and impacts and improve outcomes. **The analysis demonstrates stronger integration of gender and inclusion in the revised version**, in alignment with the 2019 Updated Gender Policy. The 2018 ESP established the necessary architecture for addressing gender as an important cross-cutting principle, while the 2021 revision demonstrates more prescriptive and operational language on social harms. The 2018 ESP includes a gender-sensitive approach among its guiding principles, and the revised ESP (2021) further mandates a gender-sensitive approach to impact assessment and mitigation, and incorporates terms such as "gender responsive", "accessible," "inclusive," and "participatory" across its different sections, including as part of its overarching commitments and aims, and in its approach to consultations with stakeholders. While the former 2018 ESP included broad references to equity, the 2021 version adopts more precise and inclusive language, including a shift from referring to "vulnerable and marginalized groups" to "persons in vulnerable situations," and more explicit references to "women and girls" alongside other specific groups such as "Indigenous Peoples".

37. The revised ESP further strengthened the explicit protections, responsibilities and obligations, most notably on SEAH, and introducing a clear zero-tolerance stance on SEAH. Compared with the 2018 ESP, the 2021 revision includes provisions for the screening of activities to identify "any potential adverse impacts on the promotion, protection and respect for gender equality in accordance with the GCF Gender Policy and Action Plan…".[32]

[32] See the original version in Green Climate Fund, "Environmental and Social Policy," (2018c), 17; and Green Climate Fund, "Revised Environmental and Social Policy," (2021b), 19.

GCF Indigenous Peoples Policy (2018)

38. The GCF IPP was adopted through Board decision B.19/11 in 2018 and sets out the GCF's approach to engaging Indigenous Peoples as decision makers and ensuring that their needs are addressed in the mitigation and adaptation portfolio. It also takes into account the needs of vulnerable groups, including women, youth, elders, and people with disabilities, and commits to inclusive engagement throughout project implementation with an intersectional lens. The Policy outlines AEs' roles and responsibilities in managing risks and reducing adverse impacts of GCF activities on Indigenous Peoples.

39. The IPP promotes Indigenous Peoples' welfare, contributions, and leadership in climate change mitigation and adaptation in a manner that is "gender-responsive," with a focus on the unique challenges faced by Indigenous women and girls. The 2025 Indigenous Peoples Evaluation found that the IPP is aligned with the 2019 Updated Gender Policy in general. Alignment is also reflected in the Policy's commitment to a gender-responsive approach in promoting women's roles as custodians of cultural heritage and their leadership as traditional knowledge holders in climate change mitigation and adaptation activities.[33]

40. Nevertheless, the evaluation found that gender is absent from the IPP's core elements, scope, guiding principles, and institutional roles, resulting in limited strategic with the GCF Gender Policy. Gender considerations appear only in the IPP's operational sections on free, prior, and informed consent, consultations, and implementation arrangements.

2.1.1 Resource allocation

Distribution of roles and responsibilities

Key insight #5: The 2019 Updated Gender Policy sets out clear roles and responsibilities for the Board, Secretariat and AEs, but roles are evolving with the Secretariat's reorganization and are expected to be further clarified in the forthcoming update of the Gender Action Plan. While the Office of Sustainability and Inclusion team provides guidance and backstopping, sector specialists are expected to support the integration of gender in FPs. However, capacity gaps hinder the Secretariat's broader aim of making gender integration a shared responsibility across all staff.

41. The GCF Gender Action Plan outlines the roles and responsibilities of stakeholders across the partnership landscape for the implementation of the 2019 Updated Gender Policy.

(a) **The Board** approves and periodically reviews the Gender Policy; provides strategic guidance on gender; and oversees implementation through the review of APRs from the Secretariat and through its consideration of gender requirements in accreditation decisions.

(b) **Secretariat (overall)** monitors and reports annually on the Gender Policy and Action Plan; ensures, through accreditation and ongoing monitoring, that AEs have the systems to comply; reviews gender assessments and project-level GAPs; builds awareness and partner capacity through training, toolkits, and operational guidance; and allocates organizational resources for gender expertise, capacity-building, and monitoring.[34]

(c) **Secretariat (communication function)** leads dissemination of gender-related knowledge and materials; integrates gender into GCF communications planning; and

[33] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Approach to Indigenous Peoples*, (2025).
[34] Green Climate Fund, "Gender Analysis/Assessment and Gender and Social Inclusion Action Plan Template," Form 09 (n.d-c).

supports outreach and feedback with stakeholders, including at national and grassroots levels.

(d) **AEs** adapt policies and systems to comply with the Gender Policy; integrate gender assessments and project-level GAPs with budgets and indicators into all FPs; implement, update and report on GAPs using sex-disaggregated data; ensure gender-responsive consultations; align with national gender policies; and maintain redress mechanisms.

(e) **Gender and Social Specialist** supports the Secretariat in monitoring implementation of the Gender Policy and Action Plan; provides technical guidance, training, and toolkits to NDAs, AEs, and partners; and contributes to the integration of gender in project preparation, design, implementation, monitoring, and reporting (sometimes with support from external experts for assessments and audits).

(f) **The IEU** evaluates the application of the 2019 Updated Gender Policy across the portfolio, including whether projects integrate gender objectives, gender-balanced stakeholder consultations, gender audits and strengthened operational systems to mainstream gender, and whether these contribute to co-benefits, improved quality of life, reduced vulnerability, and increased adaptive capacities of both women and men.

42. The organizational structure for gender has progressively evolved since the adoption of the 2019 Updated Gender Policy. The GCF organigram and mandates (2023) identifies the Office of Sustainability and Inclusion (OSI) as responsible for managing and applying environmental and social safeguards, ensuring gender mainstreaming in line with the Updated Gender Policy, supporting the implementation of the IPP, and conducting due diligence on environmental, social and inclusion matters. Although the OSI is not explicitly mentioned in the Updated Gender Policy itself, it oversees implementation of the policy through the provision of support and backstopping to other teams across the Secretariat. Following recent reorganization of the GCF Secretariat (further discussed in **Key insight #7**), interviewees explained that roles and responsibilities for mainstreaming gender are distributed across both strategic and operational teams. The OSI team, housed within the strategic investment team, is primarily responsible for strategic leadership, policy development, and support for institutional initiatives such as the GCF Gender Policy and Gender Action Plan. It also provides upstream guidance to other divisions and contributes to cross-cutting institutional processes. In parallel, sector specialists and other staff in the operations team are expected to integrate gender considerations into the development and review of FPs. However, several interviewees noted that these teams **often lack the gender capacity or resources to do this effectively, leading them to rely heavily on the OSI team** for technical inputs. This reliance limits the Secretariat's broader aim of making gender integration a routine responsibility of all staff rather than the sole responsibility of the gender specialist.

43. While KIIs provided insights into revised roles and responsibilities for gender following the organizational restructuring, the upcoming update of the GAP is expected to formally articulate these roles.

Resources and capacities for gender

Key insight #6: Capacity and funding constraints at Secretariat, AE and NDA levels have hindered implementation of the 2019 Updated Gender Policy and integration of gender across the portfolio.

44. Interviewees noted that the Secretariat's gender capacity has expanded modestly over time, particularly since the adoption of the updated Gender Policy and Gender Action Plan in 2019. Initially, work on gender was highly centralized, with only one or two staff responsible for both policy and project-level support. Over time, the OSI team has grown, but consulted stakeholders have emphasized that it remains under-resourced in relation to the amount of

technical support and backstopping that it provides. They explained that **institutional commitment to gender remains uneven**, with limited political will, insufficient staff dedicated to gender, and a lack of sustained investment in gender capacities, all of which hinders the GCF's capacity to fully implement commitments made by the 2019 Updated Gender Policy.

45. **Capacity gaps are observed at multiple levels**. For example, there are capacity gaps to provide technical advice on gender at Stage 1 of accreditation, hindering early alignment of AE systems with the Gender Policy and undermining subsequent quality assurance and implementation. The *Independent Synthesis of the Green Climate Fund's Accreditation Function* (2020) noted that gender capacities within AEs often fall short of GCF expectations.[35] KIIs with GCF Secretariat staff suggest that this issue continues today. In addition, capacity gaps at the Secretariat persist – particularly in supporting the origination and implementation of gender-responsive projects, reviewing GAPs, and engaging with AEs on gender requirements. For example, the *Independent Evaluation of the GCF's Readiness and Preparatory Support Programme* (2023) found that capacity in OSI was limited to only three gender experts; reliance on other divisions and regional desks which themselves face resource constraints limits systematic support for gender across the project cycle.[36]

46. With respect to both NDAs and AEs, **past evaluations reveal that a major impediment to effective gender mainstreaming has been gender capacity gaps among AEs for gender analysis, planning, implementation and monitoring, and among NDAs to oversee this process** and provide strategic directions in alignment with national gender priorities. The readiness programme has shown mixed results in effectively building this capacity (see **Key insight #13** for further details on RPSP). The RPSP Evaluation (2018) found limited access to gender expertise, especially in Africa, at the time, now seven years ago. [37] Findings from the more recent RPSP Evaluation (2023) reveal that the Division of Country Programming provides a leadership role in providing gender support to NDAs, DPs and other country and regional stakeholders, but notes less than optimal presence of gender and social inclusion expertise and resource constraints that limit the ability to effectively play a country interface role.[38] The SPR (2023) pointed out that **the RPSP was still not effectively building gender capacity among NDAs and AEs, representing a "missed opportunity".[39]** In addition, evaluations highlight an over-reliance on external consultants for gender expertise among AEs, which undermines sustainable capacity building.[40]

47. In terms of financial resources and the Fund's budgeting for gender, there is limited documentation available that tracks the allocation of financial resources for gender mainstreaming activities at the institutional level. Nevertheless, both the 2020 *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in Small Island Developing States* (SIDS) and the 2023 SPR underscored **insufficient financial allocation for gender activities, with "highly uneven" budget allocations for gender actions in GAPs**.

48. The GCF makes **efforts to mainstream gender internally across the organization** to ensure that GCF internal practices are also gender-sensitive, aiming to maintain gender balance across the organization and foster a culture of gender sensitivity within the GCF. In 2021, COP26 guidance to the GCF encouraged the Fund to promote greater gender balance across the structures of the Fund. Now four years later, the GCF website currently states that there is "close to a 50:50 balance between men and women". Drawing on discussions and internal data, this

[35] Independent Evaluation Unit, *Independent Synthesis of the Green Climate Fund's Accreditation Function*, (2020a).
[36] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Readiness and Preparatory Support Programme*, (2023c).
[37] Ibid.
[38] Ibid.
[39] Independent Evaluation Unit, *Second Performance Review of the Green Climate Fund*, (2023a).
[40] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Least Developed Countries*, (2022a).

evaluation finds that broad gender parity has been achieved across the Secretariat, including within the Independent Units.

Impact of recent reorganization on gender mainstreaming

Key insight #7: The Secretariat's recent reorganization creates not only opportunities to strengthen upstream gender leadership but also coordination challenges between the strategic investment and operations teams. In the ongoing decentralization, roles, staffing and accountability for gender at the regional level remain insufficiently defined, limiting consistent mainstreaming.

49. Mainstreaming gender is situated within the context of a recent reorganization that has taken place within the Secretariat, initiated by the "50by30" blueprint for reform aimed at enhancing its efficiency and impact through adjustments to the partnership model.[41] As part of this reform agenda, the GCF is transitioning to a new organizational structure with a reconfigured senior management team (which is now called the executive leadership team) that distributes roles across strategy and operations divisions, and greater decentralization towards the regional level with the launch of regional offices and sub-offices.[42, 43] The reconfiguration of management roles entails a division of roles and responsibilities for gender and social safeguarding, and how gender is mainstreamed at the organizational level.

50. The recent reorganization has shifted the distribution of roles and responsibilities for gender mainstreaming, with organizational reforms presenting both opportunities and challenges for gender mainstreaming. Several interviewees noted that the restructuring clarified some strategic roles, particularly by reinforcing the mandate of the gender and social inclusion team. The establishment of the sustainable policy and inclusion team has strengthened upstream engagement on gender, bringing valuable capacity in policy development, continuous learning, and promoting gender integration at the strategic level. However, the reorganization has also generated a structural separation with coordination gaps between strategic and operational functions. In addition, **the operational team reports being overburdened, which currently limits its ability to ensure gender mainstreaming across the project cycle**. However, the operational team comprises gender and social specialists, who are experts with experience in this area.

51. A key feature of the reorganization is the establishment of regional teams, now responsible for country engagement and other processes. These regional teams are intended to streamline operational functions and serve as the main entry point for project origination. While this decentralization offers potential to integrate gender considerations earlier in the project cycle, interviewees explained that to ensure effective gender mainstreaming, it will be important to fully embed gender experience in the regional structures, with clear roles and responsibilities for such staff. For the time being, staffing and accountability arrangements for gender at the regional level have not yet been defined.

2.1.2 Compliance mechanisms

52. GCF compliance mechanisms aim to ensure that AEs meet the mandatory requirements for integrating gender, such as the inclusion of gender assessments and GAPs in project proposals. Several accountability oversight mechanisms support the integration of gender considerations in their risk assessments and complaint handling processes. This includes an

[41] Green Climate Fund, "Executive Director unveils "50by30" blueprint for reform, targeting USD 50 billion by 2030," (2023a).
[42] Green Climate Fund, "GCF unveils new organisational structure to accelerate climate action," (2024b).
[43] The GCF has launched three regional offices and one regional outpost in: (i) Africa, (ii) Eastern Europe, Central Asia, and the Middle East, (iii) Latin America and the Caribbean, with plans for a smaller regional outpost in the Pacific. Further details, see Mersie, "Green Climate Fund expands its reach with first regional offices."

accreditation mechanism through which the GCF Secretariat, through a second-level due diligence process, ensures the alignment of AE policies, systems and practices with the 2019 Updated Gender Policy. In addition, the GCF has several accountability mechanisms to manage risks and wrongdoing. This includes being sensitive to gender-specific risks and harms, ensuring accessibility for all gender groups, utilizing gender expertise, and tracking and analysing gender-disaggregated data related to potential adverse impacts and grievances.

Accreditation

Key insight #8: Across the traditional accreditation process and PSAA, gender standards are applied, but early-stage engagement with prospective AEs is insufficient, leading to compliance-oriented submissions rather than substantive alignment with GCF gender requirements. Alignment of AE policies and systems with GCF requirements for both traditional accreditation and PSAA, and for the latter, to ensure effective integration of gender priorities in the FPs, would require stronger upfront guidance than currently delivered.

53. Compliance with the GCF's Gender Policy is one of seven core standards that all applicants must meet under the institutional accreditation process.[44] The accreditation team at the GCF Secretariat conducts an initial gender compliance review during Stage 1 of the application, which looks at basic requirements such as the existence of a gender policy. Once the application moves to Stage 2, a more in-depth gender compliance analysis is undertaken by the Accreditation Panel, which includes a Gender and Environmental and Social Safeguards (ESS) Specialist. Applicants are expected to demonstrate that they have:

(a) A gender policy aligned with the GCF's Gender Policy.

(b) Institutional frameworks to operationalize that policy.

(c) A track record in applying gender considerations in their programming.

54. If an applicant lacks a gender policy or does not meet minimum standards, they cannot be fully accredited. However, accreditation can be granted with conditions, which allows an AE to work with the GCF while building institutional capacity in areas such as gender.

55. Evaluative evidence suggests that the accreditation process, while challenging and contributing to a compliance burden, has **in some cases stimulated AEs to develop or strengthen their own gender policies and institutional capacities**.[45] However, interviewees noted that gender policies are sometimes developed in a hurry to meet accreditation requirements and do not necessarily reflect the existence of mechanisms to ensure policy implementation.

56. The Accreditation Synthesis found that DAEs often face challenges in submitting required documentation in English and developing gender policies from scratch, while international AEs typically have established frameworks but struggled to adapt them to GCF standards, leading to extended negotiations.[46] Moreover, although AEs are required to submit annual self-assessments, these reports typically affirm compliance with GCF standards without detailing how gender policies are implemented or the challenges faced.[47] Evaluation findings signalled that stringent requirements for gender have been described as "burdensome" by some AEs (particularly smaller entities and those undergoing accreditation).[48] Evaluation findings

[44] Green Climate Fund, "Accreditation framework of the GCF," (2022b).
[45] Independent Evaluation Unit, *Independent Synthesis of the Green Climate Fund's Accreditation Function*, (2020a); Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of Green Climate Fund Investments in the Latin American and Caribbean States*, (2024a).
[46] Independent Evaluation Unit, *Independent Synthesis of the Green Climate Fund's Accreditation Function*, (2020a), 24.
[47] Ibid., 33–34.
[48] Independent Evaluation Unit, *Forward-looking Performance Review of the Green Climate Fund*, (2019).

highlighted the need to strengthen gender-responsive accreditation, recommending that **the GCF more clearly articulate how gender-related policy shifts are incentivized, monitored and evaluated**, meanwhile introducing mechanisms to ensure accountability for gender-related actions and outcomes during accreditation.[49]

57. Moreover, interviewees noted that the Secretariat's ability to guide applicants on gender requirements during Stage 1 remains limited. They suggested that GCF Secretariat staff, particularly those engaging with applicants early in the process, would benefit from a deeper understanding of gender standards to provide more effective guidance to prospective AEs and help avoid delays or compliance issues identified by the gender specialist of the Accreditation Panel in Stage 2. Additionally, interviewees underscored that re-accreditation offers an opportunity to review progress in mainstreaming gender, but this potential is not consistently leveraged.

58. The Secretariat has recently introduced support measures to help AEs meet gender requirements. For example, the new Readiness Strategy includes a window that allows AEs to access up to USD 1 million over four years to build internal capacity, including for gender mainstreaming. Readiness support is also available for supporting accreditation, which can be used to advance gender-related requirements.

Project-specific assessment approach

59. To further complement institutional accreditation and GCF accreditation standards, the PSAA modality was introduced in April 2023 as a three-year pilot that allows entities to apply for a single FP without full institutional accreditation.[50] The PSAA includes a capacity assessment of an entity to meet GCF accreditation standards, measuring the proposed project or programme's alignment with developing countries' priorities and GCF's strategic objectives. While it is a streamlined model, the same accreditation standards apply, including those related to gender. The main difference is that the assessment is tied to the specific project being proposed, rather than the AE's entire institutional framework. According to interviews, gender standards under this pilot are formally equivalent to full accreditation, but **in practice, entities often lack familiarity with GCF policies including the Gender Policy**.

60. In early PSAA stages, the gender review is relatively light and based on self-reported documentation, such as the existence of a gender policy and enforcement of safeguards. This review is largely checklist-based and focuses on whether minimum policy standards are in place. However, as the proposal advances to and then reaches the FP stage, a more thorough review is done, which includes:

(a) Assessment of the GAP.

(b) Review of how gender is integrated into the project's design and implementation strategy.

(c) Evaluation of whether the AE has sufficient capacity to implement its gender commitments.

61. This review is conducted jointly by the GCF Secretariat drawing on support from the gender team and an external firm, which has gender and safeguards expertise, to ensure a credible assessment of compliance with GCF requirements, including those related to gender.

62. For both full accreditation and PSAA, interviewees emphasized the need to engage with prospect AEs to convey from the onset GCF expectations on gender mainstreaming. While the same standards are applied in principle, PSAA applicants often require greater early-stage guidance, as they tend to have less familiarity with GCF policies than fully accredited AEs. **The**

[49] Independent Evaluation Unit, *Independent Synthesis of the Green Climate Fund's Accreditation Function*, (2020a), 36.
[50] The PSAA Pilot Framework (April 2023 – March 2026) was approved through updates to the Accreditation Framework of the GCF through decision B.31/06. Available at https://www.greenclimate.fund/projects/psaa.

shorter PSAA timeline (typically 12–18 months) makes early engagement on gender particularly important.

Independent units

Key insight #9: GCF's compliance and accountability system – through the IIU (risk-flagging and investigations, with gender sensitive protocols under development) and the IRM (independent grievance redress with a gender mandate) – establishes mechanisms to prevent "do-no-harm" breaches, monitor and manage adverse impacts, and investigate promptly. These mechanisms broadly follow a gender-driven approach.

Independent Integrity Unit risk flag reports

63. The IIU is an independent body within the GCF tasked with preventing and addressing fraud, corruption and other prohibited practices. The IIU is responsible for investigating integrity-related violations across GCF operations, including SEAH, fraud and other forms of misconduct. As part of its proactive prevention mandate, the IIU employs measures to detect compliance failures and potential integrity violations, referred to as "risk flags", in GCF-funded projects and programmes. These risk flags are indicators of potential risks that could undermine the integrity and effectiveness of GCF operations.

64. The IIU also produces risk flag reports, which can raise integrity concerns, including those related to gender, for internal consideration. However, follow-up depends heavily on internal coordination with project and compliance teams. IIU risk flag reporting is not public, however, IIU's overall findings and recommendations are communicated through their annual reports and other publications.

65. The gender synthesis team found that the IIU has recently taken steps to strengthen its gender responsiveness, particularly in investigative practice. **An important development is the current drafting of a gender-sensitive investigation protocol.** This protocol outlines procedures to ensure that survivors and witnesses of gender-based harm are treated with dignity, safety, and fairness. It includes provisions for:

(a) Survivor-centred interviews that respect the interviewee's psychological state and personal boundaries.

(b) The option for interviewees to choose whether they are interviewed by a male or female investigator.

(c) Guidelines for using appropriate, non-stigmatizing language and for handling sensitive information securely.

66. Interviewees noted that the protocol was still under development and not yet formally institutionalized at the time of this Gender Synthesis. Nonetheless, all investigators are currently undergoing training in gender-sensitive investigation practices, reflecting a shift in internal culture and capacity.

67. In parallel to its investigative role, the IIU has expanded its preventive and awareness-raising work with AEs. Through integrity forums and targeted trainings, the IIU has engaged AEs in discussions about gendered risks and ethical conduct. In 2023, it hosted a panel session in collaboration with the Office of Stakeholder Interaction on gender-related risks, and is exploring new collaborations with external partners (e.g. Transparency International) to better understand the intersection between gender and corruption risks in climate finance.

Independent Redress Mechanism

68. A key accountability mechanism of the GCF, the IRM provides recourse for individuals, groups or communities who believe they have been or may be adversely affected by GCF-funded projects or programmes due to the GCF's failure to implement its operational policies and

procedures. It also handles requests for reconsideration of FPs. The IRM provides an independent accountability avenue for individuals or communities negatively affected by GCF-funded projects. It has explicit authority to consider grievances related to violations of the GCF Gender Policy and the ESP.

69. The IRM reports directly to the GCF Board with case-specific reports detailing findings and recommendations related to individual complaints or reconsideration requests, annual reports with an overview of the IRM's activities, key trends and lessons learned, as well as advisory reports. Based on case experience and good international practices, these reports may recommend reconsideration of GCF policies, procedures, guidelines and systems.

70. Interviews indicate that, when a case is referred to compliance review, the IRM is able to consider compliance of a GCF project against gender-related aspects of GCF Policies and Procedures. For example, the IRM examined allegations of GBV risks linked to a forestry project funded by GCF. Although the GAP acknowledged GBV in principle, the lack of connection to project activities made it difficult to assess whether the intervention had contributed to such risks, highlighting the need for stronger gender risk analysis during design.

71. The IRM also provides capacity support to DAEs to improve their accountability systems, including the design of grievance redress processes that can handle gender-sensitive complaints. However, the IRM does not assess AE's gender capacity as part of a standard institutional review, it intervenes only when complaints are filed. An interviewee has emphasized that gender grievances are fundamentally about accountability to affected people, and that weak documentation of SEAH and GBV mitigation in FPs remains a key systemic gap.

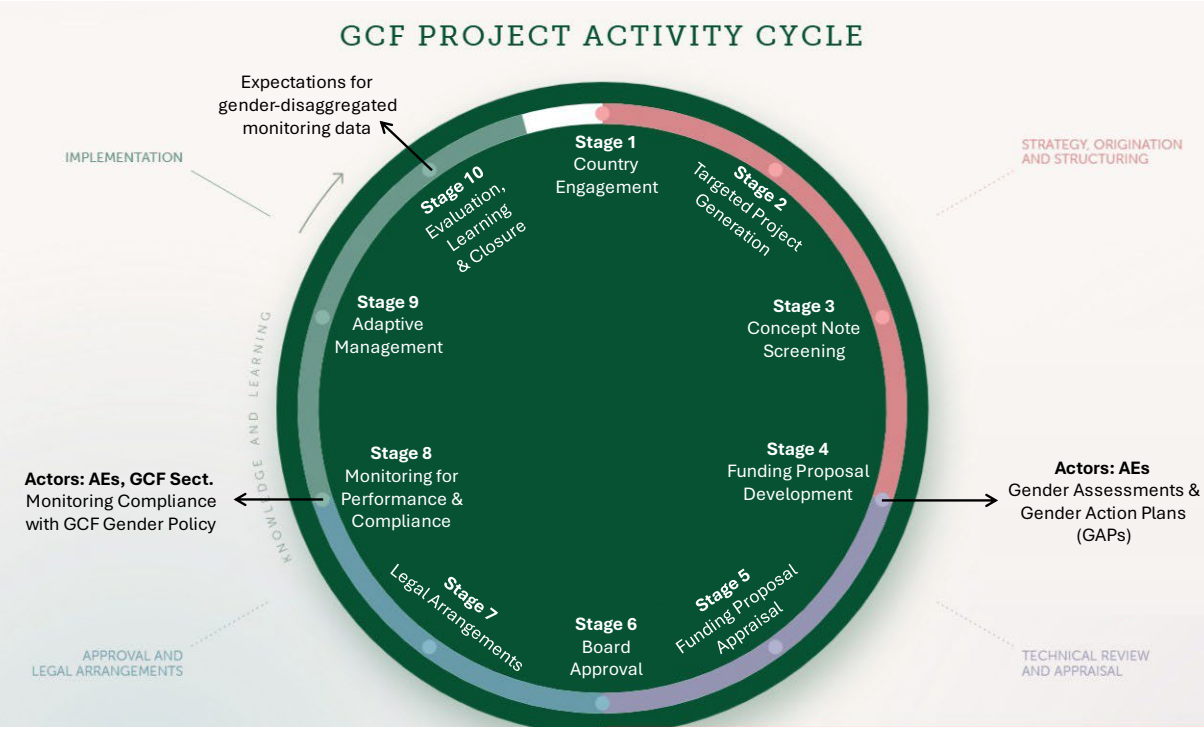
2.2 Project level

2.2.1 Processes and mechanism

72. The GCF Secretariat does not directly implement climate finance projects but instead works through AEs. As such, a large share of responsibility to implement gender mainstreaming lies with AEs as the implementing agencies. GCF provides oversight through key checks and balances as part of its second-level due diligence system, including gender considerations across the project lifecycle. Drawing on the GCF project activity cycle, **Figure 2** below maps where, when and how gender is mainstreamed across the project lifecycle. Subsequent insights refer back to the stages in this figure.[51]

[51] See Green Climate Fund, "GCF Project Activity Cycle," (n.d-a).

Figure 2. Mainstreaming gender across the GCF project activity cycle



Source: Green Climate Fund, "GCF project activity cycle", (n.d-a).

Key insight #10: GCF has a series of adapted and suitable processes and mechanisms to support the integration of gender across the project cycle, from stakeholder engagement and origination through to monitoring, evaluation and learning.

73. As illustrated in **Figure 2** above, gender mainstreaming is integrated at the following key stages in the GCF project activity cycle as part of its system of second-level due diligence:

(a) **Stage 1 – Engagement:** Stage 1 of the GCF project activity cycle may include stakeholder engagement and consultation with attention to gender, diversity and inclusion of stakeholders. The readiness programme offers institutional capacity strengthening support to AEs, NDAs/focal points and other key national actors to help them meet gender requirements.

(b) **Stages 3 and 4 – Origination:** As part of FP development, GCF mandates AEs to demonstrate a clear understanding of gender issues and outline how they will integrate gender considerations into their FPs as part of project preparation. This is achieved through the design of project-level GAPs, informed by a gender analysis/assessment that is premised on consultations that include the active participation of stakeholders, both women and men.[52] GCF provides financing to meet requirements for gender analysis or assessments and GAPs, though there is limited data available on the amount or extent to which this is used across the portfolio. As part of accreditation, the capacity of potential AEs to comply with the Updated Gender Policy is assessed. PPF provides support for gender integration in FPs, as further explained in **Key insight #13**. Moreover, the PPF can be used to support the development of gender assessments and GAPs, ESS assessments, environmental and social management system, environmental and social management framework, Indigenous Peoples due diligence, Indigenous Peoples

[52] Green Climate Fund, "Gender Analysis/Assessment and Gender and Social Inclusion Action Plan Template," Form 09 (n.d-c).

Planning Framework as well as the development of impact indicators (gender-disaggregated), among other aspects of project design.

(c) **Stage 7 – Agreement and negotiations:** Across Stage 7, gender and other (e.g. ESS and Indigenous Peoples) specialists may be engaged to provide support.

(d) **Stage 8 – Monitoring and compliance:** Stage 8 focuses on two components: (i) **Monitoring for performance**: At this stage, monitoring frameworks are expected to enable the collection of gender-disaggregated data to assess gender-related climate results and impacts of projects and programmes on women and men to allow for evidence-based adjustments or improvements. AEs are encouraged to include both qualitative and quantitative data on gender equality. However, a majority of gender-related reporting in APRs focuses on quantitative data, such as the number of women and men reached with more limited qualitative reporting (e.g. on the process, contributing factors, or implications of gender-related results); and (ii) **Compliance**: During Stage 8, as part of monitoring for performance and compliance with GCF accreditation standards, projects and programmes are assessed for compliance with various GCF policies – including the 2019 Updated Gender Policy.

(e) **Stage 10 – Evaluation, learning and closure:** Evaluations conducted by the IEU and the Secretariat integrated gender analysis, intent on informing lessons learned in relation to the various stages and activities of the project activity cycle.

2.2.2 Project origination and design

74. As part of the FP preparation process, GCF offers various modalities that each present similarities and differences for mainstreaming gender. An *Independent Rapid Assessment of the Green Climate Fund's Request for Proposals Modality* (RFPs) (2021) revealed that while all FPs submitted under this modality include the required gender assessments and GAPs, there was considerable variability in quality across RFPs, with limited added value for gender approaches through the RFP modality beyond standard policy compliance.[53] Project implementers also shared that **disaggregated indicators are potentially superficial, as they may not adequately capture the true commitment to gender.** Additionally, the 2020 *Independent Assessment of the GCF's Simplified Approval Process (SAP) Pilot Scheme* reported that the modality demonstrated limited gender analysis and missed opportunities to assess if simplified processes maintained rigour in gender considerations.[54]

75. As part of the FP development process, CSO active observers review and provide comments on strengths and areas of improvement, including any gaps or opportunities for mainstreaming gender. CSOs' gender-related inputs generally address the following areas:

(a) Presence of project-level gender assessments and GAPs as a condition for approval

(b) Level of gender integration in project indicators

(c) Presence of strategies to ensure the operationalization of gender commitments

(d) Level of ambition of the project's approach to gender

(e) Inclusive training strategies that provide opportunities for both women and men

(f) Capacity-building for gender-sensitive climate change analysis

[53] Independent Evaluation Unit, *Independent Rapid Assessment of the Green Climate Fund's Request for Proposals Modality*, (2021a).
[54] Independent Evaluation Unit, *Independent Assessment of the Green Climate Fund's Simplified Approval Process Pilot Scheme*, (2020c).

Stakeholder engagement in project origination and design

Key insight #11: Stakeholder engagement at origination and design remains uneven with inconsistent involvement of women's organizations and national gender institutions. Frequent outsourcing of gender analyses also limits contextual relevance and local ownership.

76. Evidence from both interviews and document review indicates that the engagement of diverse stakeholders, particularly women, grassroots women's organizations, and national gender institutions, **during the project origination and design phase remains inconsistent across** the portfolio. These concerns were raised in findings of the 2021 report *Gender Integration in the Green Climate Fund: A Case for Accountability*.[55] Based on an in-depth review of 30 GCF-approved projects, the report found that only 3 per cent strongly involved both national gender networks and women's organizations in project planning, while 60 per cent scored adequately and 37 per cent weakly. **Structural barriers, such as limited access to information, inaccessible consultation formats, and language obstacles**, further constrained meaningful participation, with only 17 per cent of projects demonstrating strong performance in addressing these barriers.[56] Similar findings were demonstrated in the 2020 SIDS evaluation, with a low rate of reported consultations with women and women's groups in SIDS projects.[57]

77. Interviewees corroborate that **these limitations persist, with continued limited involvement of national women's groups or women's organizations in the development of GAPs.** Informants explained that the practice of outsourcing for gender assessments and GAPs undermines the contextual relevance of these documents and weakens the prospects for local ownership and sustainability. Even in cases where consultations with women's groups occur, they tend to be late, fragmented, and disconnected from decision-making spaces.

Key insight #12: Compliance is high, as most FPs include gender assessments and project-level GAPs. However, their value and effectiveness are limited by the fact that assessments are often generic, linkages to GAP actions are frequently implicit, GAP quality and budgeting vary widely, and there is only weak integration with project theory of change or results frameworks and monitoring (in terms of indicator specificity, outcome focus, etc.).

78. The analysis of GCF project documents found a high level of compliance with requirements for mainstreaming gender in project origination and design, with nearly all – 94 per cent of the 296 projects – having both gender assessments and GAPs.[58] Of the 20 projects missing one or both of these documents, only two were approved following the 2019 Gender Policy change which introduced requirements for both documents for all GCF projects.[59] Within

[55] Heinrich Böll Foundation, "Gender Integration in the Green Climate Fund: A Case for Accountability." (2021b)
[56] Ibid., 60.
[57] Independent Evaluation Unit, I*ndependent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Small Island Developing States*, (2020b).
[58] Specifically, 282 of the 296 projects reviewed included gender assessments (95 per cent) and 285 of the 296 projects included gender action plans (96 per cent). The corpus was not comprehensive, as it excluded projects with no publicly available documentation, and projects that were lapsed, terminated, or cancelled. A full breakdown of the corpus projects and their documentation can be found in **Annex III**.
[59] For FP164 and FP199, neither have GAPs available from the GCF public website, though both FPs mention the existence of GAPs for these projects. FP199 also misses a gender assessment. The IEU confirmed the existence of these documents with the GCF Secretariat; however, as they are not available to the public at this time, they were not included in our analysis.

the RFP modality, the 2021 RFP Assessment found that all FPs submitted under this modality include gender assessments and GAPs.[60]

Gender assessments

79. As per GCF requirements, gender assessments are intended to present "a snapshot of the gender equality situation in the region, country or thematic area of relevance to the project and identify opportunities to bring about positive change for both women and men."[61] GCF provides a template for gender assessments and GAPs (i.e. Form 09), which includes specific questions to be addressed through the gender assessment.[62]

80. Gender assessments are meant to inform all stages of a project lifecycle and are a critical input for the development of GAPs. Based on our AI-led analysis, there are thematic overlaps between gender assessments and GAPs, suggesting the former informs the latter. For example, for project SAP007, the gender assessment discusses systemic discrimination in access to land by women in Zimbabwe, and its corresponding GAP includes an activity to increase women's access to irrigated land through formal mechanisms.[63]

81. However, such linkages are often implicit, and in many cases, **the extent to which GAPs address vulnerabilities identified in the gender assessments is unclear**. For instance, many GAPs include women's participation targets without explaining how context-specific barriers to participation identified in the gender assessment will be addressed. Interviews underscored that gender assessments are often generic – summarizing country-level gender trends without analysing how project-specific activities may impact gender dynamics – and are therefore of limited utility in guiding the development of GAPs and the projects more broadly.

Project-level gender action plans

82. Project-level GAPs are mandatory plans outlining a project's gender approach. They are meant to address gaps identified in gender assessments with specific gender-related activities.

83. However, **most evaluations report wide variation in GAP quality, specifically in their level of detail, budget allocation, and integration into overall project design and results frameworks.** This is consistent with interview data, which raised concerns about GAPs being treated as formalities rather than strategic instruments to achieve gender equality outcomes. Interviewees explained that many GAPs are based on standard templates, with vague or poorly contextualized actions that are not embedded in project theory of change, results frameworks or budgets.[64]

Level of gender aspirations in project-level gender action plans

84. The African States evaluation reports progress towards designing more gender-responsive projects, which they attribute to the 2019 Updated Gender Policy and accompanying Gender Action Plan (2020–2023).[65] Yet, other evaluative evidence signals that GAPs need strengthening to better address women's diverse needs, rather than serving as a quota-filling exercise.[66] Moreover, the SPR findings indicated that GAPs fall short of their transformative

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[60] Independent Evaluation Unit, *Independent Rapid Assessment of the Green Climate Fund's Request for Proposals Modality*, (2021a).
[61] See Green Climate Fund, "Project Portfolio: Gender," (n.d-b).
[62] Green Climate Fund, "Gender Analysis/Assessment and Gender and Social Inclusion Action Plan Template," Form 09 (n.d-c).
[63] SAP007: Integrated climate risk management for food security and livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts.
[64] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of GCF's Investments in the Latin American and Caribbean States*, (2024a).
[65] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the African States*, (2023a).
[66] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of GCF's Investments in the Latin American and Caribbean States*, (2024a).

potential, failing to move beyond women's participation in project activities by advancing their leadership and role in decision-making. [67]

85. **Our AI-facilitated analysis of 285 GAPs reveals that gender objectives and activities vary by sector and region; for example, private sector projects tend to emphasize economic empowerment and employment, while public sector projects focus more on access to services and community engagement.** Regionally, Africa tends to integrate gender considerations primarily into objectives related to agricultural livelihoods and rural development, while Asia-Pacific focuses more on disaster risk reduction. This suggests stronger gender integration in the adaptation than in the mitigation portfolio. This is consistent with findings from the *Independent Evaluation of the Green Climate Fund's Energy Sector Portfolio and Approach* (2023), which found that project GAPs in energy projects often faced design challenges; they tended to be overly ambitious or misaligned with project scope, setting broad objectives beyond project capacity, and frequently falling short due to limited context sensitivity, inadequate capacity on gender issues, and low awareness among AEs. [68]

86. The analysis also indicates that intersectional considerations, such as those addressing Indigenous women, women with disabilities, and elderly or young women, remain limited and underdeveloped across all projects. A Python keyword search identifies stronger integration of Indigenous groups in GAP design in Latin America and the Caribbean and of youth in Africa. These were more often in GAPs for adaptation compared to mitigation projects, and of public rather than private sector projects. Very few GAPs considered people with disabilities as a marginalized group. [69]

Alignment between GAPs and project-level results frameworks

87. A review of evaluative evidence also reveals a lack of alignment between GAPs and their corresponding project proposals, with a **critical disconnection between GAPs and their integration into the actual project results frameworks to ensure they are actively monitored** (see **section 2.2.4** below on monitoring). For example, the Energy Sector Evaluation underscores that current monitoring and reporting frameworks require further refinement to align more closely with project outputs. Similar issues are noted in regional evaluations, where gender indicators in Latin American and Caribbean projects have been identified as overly general, limiting their usefulness for informing subsequent initiatives. [70]

88. Evaluations suggest the need to further strengthen systems for tracking the implementation and effectiveness of GAPs, calling for a more harmonized approach that better integrates GAPs with tangible project outcomes, including clearer definitions of socioeconomic co-benefits – such as in green jobs, health and education – and a more systematic disaggregation of data. These findings were validated by interviews, which confirmed that the integration of GAPs into project-level monitoring frameworks remains superficial. Several interviewees noted that GAP indicators are often generic, repetitive across years, and lack specificity, with few intermediate milestones or clearly articulated targets to assess progress over time. Indicators tend to focus on participation metrics, such as numbers or percentages of women beneficiaries, rather than on gender-responsive outcomes, including – for example – increased access to climate-resilient assets.

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[67] Independent Evaluation Unit, *Second Performance Review of the Green Climate Fund*, (2023a).
[68] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Energy Sector Portfolio and Approach*, (2024b).
[69] With the following noteworthy exceptions: FP255 (targeting female-headed households, women with disabilities, and female youth with specific quotas), FP261 (focusing on women, LGBTQ+, Indigenous Peoples, Afro-descendants, and people with disabilities), and SAP025 (tracking multiple sub-groups including women under 25, widows, and women with disabilities).
[70] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Energy Sector Portfolio and Approach*, (2024b); Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of Green Climate Fund Investments in the Latin American and Caribbean States*, (2024a).

Allocation of resources

Key insight #13: Allocation of resources, both human and financial, for mainstreaming gender as specified in GAPs reveals considerable variation across projects, with over half including a dedicated gender expert/staff member, and some also setting aside dedicated gender budgets or resources allocated to gender-specific activities – albeit with wide variations in budget size.

89. According to analysis of keywords in GAPs using Python, 62 per cent of GAPs – 177 of the 285 GAPs – indicate project staff with gender expertise and a dedicated role for mainstreaming gender, such as a gender specialist or gender focal point.[71] The exact responsibilities of these roles dedicated to gender have varied from project to project or have not been clearly stated in GAPs. Still, examples of these roles include offering technical expertise, overseeing gender-related monitoring, training and coaching staff, and/or leading incorporation of the GAP in project implementation.

90. In some cases, gender specialists or gender focal points are full-time dedicated project staff members, while in others, they are part-time consultants. Our analysis revealed that **approximately half of projects have depended heavily on external consultants rather than building internal capacity**. For example, FP212 frequently mentions hiring external experts without knowledge transfer mechanisms, while FP197 shows heavy reliance on external partnerships and assumes cooperation from various stakeholders.

GCF's Readiness and Preparatory Support Programme and Project Preparation Facility

Key insight #14: RPSP and PPF provide complementary pathways to integrate gender, with RPSP strengthening institutional and governance capacity and early pipeline development, and PPF supporting FP design. Yet, uptake and results remain uneven due to persistent DAE capacity and resource gaps, limited pre-accreditation support, weak monitoring, and variable stakeholder engagement.

91. GCF's RPSP and PPF offer support to developing countries to access and prepare for climate finance**.** RPSP is offered throughout the project lifecycle, as early as country engagement (Stage 1) to support the identification of GCF priorities through country programme development, strengthen institutional capacities for accreditation, and develop concept notes (Stage 3). PPF is mainly provided for FP development (Stage 4). Both support the integration of gender in this process.

92. The RPSP helps developing countries strengthen institutional capacities, governance mechanisms, and planning frameworks for effectively engaging with the GCF, by providing grants and technical assistance to NDAs/focal points and DAEs. Of note, the readiness programme has recently undergone significant changes in its strategic purpose and modalities (for both countries and entities), which are currently being rolled out. The scale of readiness funding has also increased significantly and can be used for advancing gender priorities.

93. Readiness support covers a wide range of capacity-building and technical assistance activities to strengthen countries' abilities to access and effectively use climate finance. This includes support to develop or enhance national climate strategies and plans (e.g. nationally determined contributions, NAPs, long-term strategies) as well as the development or updating of the GCF country programme to guide investment priorities. The RPSP also assists in

[71] This was calculated by using Python to find mentions of the following key words across all of the GAPs in the sample: gender specialist, gender advisor, gender expert, gender consultant, gender analyst, gender officer, gender coordinator, gender manager, gender lead, gender focal point, gender contact, gender representative, gender unit, gender department, gender team, gender section, gender staff, gender resource person and also GESI – (all the same terms). This calculation showed that 175/283 GAPs used at least one of these terms (61.8 per cent).

developing project ideas and concept notes and supports stakeholder engagement through inclusive and participatory climate action planning. In addition, it strengthens NDA and DAE capacities to coordinate national climate action, oversee and monitor project implementation, and maintain systems for reporting and accountability, while also supporting national institutions to meet and maintain GCF accreditation standards.

94. **The RPSP has played a substantial and strategic role in supporting gender mainstreaming**, especially through capacity-building for NDAs, DAEs and national stakeholders. In 2022, COP27 provided guidance to the GCF in recommending the Fund further support the development of national and subnational gender strategies through the RPSP mechanism in order to bolster gender mainstreaming at various levels of governance.[72]

95. According to interviewees, the revised RPSP strategy, which is structured around three pillars, has moved from treating gender as a cross-cutting issue to a core focus of programming. The Strategy's three pillars are: (i) institutional capacity-building, (ii) inclusive coordination, and (iii) gender-responsive programming.

96. A key contribution has been the support to DAEs accredited with conditions, enabling them to strengthen their gender policies, institutional frameworks, and safeguard systems to meet GCF standards. The RPSP supports NDAs and line ministries in integrating gender into national climate governance, including updates to NAPs and NDCs. Interviewees highlighted that gender integration into NAPs is in fact one of the most impactful uses of RPSP resources for gender mainstreaming. Still, the 2023 RPSP evaluation points to variations in the integration of gender into national planning processes (e.g. NAPs), which is contingent upon the favourability of local contexts, levels of institutional buy-in, and the availability of capacity and resources.

97. Critically, the 2023 RPSP evaluation concluded that the **RPSP has been contributing to operationalizing the GCF Gender Policy** in many countries by strengthening institutional frameworks and technical capacities of DAEs and NDAs. The evaluation found that two-thirds of SIDS using RPSP grants requested support to address gender capacity gaps.[73]

98. However, the 2019 and 2023 **RPSP evaluations found continued challenges hindering gender mainstreaming**:

(a) **Institutional resource constraints and fragmentation of responsibilities:** Both the 2019 and 2023 RPSP evaluations emphasize that the OSI – despite its cross-cutting mandate for gender and social inclusion– has modest staffing and relies heavily on other divisions (e.g. Division of Country Programming, Division of Portfolio Management) for implementation. This arrangement has raised persistent concerns about whether OSI can effectively coordinate and mainstream gender and Indigenous Peoples' priorities across the RPSP portfolio.[74]

(b) **Weak monitoring, data, and reporting systems:** The evaluations point to insufficient systematic reporting on gender outcomes within RPSP-supported activities. While there have been efforts to improve this through new frameworks, robust tracking of gender outcomes remains a gap, particularly in linking upstream support to results at the country level (2019 and 2023 RPSP evaluations).[75] The 2023 RPSP evaluation further highlights challenges in measuring the integration of gender considerations into readiness grants, recommending stronger data collection and monitoring tools.

[72] UNFCCC Conferences of the Parties, "Decision 16/CP.27 FCCC/CP/2022/10/Add.2," (2023).
[73] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Small Island Developing States*, (2020b).
[74] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Readiness and Preparatory Support Programme*, (2023c).
[75] Ibid.

(c) **Inconsistent engagement with civil society and uneven country-level integration:** The 2023 RPSP evaluation found that stakeholder engagement under the RPSP remains uneven. While readiness has helped national authorities and NDAs advance gender-responsive policies and planning, CSO participation is more limited to consultation and varies by context. This has resulted in fragmented support and inconsistent country-level gender integration.[76]

99. **While readiness support is showing promising results for gender mainstreaming, particularly in integrating gender into national planning processes, broader DAE capacity gaps remain.** Interviewees explained that institutional and financial constraints continue to limit many DAEs, and support for gender mainstreaming is insufficiently leveraged during the pre-accreditation phase. The new Readiness Strategy and AE-specific windows offer increased flexibility to build gender-related capacity, and can be expected to partially address concerns and constraints.

100. The PPF is a demand-driven GCF instrument that provides technical assistance and financial support to AEs to develop high-quality FPs, in accordance with GCF requirements. While the RPSP narrowly supports the development of concept notes, the PPF focuses on project preparation – with a particular emphasis on supporting DAEs – intent on building a diversified project pipeline with the most promising concepts. AEs are responsible for managing PPF funding and reporting on the progress of project preparation. The financial support provided through the PPF is typically in the form of grants or loans, with a funding limit per project or programme of up to USD 1.5 million. In exceptional cases, up to USD 3 million is approved for multi-country or resources-intensive programmes in sectors such as energy and infrastructure.

101. PPF funding is typically used to conduct detailed feasibility studies, prepare ESS impact assessments that identify and address potential risks and adverse impacts of GCF activities, develop robust financial plans and mobilize co-financing, and engage specialized expertise where necessary. Important activities for gender include stakeholder consultations, Indigenous Peoples planning, log frame development, and impact calculations, among others.[77] Interviewees emphasized that the **PPF also supports the development of SEAH safeguards and technical assistance for the inclusion of gender considerations in sector-specific design** (e.g. agriculture, etc.).

102. According to the 2025 Indigenous Peoples Evaluation, 61 of the 100 PPF-funded activities reviewed were directed towards stakeholder engagement, GAP development, and gender studies. In practice, **however, its potential to strengthen gender integration remains underutilized.** According to interviews and a review of approved PPF proposals, when PPF is used for mainstreaming gender, it is primarily used to finance activities required for the development of gender assessments and GAPs. Another significant share of PPF applications requested support for the development of gender-disaggregated log frames. Finally, portfolio-level data reveals that only 12 per cent of approved PPF proposals have come from private sector AEs; of those, few have explicitly focused on gender.[78]

[76] Ibid.
[77] The full list of approved activities is available at Green Climate Fund, "Decision B.37/22, Annex XI: Revised operating modalities and activities of the Project Preparation Facility," (2023c).
[78] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Readiness and Preparatory Support Programme.*

2.2.3 Implementation

Key insight #15: GCF projects have achieved uneven gender results, with stronger participation and livelihood outcomes in adaptation than in mitigation projects. Persistent gaps between GAPs and implementation, weak monitoring, and structural barriers limit progress, while projects with dedicated gender expertise demonstrate better outcomes.

Progress in implementation

103. Because of important gaps in monitoring and reporting mechanisms (further discussed in **Key insight #17**), the Synthesis faced challenges in assessing progress in the implementation of gender-related commitments at project level. Still, our AI-facilitated analysis of APRs, evaluations, and interviews provides a sense of progress in implementation as well as enabling and constraining factors.

104. Based on the our analysis of APRs for 167 GCF projects, gender integration varies significantly from minimal coverage to substantive levels; around half demonstrate moderate integration, but approximately one-fifth of the portfolio displays minimal or superficial integration of gender.[79] As illustrated above (see **Key insight #1**), the 2019 Updated Gender Policy introduced important changes towards gender responsiveness, with our analysis of the entire portfolio of projects illustrating a marked shift in 2021 with projects reporting more gender-sensitive and gender-responsive actions; evaluative evidence from prior to and **following the gender policy update in 2019 indicates continued challenges for integrating gender in implementation.** For example, the 2018 *Independent Review of the Green Climate Fund's Results Management Framework* (RMF) expressed concerns in operationalizing gender commitments in implementation, which were reiterated in the 2024 *Independent Evaluation of Green Climate Fund's Investment Framework*.[80, 81] AI analysis using custom comparative prompts measuring alignment between project-level GAPs and APRs reveals a substantial gap between planning and implementation, with many projects including detailed GAP frameworks but limited actual progress reported against these. This is confirmed by interviewees, who explained that GAPs are sometimes treated as stand-alone documents with limited interaction in project planning and reporting mechanisms, and hence hinder gender integration in implementation.

105. In addition, the **quality of gender integration in implementation is affected by the inconsistent application of key issues identified in gender assessments into project design.** According to an analysis of 30 approved GCF projects conducted as part of the 2021 independent study *More than an add-on? Evaluating the integration of gender in Green Climate Fund projects and programs*, 97 per cent of project-specific GAPs provided weak or insufficient follow-up to gender assessments.[82] The study further notes that implementation activities were

[79] AI analysis of this was guided by prompts that considered the following as evidence of substantial integration of gender in APRs: referencing of the GAP with mention of specific activities, targets and indicators; inclusion of dedicated gender expertise; evidence of implementation progress/achievement of targets; institutional integration of gender through the project; transformative approaches to gender (systems level change); addressing of structural/cultural barriers to women; robust data monitoring and reporting on gender. "Superficial" refers to the absence of the above, such as a focus on participation equity over transformative/institutional change; lack of dedicated gender staff or budgeting; reporting on gender participation but not engaging on gender specific activities or adapting to consider gender context; no progress or delayed progress on implementation of gap; lack of baseline data on gender or explicit monitoring of gender.
Of note, the AI analysis acknowledged that projects in earlier/start-up stages are likely to be considered more as superficial given limited evidence of implementation or progress on gender targets.

[80] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Results Management Framework*, (2018b).

[81] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Investment Framework*, (2024c).

[82] Heinrich Böll Foundation and Gender Action, "More than an add-on? Evaluating the integration of gender in Green Climate Fund projects and programs," (2021c).

often generic or misaligned with the actual risks and entry points identified at entry and that GAPs were frequently repeated verbatim in APRs, with little to no adaptation during implementation.

Gender results achievement

106. **Evidence from our analysis of APRs, evaluations, and KIIs shows that GCF-funded projects have achieved observable but uneven gender-related results.** Most APRs report on operational gender activities such as participation rates, training numbers, and the formation of gender committees or focal points. Participation targets set in GAPs typically aim for 40–50 per cent female participation, have been variably achieved. While some projects, particularly in agriculture and forest management, report consistently high female participation (e.g. FP125 Vietnam achieved 62 per cent women in farmer field schools), energy and infrastructure projects often fall short due to structural barriers in male-dominated sectors. For example, FP017 in Chile achieved 14 per cent female workforce participation, a notable achievement compared to the 1.6 per cent national average but still reflecting broader sectoral constraints. The analysis of APRs also highlights that participation results are generally presented quantitatively (e.g. number of women trained or consulted), with limited assessment of the effectiveness or transformative outcomes of such activities. KIIs reaffirm this pattern, underscoring that gender reporting often lists activities without deeper analysis of outcomes for women.

107. Beyond participation, some projects demonstrate progress in women's economic empowerment and livelihoods. Targeted interventions have created pathways for women's leadership, income generation, and financial inclusion. For instance, FP028 in Mongolia exceeded expectations, with 74 per cent of loan disbursements directed to women-led businesses, while SAP011 in Mozambique showed striking gender-differentiated impacts in savings rates – female-headed households reported a 99 per cent increase in savings compared to 15 per cent among male-headed households. FP062 in Paraguay achieved 80 per cent women's participation in technical assistance for agroforestry, contributing both to capacity-building and livelihood diversification. Projects such as FP144 in Costa Rica (43 per cent women's representation in Indigenous governance boards) and FP127 in Zimbabwe (46 per cent women in water management leadership positions) illustrates progress in leadership outcomes. Still, traditional barriers persist: FP034 in Uganda reported only 27 per cent women's participation in wetland restoration, a result shaped by historical land tenure arrangements.

108. **Results appear stronger and more visible in adaptation projects than in mitigation.** Agriculture and rural development interventions often achieve higher female participation rates (frequently exceeding 50 per cent of beneficiaries), with APRs reporting concrete benefits such as inclusion in farmer organizations and value chains, or targeted training for women. By contrast, energy and infrastructure projects, dominant within the mitigation portfolio, show weaker gender integration, with only 26 per cent explicitly referencing the needs of women and vulnerable groups. Even where projects set gender targets (e.g. 50 per cent female workforce target in FP027), many fall short due to entrenched structural constraints. This divergence suggests that adaptation sectors offer more entry points for embedding women's participation and empowerment, while mitigation sectors face greater challenges in translating gender targets into practice.

109. **With respect to marginalized groups, findings remain mixed**. Our keyword analysis shows that mentions of Indigenous Peoples in APRs increased from 15 per cent in 2017 to over 90 per cent by 2021–2023, and adaptation projects most frequently reference youth, disability, and inclusion. Yet deeper intersectional results remain limited. The 2025 Indigenous Peoples Evaluation revealed critical blind spots for Indigenous women, noting that the absence of a dedicated access mechanism for Indigenous Peoples disproportionately affects their participation. The evaluation explicitly recommended establishing a dedicated access window to enable Indigenous Peoples – including Indigenous women – to overcome compounded

barriers. Meanwhile, adaptation projects appear to place greater emphasis on intersectionality than mitigation or cross-cutting projects, with more frequent references to youth, age, and disability in their reporting.

110. **Despite positive examples, portfolio-wide results remain modest.** Our AI tool applied to 559 APRs showed that only 7 per cent included at least one gender-related outcome with moderate or strong integration, and less than 2 per cent included two or more high-scoring outcomes. This highlights that while some projects, such as FP127 in Uganda which mainstreamed gender indicators across components and budgets, demonstrate robust integration, such cases remain exceptions. Overall, reporting is still largely confined to participation and operational outputs rather than substantive evidence of women's empowerment or structural change, suggesting a need for earlier engagement with gender actors and stronger emphasis on transformative outcomes.

Factors enabling effective implementation

111. Several contextual factors have affected the implementation of gender commitments.

112. According to the portfolio analysis of APRs, **the most frequently reported challenge to achieving gender-related outcomes has been cultural barriers** hindering female participation in project activities, which hinders the achievement of gender-balanced targets, and cultural barriers (which relatedly, limit women's participation).[83] Traditional male-dominated decision-making structures remain a key obstacle, resulting in uneven integration of gender into project governance structures. Such challenges are particularly prevalent in male-dominated sectors (e.g. construction, engineering), in which achieving gender parity continues to be a struggle despite targeted efforts. Additionally, structural inequalities in land tenure and access to resources remain contextual factors that are difficult to address.[84]

113. **Internal factors limiting gender mainstreaming in implementation include delayed project starts or procurement delays as well as frequent staff turnover.** The analysis of APRs identified frequent mentions of delays in the implementation of gender activities as well as the de-prioritization of gender components at project start and their implementation deferred to subsequent years. Additionally, resource allocation for mainstreaming gender is considered insufficient, and while projects reference dedicated gender budgets, actual allocation and expenditure tracking is often unclear.

114. **Our AI-led portfolio analysis also sheds light on key trends, showing that projects with dedicated gender expertise – through gender specialists or focal points – tend to achieve better implementation outcomes.** A dominant pattern across multiple projects emphasizes the critical importance of dedicated gender expertise with several (e.g. FP130, FP144, FP171 and FP187) recommending recruiting specialized gender consultants early in implementation, and others (e.g. FP187) noting that delays in gender specialist recruitment significantly impacted gender activity implementation. Specifically, projects recommend establishing gender focal points across implementing institutions and providing systematic gender training for all project staff.

115. The study "More than an add-on?" found in a sample of 30 approved GCF projects that few initiatives embedded gender expertise in project management units, with only 7 per cent of projects including local gender specialists in project delivery teams.[85] According to keyword analysis of published APRs using Python, there is a significant increase over time from 23 per

[83] FP018 (Pakistan) achieved only 2.8 per cent women in some committees due to cultural constraints, while FP157 (Cuba) reached 57 per cent women in technical roles. SAP009 (Lao PDR) adapted to cultural barriers by partnering with women's unions, achieving 52 per cent female participation.

[84] For example, SAP001 (Namibia) reports persistent low female participation due to "deep-rooted cultural and social norms" with limited adaptive responses.

[85] Heinrich Böll Foundation and Gender Action, "More than an add-on? Evaluating the integration of gender in Green Climate Fund projects and programs," (2021c).

cent of APRs mentioning a designated role for a gender specialist/focal point (or equivalent) in 2017 to more than half in the last three years (i.e. 2021–2023).[86] Additionally, gender specialist keywords appeared significantly more in APRs of projects with international entities than with regional or national ones, and more in public sector than private sector projects. Several interviewees reported challenges in recruiting qualified local gender experts, highlighting the limited capacity to embed gender mainstreaming during implementation.

Grievance redress mechanisms

Key insight #16: While project-level grievance redress mechanisms are required and serve as the first line of accountability for gender-related harms, their functionality, accessibility, and gender responsiveness remain uneven across the portfolio, with variable AE capacity and inconsistent reporting limiting effective redress and learning.

116. Integration of gender during project implementation is also captured and tracked by the GCF's independent accountability mechanisms, particularly in response to grievances. Grievance redress mechanisms (GRMs) are established at the project level by AEs to address complaints from individuals or communities affected by GCF-financed activities. GCF's ESP and other guidelines require AEs to establish effective GRMs that are accessible, transparent and responsive. These mechanisms are intended to serve as the first line of response, aiming to address concerns and complaints from local communities and stakeholders who may be affected by project activities. This includes gender-related grievances such as exclusion, discrimination, or harm related to project activities. However, evidence from both KIIs and document review indicates that **GRM functionality, accessibility, and gender responsiveness remain uneven across the portfolio**.

117. AEs are typically required to report on the functioning and outcomes of their project-level GRMs to the GCF as part of their project progress reports. This reporting is expected to include information on the number and types of grievances received, the processes used to address them, the outcomes, and any lessons learned. However, interviewees noted that the capacity of AEs to fully implement GRM mechanisms varies widely and that reporting on cases emerging from the GRM can be inconsistent. In many instances, AEs lack the institutional capacity or trained personnel to address gender-sensitive complaints effectively; as noted in **Key insight #9**, the IRM continues to build the capacities of AEs for GRM.

118. These concerns are echoed in the independent study by GCF civil society observers, which found that only 10 per cent of assessed projects scored strongly for including gender-responsive GRMs. Better-performing examples include FP117 in Lao PDR, which involves the Lao Women's Union in community outreach about the GRM, and FP121 in Paraguay, which assigns a gender specialist to design and oversee the redress process. However, 47 per cent of projects received weak scores or no mention of GRMs at all, with SAP projects performing particularly poorly due to their minimal safeguard planning requirements.

2.2.4 Monitoring, evaluation and learning

Key insight #17: Monitoring of gender results remains weak and inconsistent across the GCF, with gaps in guidance, baseline data, and indicator alignment limiting the use of gender-disaggregated data for decision-making and portfolio-level learning.

[86] This was calculated by using Python to find mentions of the following key words across all of the APRs in the sample: gender specialist; gender advisor; gender expert; gender consultant; gender analyst; gender officer; gender coordinator; gender manager; gender lead; gender focal point; gender contact; gender representative; gender unit; gender department; gender team; gender section; gender staff; gender resource person and also GESI – (all the same terms).

Tracking gender in monitoring frameworks

119. GCF's RMF and performance measurement frameworks provide the overarching structure for reporting progress, including progress on gender indicators. The Integrated Results Management Framework (IRMF), which came into force in 2021, introduced reporting templates that group co-benefits into six categories: environmental, social, economic, gender, adaptation and mitigation. KIIs and document review indicate that monitoring of gender results at the project level is generally weak and inconsistent, with key shortcomings in GCF's monitoring systems for gender-related results both at the portfolio and project levels, that limit the utility of using monitoring data to inform decision-making.

120. **At the organizational level, monitoring of gender equality results remains an area for improvement, with persistent gaps in data collection methodology and monitoring systems integration.** Both interviews and documentary evidence suggest limited practical guidance on how to collect, analyse, and use sex-disaggregated or gender-sensitive data. Findings from a 2019 RMF Evaluation underscored that the results framework lacked detailed guidance for gender-sensitive monitoring and does not support effective portfolio-level aggregation of gender-related outcomes, constraining the overall ability to track and report on gender impacts.[79] For example, the *Independent Synthesis of Direct Access in the Green Climate Fund* (2023) highlighted a lack of portfolio-level data tracking women beneficiaries or the gender focus of projects.[80]

121. While the updated GCF Gender Policy and Action Plan was seen by some stakeholders as an improvement over earlier frameworks with the inclusion of a new indicator table for deeper institutionalization of gender monitoring, interviews and evaluation findings emphasize that gender continues not to be meaningfully tracked – with data either unavailable or not systematically collected. As of 2020, the ESS Evaluation stated that measurable indicators for gender in the RMF were yet to be specified, with more recent findings from the 2024 Energy Sector Evaluation reporting that the IRMF is still "not ready to collect and report gender and identity disaggregated data".

122. In the absence of detailed guidance for gender-sensitive monitoring, the integration of gender indicators into reporting systems is inconsistent across sectors, result areas and regions. For example, this is evident in the adaptation portfolio, where gender policy objectives are not incorporated into the adaptation performance measurement framework, undermining linkages between gender strategies and project-level impacts.[87] Additionally, the 2020 SIDS Evaluation found that SIDS projects were overly ambitious with gender co-benefits in design, but were poorly monitored and reported.[88] Ultimately, the *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Least Developed Countries* (LDCs) (2022) found that **variance within gender reporting further complicates the aggregation of gender impacts across the Fund's portfolio, thereby limiting the ability to produce a portfolio-level assessment.**[89] In response, evaluations have suggested the need for enhanced and harmonized tracking mechanisms that integrate gender objectives more effectively into the

[79] Independent Evaluation Unit, *Independent Review of the Green Climate Fund's Results Management Framework*, (2018b).
[80] Independent Evaluation Unit, *Independent Synthesis of Direct Access in the Green Climate Fund*, (2023d).
[87] Independent Evaluation Unit, *Independent Evaluation of the Adaptation Portfolio and Approach of the Green Climate Fund*, (2021b).
[88] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Small Island Developing States*, (2020b).
[89] Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Least Developed Countries*, (2022a).

overall monitoring framework, with strengthened accountability for tracking gender outcomes within the Fund's projects.[90]

123. **Structural limitations at the organizational level have translated into practical challenges at the project level.** Despite some improvements in the number of gender-disaggregated indicators and gender co-benefits in some projects over time, evaluation findings continue to flag insufficient tracking of gender-related indicators – such as the number of women beneficiaries and the application of gender-sensitive approaches – which hampers a full assessment of how gender considerations are integrated across projects.[91] Similar concerns are raised regarding the inadequate measurement of outcomes affecting Indigenous Peoples and local communities, pointing to the need for more nuanced data collection techniques and more robust analysis methods to capture the experience of diverse, marginalized groups.[92] The 2025 Indigenous Peoples Evaluation recommends improved tracking of changes in gender equality through GCF projects by integrating gender-disaggregated data to track gender-specific outcomes to address the unique barriers and opportunities for Indigenous women.[93] Moreover, as mentioned above, interviews and documentary evidence highlighted key challenges in tracking gendered outcomes and transformative impacts beyond process-oriented metrics or beneficiary numbers in terms of women reached.[94]

124. Interviews highlighted another **important weakness in the absence of baseline data to inform gender monitoring**. In many cases, projects begin implementation without having established sex-disaggregated or gender-sensitive baseline information, making it difficult to assess progress over time. This also limits the ability of project teams to make evidence-based adjustments during implementation. As several informants emphasized, even when gender indicators are included, the data generated is rarely used to inform adaptive management.

125. As noted in **Key insight #13**, evaluations frequently flag misalignment between gender-sensitive indicators in GAPs with specific project outputs, with findings indicating that GAPs are not effectively tracked at the project level; additionally, gender assessments and GAPs seldom integrate into the project's logic framework.[95] As a result, gender-sensitive indicators may not correspond to actual project activities or expected outcomes. For example, the 2021 study "More than an add-on?" found that only a small subset of projects demonstrated strong practices in establishing gender-responsive monitoring systems, and that gender data is rarely used systematically to strengthen project implementation.[96]

126. Finally, interviewees highlighted that many AEs lack institutional systems and internal capacity to conduct meaningful gender monitoring. Stakeholders explained that there is

[90] Independent Evaluation Unit, *Independent Evaluation of the Adaptation Portfolio and Approach of the Green Climate Fund*, (2021b); Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Least Developed Countries*, (2022a).

[91] Independent Evaluation Unit, *Independent Review of the Green Climate Fund's Results Management Framework*, (2018b); Independent Evaluation Unit, *Second Performance Review of the Green Climate Fund*, (2023a); Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Geen Climate Fund's Investments in the African States*, (2023e).

[92] Independent Evaluation Unit, *Independent Synthesis of Direct Access in the Green Climate Fund*, (2023d); Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the African States*, (2023e).

[93] Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Approach to Indigenous Peoples*, (2025).

[94] Independent Evaluation Unit, *Independent evaluation of the GCF's Environmental and Social Safeguards and the Environmental and Social Management System*, (2020d); Independent Evaluation Unit, *Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Least Developed Countries*, (2022a); Independent Evaluation Unit, *Independent Evaluation of the Green Climate Fund's Energy Sector Portfolio and Approach*, (2024b).

[95] Independent Evaluation Unit, *Independent evaluation of the GCF's Environmental and Social Safeguards and the Environmental and Social Management System*, (2020d).

[96] Heinrich Böll Foundation and Gender Action, "More than an add-on? Evaluating the integration of gender in Green Climate Fund projects and programs," (2021c).

widespread reliance on external consultants to develop gender indicators and collect data, which has led to weak integration of gender monitoring into AE systems and limited institutional learning. These limitations are particularly pronounced in AEs with no dedicated gender expertise embedded within project teams.

Gender in IEU evaluations and learning

Key insight #18: IEU evaluations increasingly integrate gender considerations, particularly after the 2019 Gender Policy, but weak linkages between project-level monitoring and portfolio-level learning continue to limit the evaluability and cross-project uptake of good practices.

127. An analysis of 23 IEU evaluations, reviews, assessments or other studies since 2018 illustrates **an increase in the presence of dedicated gender chapters or sections focused on gender dimensions over time**.[97] Of note, the GCF is recognized for establishing gender equity as a core evaluation criterion early on.[98] This aligns with GCF evaluation standards, particularly Standard 8 "Human Rights, Gender Equality and Environmental Considerations," which states that the universally recognized values and human rights principles related to gender equality need to be integrated into all stages of an evaluation.[99]

128. There is a marked spike with IEU evaluations published in 2020, following the 2019 GCF Gender Policy and Gender Action Plan with added requirements for mainstreaming gender. There is a noted drop from 2020 to 2022 – not only in the presence of dedicated gender chapters or sections but in the total number of IEU evaluations more broadly – likely related to implications of the COVID-19 pandemic.

129. **However, weak linkages between corporate monitoring and project-level frameworks noted above undermine the evaluability of aggregated gender results at the portfolio level.** [100] Interviews noted that the Secretariat does not consistently track how project-level commitments (e.g. in GAPs) are reflected in aggregated reporting. Informants explained that there is no systematic process for aggregating or synthesizing gender-related results across the portfolio, nor is there clarity on how project-level gender outcomes feed into strategic learning or institutional accountability. AI analysis of the APRs highlighted limited documentation of innovations or best practices for mainstreaming gender that could be replicated, with weak cross-project learning. Notable exceptions include FP069's household role reversal demonstrations and FP125's "Women Champions" model, but such innovative practices are rarely highlighted as recommendations for other projects. While some projects reference successful models from other contexts, systematic knowledge sharing on gender approaches appears minimally across the portfolio.

130. To inform the development of the 2019 Gender Policy, the Secretariat participated in three knowledge-sharing activities focused on gender mainstreaming: (i) Examples of approved GCF projects were shared at a workshop for AE staff to help them develop and implement projects that are more responsive to gender needs; (ii) Insight on GCF's gender requirements for FPs was provided at a workshop for countries in the Asia-Pacific region; and (iii) A session was delivered to GCF staff on mainstreaming gender into GCF projects at the end of 2018.

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[97] For the complete list of evaluations analysed, see **Annex V**.
[98] Independent Evaluation Unit, *Independent Review of the Green Climate Fund's Results Management Framework*, (2018b).
[99] For more details, see Green Climate Fund, "Green Climate Fund Evaluation Standards," (2022a).
[100] Heinrich Böll Foundation and Gender Action, "More than an add-on? Evaluating the integration of gender in Green Climate Fund projects and programs," (2021c); Climate & Development Knowledge Network, Women's Environment & Development Organization, "Guide to Strengthening Gender Integration in Climate Finance Projects," (2021).

III. Concluding reflections

131. This Gender Synthesis documents existing evaluative evidence of the GCF's approach to gender mainstreaming at two interlinked tiers: the organizational level and at the project-level across all stages of the project lifecycle.

Institutional framework for mainstreaming gender

132. GCF's institutional framework for mainstreaming gender, once anchored in a gender-sensitive approach, has progressively evolved towards gender responsiveness with the 2019 Updated Gender Policy; this move towards gender responsiveness is further evidenced in portfolio trends. This policy shift was marked by a budgeted, organization-wide Gender Action Plan that set out institutional responsibilities, milestones, and indicators to strengthen Secretariat capacity and accountability, while embedding mandatory project-level gender assessments and GAPs. In parallel, GCF policies have increasingly integrated stronger gender considerations over time, as reflected in the revised ESP and in the application of an intersectional lens to the IPP to address the specific situation of Indigenous women, among others. The future independent evaluation of the GCF's gender approach will comprehensively assess the GCF's policy suite to provide a broader overview on the integration of gender across policies and over time.

133. Implementation of the Gender Policy has progressed reasonably well, if unevenly, with gaps in translating commitments into practice. Guidance documents and toolkits provide a useful foundation, but their uptake varies across Secretariat teams and AEs. Early engagement with prospective AEs during accreditation and project formulation remains limited. Persistent shortages of staffing and technical expertise – within the Secretariat, AEs, and NDAs – have further constrained consistent implementation and deeper integration across the portfolio.

134. The Secretariat's reorganization and decentralization provide an opportunity to strengthen upstream leadership and regional mainstreaming, but roles, staffing and coordination between investment and operations functions require clearer definition and resourcing. Finally, while the IIU and IRM provide important safeguards and accountability functions, gaps remain in proactive GBV/SEAH risk analysis and in gender-responsive investigative capacity, limiting the system's ability to prevent harm and respond effectively.

Mainstreaming gender across the project cycle

135. GCF projects generally comply with requirements to include gender assessments and GAPs at the design stage, but their quality and usefulness vary widely. Many assessments are descriptive rather than analytical, and the corresponding action plans often contain generic activities or participation targets that are not well connected to project logic frameworks or monitoring systems. Engagement with women's organizations and national gender institutions at the design stage has also been uneven, and reliance on external consultants has limited local ownership and contextual relevance.

136. Implementation has produced some positive gender results, particularly in adaptation projects where women's participation in livelihoods and community activities is more visible. However, the gap between what is planned in project-level GAPs and what is achieved in practice remains significant. Long-standing cultural and structural barriers, combined with operational challenges such as staff turnover and insufficient resources within project teams, continue to limit progress in the implementation of gender commitments. Projects that include dedicated gender specialists or focal points tend to achieve more consistent results, though access to qualified local expertise remains a constraint.

137. Monitoring and reporting on gender outcomes continue to lag behind policy commitments. Systems for tracking progress are fragmented, baseline data are often missing, and indicators rarely capture outcome-level change. As a result, reporting tends to emphasize

activities and participation rather than evidence of shifts in gender relations, empowerment, or structural change. Weak alignment between GAP indicators and project results frameworks further reduces the usefulness of available data for accountability or learning.

138. Finally, while gender has become more prominent in evaluation and learning products, the absence of systematic aggregation of project-level findings limits their influence on institutional practice. Good examples of innovation exist, but they are not consistently documented or shared across the portfolio. Overall, more deliberate integration of gender into project design, stronger monitoring frameworks, and investment in institutional and local capacity are needed to move from compliance with policy requirements towards more significant, widespread and sustainable gender outcomes.

Annex I. Stakeholders consulted

A list of key stakeholders consulted during the inception phase to inform the preparation of this Gender Synthesis Report is provided below.

LAST NAME	FIRST NAME	POSITION	AFFILIATION
Ghosal	Rajib	Global Head, Climate, Portfolio and Quality (Former GCF Gender and Social Specialist)	Save the Children International
Negussie	Seblewongel	Gender and Social Specialist	OSI, GCF
Breitbarth	Tim	Investment Operations Manager	OCIO Front Office (PSAA), GCF
Tabrizi	Cameron	Accreditation Officer	Accreditation team, GCF
Daniel	Tara	Senior Manager, Policy	Women's Environment and Development Organization (WEDO)
Ernst	Karen	Head	IIU, GCF
Kumar	Preksha Krishna	Registrar and Compliance Specialist	IRM, GCF
Narrainen	Sanjeev	Integrity and Compliance Manager	IIU, GCF
Kadian	Rashmi	Operational Safeguards Lead	CIO (Operations Safeguards), GCF
Chiudza	Bertha	Environmental and Social Safeguards Specialist	CIO (Operations Safeguards), GCF
Park	Adrienne Soobin	Sustainability Specialist	CIO (Operations Safeguards), GCF
Choga	Faith	Sustainability Specialist	CIO (Operations Safeguards), GCF
Wasti	Nazeem	Project Preparation Facility and Technical Assistance Specialist	PPF, GCF
Subramanian	Pattabiraman	Senior Readiness Specialist	RPSP, GCF

Annex II. Policy analysis

The following table presents a non-exhaustive list of GCF policy and operational documents identified through the Gender Synthesis analysis, which will be reviewed in the forthcoming independent evaluation of the GCF's approach to gender.

No.	Name of GCF policy and operational documents
1	Revised environmental and social policy
2	Indigenous Peoples policy
3	Gender policy
4	Gender action plan
5	Accreditation framework of the GCF
6	Re-accreditation process for accredited entities
7	Administrative guidelines on human resources
8	Strategic Plan for the Green Climate Fund 2024–2027
9	Investment framework for GCF-2
10	Governing Instrument
11	Revised policy on the prevention and protection from Sexual Exploitation, Sexual Abuse, and Sexual Harassment
12	Updated project and programme cycle
13	Monitoring and accountability framework for accredited entities
14	Mitigation and adaptation performance measurement frameworks
15	Green Climate Fund Evaluation Standards
16	Integrated results management framework
17	Administrative policies of the Fund
18	Initial general guidelines for country programmes
19	Policy for results-based payments for REDD+
20	Policy on restructuring and cancellation
21	Evaluation policy for the GCF
22	Private sector strategy
23	Risk appetite statement

No.	Name of GCF policy and operational documents
24	Policy on ethics and conflicts of interest for the Board of the Green Climate Fund
25	Policy on ethics and conflicts of interest for Board-appointed officials
26	Policy on ethics and conflicts of interest for active observers of the Green Climate Fund
27	Policy on ethics and conflicts of interest for external members of the Green Climate Fund panels and groups
28	Guidelines relating to the observer participation, accreditation of observer organizations and participation of active observers
29	General guidelines for the operation of Board committees

Note: This non-exhaustive list of GCF policies and operational documents was identified by the IEU through the Gender Synthesis analysis for their actual or potential relevance to gender. It will serve as an initial set of policies to be analysed in the forthcoming independent evaluation of the GCF's approach to gender.

Annex III. AI methodology, risk management and limitations

To efficiently identify cross-portfolio patterns in gender mainstreaming across a vast body of GCF project documentation, this Gender Synthesis Report harnessed AI to accelerate document review, ensure consistency, and surface relevant examples from large data sets. By combining machine-driven retrieval with expert-guided prompts, a balance was achieved between breadth of coverage with depth of analysis, while maintaining rigorous oversight to guard against bias and errors. This AI-facilitated document review methodology complemented, rather than replaced, rigorous manual review processes, allowing for consideration of many more documents and their relevance to specific evaluative criteria than traditional sampling methods alone would have permitted.

AI-powered document review methodology

As part of the document review methodology for this Gender Synthesis Report, the team developed an integrated analysis approach to conduct analysis across the full corpus of GCF project documentation, combining multiple AI systems, Python-based quantitative text analysis and rigorous manual validation protocols. This methodology was built upon a foundational data-processing infrastructure that enabled multiple complementary analytical approaches, with Python-based analysis and expert human review serving as critical triangulation strategies throughout the process.

This included multiple complementary analytical approaches designed to provide comprehensive and reliable insights into gender integration across the GCF portfolio. The framework integrated three core components with continuous quality control and triangulation throughout:

(a) AI-powered document analysis: Leveraging natural language processing to identify patterns, extract examples, and synthesize insights across large document sets through both retrieval-augmented generation (RAG)-based and comprehensive full-corpus approaches.

(b) Python-based quantitative text analysis: Employing computational text analysis to validate AI findings, assess document completeness, and provide statistical measures of gender integration through keyword analysis, proximity searches, and pattern identification.

(c) Manual expert validation: Ensuring contextual accuracy and quality control through human oversight, interpretation, and targeted review of automated findings.

Specifically, this entailed a custom build large language model (LLM) powered text database to index, vectorize, and analyse over 1,000 GCF gender-related documents (gender assessments, GAPs, APRs) across 296 unique projects (247 FPs and 49 SAPs), enabling precise retrieval of relevant text segments.[101] Document ingestion was automated via Python for tagging, vectorizing, and indexing with rich metadata provided for all projects (project ID, project type (FP or SAP), project start and end years, report year, region, country, theme (adaptation, mitigation, cross-cutting), entity name and type, project size, project sector, SIDS or LDC project classification).[102] Retrieved passages were processed by the Claude 3.7 Sonnet LLM under prompts that were developed and iteratively refined by the Gender Synthesis team.

[101] A Python script automated the download and intake of all published gender assessments, GAPs and annual performance reports for projects publicly available from the GCF website. This corpus of documents was then verified against the GCF project application programming interface (API) to ensure comprehensiveness. The corpus included available documents from projects that were terminated, cancelled or lapsed in the AI-enabled analysis of document content, but they were not considered in the count statistics or keyword analysis through Python.

[102] Documents were tagged, text extracted and vectorized for LLM processing. The database was fully searchable and organized by document and project characteristics, including Gender Assessments, GAPs, and APRs.

The AI methodology evolved through two complementary phases:

(a) *Phase 1: RAG-based document analysis.* Initial RAG-based document analysis utilizing up to 450 relevant document chunks (each comprising 330–340 words) per query to summarize and search across project documents to identify key examples and potential trends in text data indicating areas for further exploration. The RAG process searched the vectorized database for relevant document sections by matching keywords, concepts, or topics relevant to the specific queries to identify cross-portfolio patterns and illustrative examples. This also included "within project document comparison" prompts that assessed alignment across project design, planning, implementation and reporting stages by comparing gender assessments, GAPs and APRs with the same project ID to track gender mainstreaming consistency. While this RAG system excelled in highlighting relevant examples, it had potential to misrepresent the overall document corpus due to relevance bias inherent in RAG modelling. This was mitigated by sensitizing team members to this bias during manual review. Prompts also specified consideration of both positive and negative examples, noting instances where key gender-related aspects were absent, not only present. Each AI output included the number of unique projects considered, ensuring understanding of the sample size.

(b) *Phase 2: Comprehensive full-corpus analysis.* In response to feedback requesting more granular and comprehensive assessment of gender integration in project documents, the team implemented an additional AI-powered approach that augmented the RAG-based tool. Given the substantial scale of documentation and the critical need to balance project-level specificity with corpus-level insights, this approach was essential for capturing comprehensive patterns while maintaining analytical rigour. Comprehensive full-corpus analysis, which processed each document individually without relevance-based sampling (see below for further details on the full corpus). The full-corpus approach employed a two-stage methodology for GAPs and APRs, generating document-level targeted summaries for individual projects before synthesizing these into portfolio-level insights, and implemented a quantitative scoring system for APRs that systematically rated gender integration and outcomes reporting across all documents. This dual approach enhanced the RAG system's strength in surfacing relevant examples to complement the full-corpus system's comprehensive coverage, ensuring both depth of illustration and breadth of assessment.

Quantitative scoring system for annual performance reports: Given the large quantity and substantial size of individual APR documents, the team focused on assessing gender outcomes and gender integration within APRs through a systematic scoring approach. A scoring system was developed that rated each APR document based on its incorporation of gender considerations and reporting on gender outcomes. These quantitative measures were then analysed to understand the distribution of gender integration across projects and annual reports, enabling identification of patterns in gender reporting quality and outcomes achievement across different project types, regions, and implementation periods.

Textual analysis procedure in Python (e.g. gender continuum analysis): The team used the database of project documentation text to compute keyword analyses, with routine manual validation of automated findings to ensure contextual accuracy and reduce over-reliance on automated assumptions. Several sets of keywords and clusters were used in order to comprehensively analyse the extent of gender integration within project documentation. These keywords were identified iteratively, by data analysts and gender experts, considering gender-related word use within the documents. To better understand the project factors that influenced gender integration levels, significance testing was conducted between normalized gender keyword frequencies and various project characteristics for both APRs and GAPs. Given that the keyword frequency data exhibited non-normal distributions with high variability and skewness, the Kruskal-Wallis test was selected as the appropriate non-parametric statistical test for

comparing gender integration levels across categorical variables (such as project theme, geographic region, and AE type) to enable the identification of significant relationships between project characteristics and gender integration language, providing quantitative evidence for patterns observed.[103]

This approach supported classifications on the gender continuum ("gender blind", "gender sensitive", "gender responsive", "gender transformative"), using a keyword-cluster proximity analysis with a set of defined keyword clusters developed by the gender synthesis team that correspond to each level on the gender continuum, using an anchor word strategy with anchor words explicitly related to gender (anchor words = "gender", "female", "women", "girl", "sex") and a proximity window of "within 5 words" to count as a mention. This proximity window approach makes it likely that keywords were being used in a gender-related context. Anchor words that were not in proximity to any other keywords were included in the gender-sensitive category. Following iterative testing and exploratory statistical analysis of keywords' relative frequencies within each document type, a distribution-based threshold was established.[104] "Gender blind" was the default category for documents that did not meet any threshold. Categories were not mutually exclusive to one another, except for "gender blind". We applied this approach with APRs and GAPs in order to preserve comparability, while considering that they are entirely gender focused. Keywords used in Python analysis are outlined below:[105]

(a) **Anchor words**: "gender", "female", "women", "girl", "sex"

(b) **Gender-sensitive proximity terms:** "sex disaggregated", "sensitive", "female headed household", "participation", "participant", "inequality", "role", "difference", "distinction", "priority", "access", "accessibility", "approach", representation", "representative", "assessment", "analysis", "discrimination", "equity", "inequity", "mainstream", "beneficiary"

(c) **Gender-responsive proximity terms**: "gender responsive", "advocacy", "economic empowerment", "intervention", "empower", "equitable", "capacity building", "capacity", "livelihood", "agency", "leadership", "led", "decision making", "strategy", "lead", "gap", "right", "equality", "inequality", "constraint", "barrier", "integration", integrate", "inclusive", "inclusion"

(d) **Gender transformative proximity terms:** "transformative", "power relation", "power dynamic", "behaviour change", "intersectionality", "intersectional", "structural inequality", "patriarchy", "redistribution", "transformation", "injustice", "justice", "agency strengthening", "norm change", "systemic", "feminist"

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[103] This rank-based test does not assume normal distribution and is robust to outliers, making it well-suited for analysing keyword frequency data across diverse project categories. For binary variables such as project implementation within SIDS or LDCs, independent samples t-tests were employed.

[104] This was considered most appropriate (rather than a fixed arbitrary cutoff), given its sensitivity to how the documents actually engage with gender language. To find the right threshold for what would constitute as enough mentions to be considered as "gender blind"/"gender-sensitive"/"gender-responsive"/"gender-transformative", our analysts triangulated automated categorizations with manual document review in fringe cases to calibrate thresholds and validate contextual accuracy of keyword usage. The most consistent results were yielded using a standardized threshold of 25th percentile of mentions for each category (based on APR documents with at least one mention for each category), that is normalized per 1,000 words to factor in that APRs are of variable length. The 25th percentile threshold (meaning 75 per cent of documents had more gender-oriented keyword mentions) struck a balance between overfitting and under-identifying documents with substantive gender content. It reflects a conservative yet inclusive threshold of meaningful gender integration language.

[105] Please note all keywords were considered using keyword patterns linked to word roots, which are designed to detect different ways that key concepts may be included in the text. This allows Python to count plural, hyphenated and non-hyphenated versions and different grammatical forms (e.g. "empower" would also capture "empowers", "empowered", "empowerment" and "empowering"). Keywords are listed here only in one form to minimize redundancy.

Triangulation

AI utilization followed a human-in-the-loop design protocol consistent with ethical AI policy guidance, with Python-based analysis serving as a critical triangulation strategy throughout the process. Python analysis flagged documents requiring manual review and correction, ensuring the integrity of the foundational infrastructure and preventing the propagation of processing errors through the AI analysis pipeline. Python analysis was used to identify projects that were lapsed, terminated, or cancelled for appropriate categorization in compliance analysis, and located projects with missing gender documentation, enabling the team to incorporate additional public documentation that had been incorrectly tagged in the GCF online document database. Python assessments of keyword patterns and text structure also identified several text extraction errors in the AI document vector database that could have compromised analytical reliability, including corrupted character encoding, incomplete document processing, and misaligned metadata associations. The foundational vectorized database infrastructure, validated and corrected through these Python-based quality control protocols, enabled detailed quantitative text analysis that provided additional layers of validation and statistical insight into gender integration patterns across the GCF portfolio.

Automated findings were routinely validated through targeted manual review of documents, especially in fringe or ambiguous cases, to ensure contextual accuracy and reduce over-reliance on automated assumptions. AI-identified patterns were triangulated with other data sources such as interviews and document review, with multiple quality checks and refinements as needed through an iterative process. Another key method of data triangulation for AI outputs included the employment of Python and structured query language queries on the same project document database, in order to confirm specific examples, trends and patterns highlighted in the AI responses. No AI-sourced insights were used in the Synthesis unless corroborated by manual document review, further textual analysis in Python, and/or interview sources.

AI risk management and quality assurance

Pretrained LLMs can misinterpret context, reflect training biases, or compromise data privacy. All usage of AI was governed by a clearly defined AI utilization protocol that clearly dictates the scope, methodology, and control of AI usage to ensure consistency, reproducibility, transparency, and ethical AI use. These risks were mitigated through human-in-the-loop oversight, whereby every AI output was reviewed by multiple team members with diverse expertise to flag errors or bias, especially around gender, disability, and culture. The dual-approach methodology described above provides inherent quality assurance; moreover, the RAG system's relevance-based sampling cross-validated against the full-corpus analysis's comprehensive coverage allows for the identification of discrepancies, and ensures consistent findings across different analytical approaches. In an effort to counter relevance bias inherent in RAG, prompts were required to report sample sizes with balanced examples, while the full-corpus approach mitigated this limitation by processing all documents without relevance thresholds.

As part of the verification process, all AI outputs underwent multilayer human validation to correct bias, verify citations, and triangulate findings with manual analysis and additional data sources. The complementary nature of both AI approaches allowed for cross-verification of patterns and examples, with RAG-identified trends validated through systematic full-corpus assessment, and comprehensive findings confirmed through targeted RAG analysis of specific themes. AI tools, including prompts and outputs underwent multiple testing cycles within the team to further refine the RAG design and full-corpus approaches. Additionally, the database design allowed for precise "tagging" of relevant text from documents, enabling easy verification and referencing of examples and quotations from AI syntheses by the manual review team within the same data system. These tags were subsequently verified with the existing GCF's application programming interface project database. This comprehensive cataloguing also facilitated Python-based quantitative analysis, including keyword-in-context searches, co-

occurrence matrices, proximity searches, keyword distribution plots, and text pattern-based categorization, providing critical triangulation of AI-identified patterns.

Team members engaging with AI tools completed certification trainings about biases, hallucinations and privacy risks inherent to AI use. Moreover, all AI outputs underwent manual validation and quality checks before incorporation into the final analysis. Clear, detailed prompts, iterative testing, and user certification on AI ethics further ensured model alignment with Gender Synthesis criteria and secure handling of sensitive information. Finally, the custom AI stack runs on enterprise-grade infrastructure, with inputs never stored on third-party servers or used for model training, safeguarding confidentiality.

Limitations

It is important to recognize various limitations in the use of AI for this Gender Synthesis, despite risk mitigation measures and quality controls in place. First, the web-scraping process only retrieved files that were publicly available, so the resulting data set does not reflect the full universe of GCF project documents. Second, the RAG system employed selects and synthesizes only the most "relevant" text excerpts rather than processing each document in its entirety – a strength for pinpointing illustrative examples but one that can skew the overall picture of the portfolio by elevating highly relevant passages and under-representing less-cited content. The full-corpus analysis was specifically implemented to address this limitation, providing comprehensive document-by-document assessment that could validate and contextualize RAG-identified patterns across the entire corpus. Finally, inconsistencies in how some files were formatted – particularly when gender assessments were inadvertently merged with GAPs – led to cross-contamination of document types and occasional unreliable outputs. These constraints further underscore the importance of careful manual validation alongside AI-driven workflows, and the implementation of Python-based quality control protocols to identify and correct text extraction errors, processing inconsistencies and metadata misalignments across both analytical approaches.

Detailed breakdown of corpus used for AI analysis

Full details on the corpus used for AI analysis – including all project ID numbers – are provided below.

Projects included in the corpus

FP001, FP002, FP003, FP004, FP005, FP007, FP008, FP009, FP010, FP011, FP012, FP013, FP014, FP015, FP016, FP017, FP018, FP019, FP020, FP021, FP022, FP023, FP024, FP025, FP026, FP027, FP028, FP033, FP034, FP035, FP036, FP037, FP039, FP040, FP041, FP042, FP043, FP044, FP045, FP046, FP047, FP048, FP049, FP050, FP051, FP052, FP053, FP056, FP058, FP059, FP060, FP061, FP062, FP063, FP064, FP066, FP067, FP068, FP069, FP070, FP071, FP072, FP073, FP074, FP075, FP076, FP077, FP078, FP080, FP081, FP083, FP084, FP085, FP086, FP087, FP089, FP090, FP091, FP092, FP093, FP094, FP095, FP096, FP097, FP098, FP099, FP100, FP101, FP102, FP103, FP105, FP106, FP107, FP108, FP109, FP110, FP111, FP112, FP113, FP114, FP115, FP116, FP117, FP118, FP119, FP120, FP121, FP122, FP124, FP125, FP126, FP127, FP128, FP129, FP130, FP131, FP132, FP133, FP134, FP135, FP136, FP137, FP138, FP139, FP140, FP141, FP142, FP143, FP144, FP145, FP147, FP148, FP149, FP150, FP151, FP152, FP153, FP154, FP155, FP156, FP157, FP158, FP159, FP160, FP161, FP162, FP163, FP164, FP165, FP166, FP167, FP168, FP169, FP170, FP171, FP172, FP173, FP174, FP175, FP176, FP177, FP178, FP179, FP180, FP181, FP182, FP183, FP184, FP185, FP186, FP187, FP188, FP189, FP190, FP191, FP192, FP193, FP194, FP195, FP196, FP197, FP198, FP199, FP200, FP201, FP202, FP203, FP204, FP205, FP206, FP207, FP208, FP209, FP210, FP211, FP212, FP213, FP214, FP215, FP216, FP217, FP218, FP219, FP220, FP221, FP222, FP223, FP224, FP225, FP226, FP227, FP228, FP229, FP230, FP231, FP232, FP233, FP234, FP235, FP236, FP237, FP238, FP239, FP240, FP241, FP242, FP243, FP244,

FP245, FP246, FP247, FP248, FP249, FP250, FP251, FP252, FP253, FP254, FP255, FP256, FP257, FP258, FP259, FP260, FP261, FP262, FP263

SAP001, SAP002, SAP003, SAP004, SAP005, SAP006, SAP007, SAP008, SAP009, SAP010, SAP011, SAP012, SAP013, SAP014, SAP015, SAP016, SAP017, SAP018, SAP019, SAP020, SAP021, SAP022, SAP023, SAP024, SAP025, SAP026, SAP027, SAP028, SAP029, SAP030, SAP031, SAP032, SAP033, SAP034, SAP035, SAP036, SAP037, SAP038, SAP039, SAP040, SAP041, SAP042, SAP043, SAP044, SAP045, SAP046, SAP047, SAP048, SAP049

Projects with no publicly available documentation at the time of the analysis: FP082 (therefore could not be considered in analysis). Consulted here https://www.greenclimate.fund/project/fp082.

Projects missing gender assessments: FP001, FP003, FP004, FP005, FP014, FP019, FP022, FP025, FP027, FP039, FP052, FP066, FP067, FP073, FP082

Projects missing GAPs: FP003, FP004, FP005, FP009, FP011, FP014, FP019, FP021, FP022, FP027, FP061, FP082

Inactive projects (lapsed, terminated or cancelled): FP029, FP030, FP038, FP054, FP065, FP104, FP146 (not included in count calculations as part of the corpus, but included in AI document review)

Annex IV. Highlighted examples of gender outcomes in APRs

Based on the described three-point scoring system classifying gender outcomes in APRs, select examples of gender outcomes that emerged from those with a score of 2 or 3 are provided below.

Projects with two gender-specific outcomes:

(a) FP069 (2022): (i) Climate-resilient livelihoods, focusing on women, for enhanced adaptive capacities of coastal agricultural communities. (ii) Gender-responsive access to year-round, safe and reliable climate-resilient drinking water solutions.

(b) SAP012 (2022): (i) Women and youth incentivized to implement climate adaptation and mitigation measures and Renewable Energy Technologies in agricultural value chains. (ii) Increased number of women and youth entrepreneurs engaged in EbA, renewable energy use and climate-resilient agriculture.

Projects with one gender-specific outcome:

(a) FP114 (2023): Enhanced access to credit facilities for women-led micro, small and medium-sized enterprises or farmer-based associations to implement climate-resilient agriculture activities.

(b) FP184 (2023): Women-led climate-resilient food processing and preservation established to support food security and diversification of livelihoods options.

(c) FP115 (2021): Improvement in economic, gender empowerment and climate change adaptation capacity in vulnerable local community.

(d) FP160 (2022): Protecting mangroves and strengthening gender and climate-sensitive livelihoods to build local climate resilience in Monrovia.

(e) FP112 (2020): Enhance women and youth leadership through best practices and community awareness programmes on efficient usage (demand management) of rainwater.

(f) FP199 (2023): Adaptive capacity of smallholder farmers and other local value chain actors, particularly vulnerable women farmers, is increased through market incentives that promote climate-resilient, higher-value, diversified, and sustainable production and processing.

(g) FP017 (2020): Improve women's participation in the project through gender mainstreaming plan.

Annex V. IEU evaluations analysed (2018–2024)

No.	Title	Year published
1	Independent Review of the Green Climate Fund's Results Management Framework	2018
2	Independent Evaluation of the Green Climate Fund's Readiness and Preparatory Support Programme	2018
3	Forward-Looking Performance Review of the Green Climate Fund	2019
4	Independent Evaluation of the Green Climate Fund's Country Ownership Approach	2019
5	Independent Evaluation of the Green Climate Fund's Environmental and Social Safeguards and the Environmental and Social Management System	2020
6	Independent Assessment of the GCF's Simplified Approval Process (SAP) Pilot Scheme	2020
7	Independent Synthesis of the Green Climate Fund's Accreditation Function	2020
8	Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in Small Island Developing States	2020
9	Independent Evaluation of the Adaptation Portfolio and Approach of the Green Climate Fund	2021
10	Independent Rapid Assessment of the Green Climate Fund's Request for Proposals Modality	2021
11	Independent Evaluation of the Green Climate Fund's Approach to the Private Sector	2021
12	Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the Least Developed Countries	2022
13	Second Performance Review of the Green Climate Fund	2023
14	Independent Synthesis of Direct Access in the Green Climate Fund	2023
15	Independent Evaluation of the Relevance and Effectiveness of the Green Climate Fund's Investments in the African States	2023
16	Independent Evaluation of the GCF's Readiness and Preparatory Support Programme	2023
17	Independent Evaluation of Green Climate Fund's Investment Framework	2024
18	Independent Evaluation of the Green Climate Fund's Energy Sector Portfolio and Approach	2024
19	Independent Evaluation of the Green Climate Fund's Approach to and Protection of Whistleblowers and Witnesses	2024

No.	Title	Year published
20	Independent Evaluation of the Relevance and Effectiveness of GCF's Investments in the Latin American and Caribbean States	2024
21	Independent Evaluation of the GCF's Result Area "Health and Wellbeing, and Food and Water Security"	2024
22	Independent Evaluation of the Green Climate Fund's Approach to Indigenous Peoples	2025 [106]
23	IEU Synthesis on Access in the GCF	2024

[106] The evaluation was undertaken during 2024, but the report was published in 2025.

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