



CLUSTER EVALUATION

Paving the way for gender equality

Evaluation of EBRD's support of Gender Equality – Phase 1 (2017-2021)

Project cluster evaluation



EBRD EVALUATION DEPARTMENT • April 2024

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This report was prepared by IEvD independently and is circulated under the authority of the Chief Evaluator, Véronique Salze-Lozac'h. It was prepared under the supervision of Gabriele Fattorelli, Director of Corporate – Thematic and Knowledge Evaluation Products division, and by Beatriz Perez Timermans and Karin Becker. Additional support was provided by Sofia Keenan, Evaluation Analyst, Martin Schunk, Evaluation Knowledge Management Analyst and Nadia Shabana, an external Consultant. The evaluation was peer reviewed externally by Dana Peebles.

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

Web site: www.ebrd.com

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Abbreviations

ARC	Audit and Risk Committee	SPGE	Strategy for the Promotion of Gender Equality
BCME/BoA	Banque Marocaine du Commerce Extérieur, now Bank of Africa	SME	Small and medium-sized enterprise
BCMI	Banque Marocaine pour le commerce et l'industrie	TC	Technical Cooperation
CIH	Credit Immobilier et Hôtelier	TCSR	Technical Cooperation Record System
CoO	Country of Operations	TI	Transition Impact
EU	European Union	TIMS	Transition Impact Monitoring System
FI	Financial Institutions	ToC	Theory of Change
GCF	Green Climate Fund	ToR	Terms of Reference
GEFF	Green Economy Financing Facility	TQ	Transition Quality
GEI	Gender and Economic Inclusion team	WEP	Women Empowerment Principles
ICA	Industry, Commerce and Agribusiness sector	WIB	Women in Business
IEvD	Independent Evaluation Department (EBRD)		
MAPMDREF	Ministry of Agriculture, Maritime Fisheries, Rural Development and Water and Forests		
MEI	Municipal and Environmental Infrastructure		
NSGE	National Strategy for Gender Equality		
OL	Operational Leader		
RO	Resident office		
RSF	Risk Sharing Facility		
SSF	Shareholder Special Fund		

Summary: Paving the way for gender equality

The Bank expresses strong commitment to promote gender equality

The Bank considers equality of economic opportunity for women and men as a key element of a modern and well-functioning market economy and sustainable growth.¹

To pursue its effort in supporting gender equality in its countries of operations (CoOs), the Strategy for the Promotion of Gender Equality (SPGE) for 2021-2025 aims to strengthen the EBRD's gender responsive investment culture across sectors by increasing support for the promotion of equal opportunities for women and mainstreaming gender considerations in the Bank's projects and policy priorities.

In addition, the introduction of the gender SMART tag in 2021 facilitates the classification of projects and the introduction of relevant gender objectives and activities.

The Bank set a target to have 40% of its operations actively integrating gender equality activities by the end of 2025. By the end of 2023, the ex-ante result exceeds this target by achieving a 44% share.

The evaluation introduces a phased approach to assess gender equality

The purpose of this evaluation is to provide evidence and lessons to support the Bank's effort in promoting gender equality.

A phased approach has been employed. This first phase focuses on gender results at the client level based on an assessment of selected projects. The second phase will provide a more holistic picture of the effects of EBRD's activities on the ultimate beneficiaries.

This first report is a cluster evaluation, which covers 23 selected activities aimed to support gender equality over the period 2017-2021. The evaluation avoids assessing flagship programmes, such as projects under the Women in Business (WiB) programme. The intention is to provide evaluation insights that may help include gender activities in the Bank's mainstream activities and achieve better and sustainable results.

Evidence shows that ex-ante gender goals are not always realised at implementation

The evaluation of selected projects shows that despite the tagging and strong commitment from a dedicated team and many EBRD staff, the scale and intensity of the results are often disappointing.

Projects classified as gender-related prior to the introduction of the gender SMART tag do not always include a gender activity that could be verified by the Independent Evaluation department (IEvD) through monitoring reports and/or client interviews.

This inaccurate gender classification poses a risk of misreporting if these projects are considered to be contributing to the overall EBRD target. In turn, this could translate into

¹ EBRD website

an erroneous perception and cause a reputational risk for EBRD.

Results of the reviewed sample, when it is possible to measure, are often limited. Results are difficult to assess due to a lack of a robust measuring and reporting system. When assessed, they are often on a small scale. This can partly be explained by a lack of implementation or clients' weak commitment, but also by a lack of incentives for results in a system that focuses on ex-ante tagging.

The Bank has a dedicated and highly committed Gender and Economic Inclusion (GEI) team, but the team's commitment cannot compensate for a lack of an effective mainstreaming of gender across EBRD's projects

The efforts of a professional and active gender inclusion team proved effective when introducing gender activities at the design stage. Examples showed the success of implementation often directly correlated to the intensity of the team's direct involvement. However, this "business model" is not effective and cannot compensate for a lack of commitment or means across the Bank to achieve better results.

The evaluation observes that gender results rely heavily on the gender expertise of a small team when it should be the responsibility of the whole institution.

There is a lack of incentives to support the implementation and monitoring of gender mainstreaming across all EBRD activities and to promote a gender culture that would aim for greater results.²

Two practical recommendations for better gender results

Based on these findings, the evaluation proposes two recommendations that aim to be mutually reinforcing, thus ensuring more widespread and measurable gender results across EBRD activities.

Recommendation 1: To enhance the EBRD's effectiveness of gender activities, the Bank should focus its efforts on enhancing clients' gender commitments and internal gender culture, by:

- i) scaling up internal gender training for the Bank's staff and reinforcing gender champions' roles;
- ii) identifying suitable incentive mechanisms, including whenever feasible legal covenants on the implementation of specific gender activities with reporting commitments in the legal agreement for all such projects.

Recommendation 2: To strengthen monitoring, reporting and ex-post accountability – thus enhancing EBRD's ability to tell the story of how it supports gender equality – the Bank should conduct a pilot of an ex-post signing monitoring, reporting and verification system (MRV) for gender-related investments and TC activities, at least since the introduction of the gender SMART tag (2021).

² Gender culture: IEvD refers to EBRD's internal effort to mainstream gender into its products, activities and

investments decisions to support gender-responsive development outcomes.

1. Background & Context: Gender equality as a key development commitment for the Bank

There is a strong business case for private sector investments in gender equality. Promoting and investing in gender equality can have enormous benefits for the private sector by improving performance and company growth. The firms that report stronger returns are the same firms that include women at all levels of the workforce structure. Women also play an important role as customers, as they control an increasingly large portion of global consumer spending.³

However, despite significant progress towards gender equality in the last few decades, changes have been incremental and uneven. The working conditions for women worldwide have also been negatively impacted by the Covid-19 pandemic and armed conflicts around the globe.

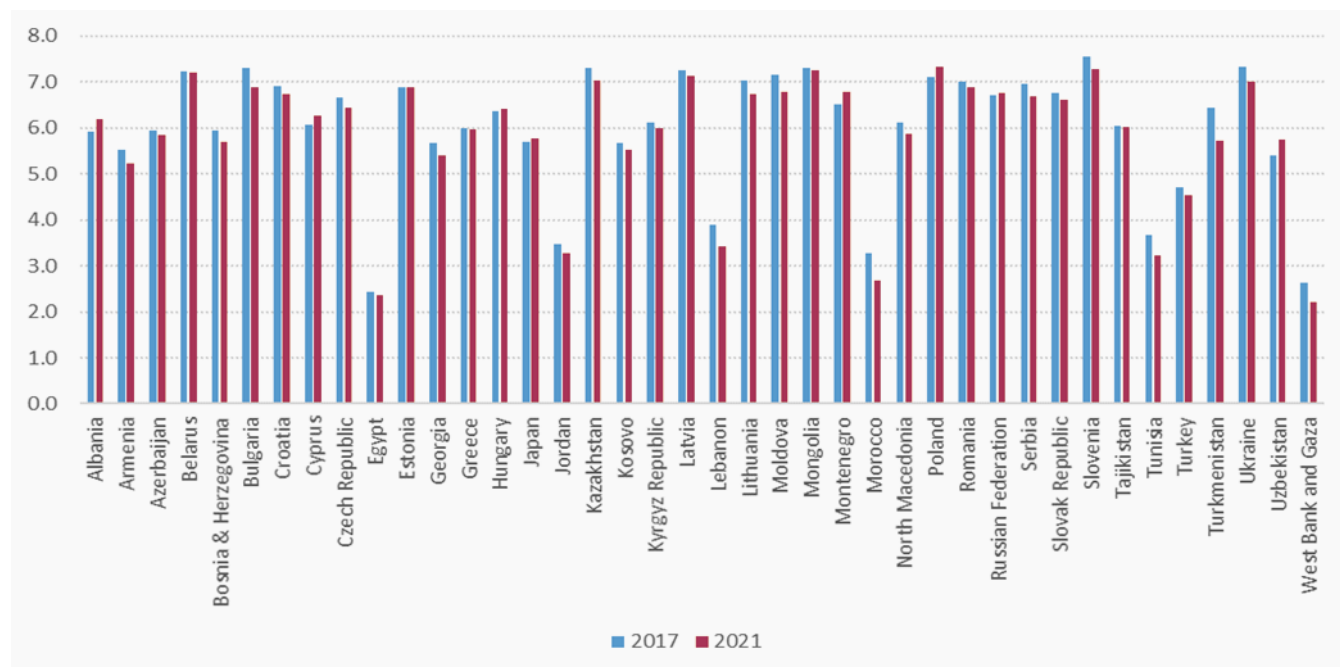
In this context, the EBRD has a key role to play to enable countries to leverage gender equality to achieve faster recovery and growth in the private sector. Considering the importance of the challenge and the Bank's commitment to addressing it, this project cluster evaluation aims to provide lessons and insights to help the EBRD become more effective in promoting gender equality across its CoOs.

1.1. The Bank's approach to address the gender gaps

As the Strategy for the Promotion of Gender Equality (2021-2025) indicates, most countries still experience substantial gender equality gaps, although the EBRD region has experienced some gains in gender equality.

Overall, the change in key indicators under the Gender Assessment of Transition Qualities (ATQ) in 2016-2020 was insignificant in most countries of operation.

³ McKinsey's Women in the Workplace 2023

Figure 1: Gender ATQs in EBRD CoOs – 2017-2021

Source: ATQ data shared by Impact team

There was little change in the Gender ATQs in EBRD's CoOs in 2017-2021.⁴ Gender equality gaps persist in advanced transition countries and certain southern European countries.

Results vary by country and by indicator. For example, only Albania, Serbia, Türkiye and Lithuania have been able to increase their female labour force participation rates by more than two percentage points, whereas half of EBRD's CoOs have indicated a decrease in this indicator.

The share of women in managerial roles and the share of female employers have increased considerably in some CoOs, such as Montenegro, Estonia, West Bank and Gaza and Kosovo. Meanwhile, other CoOs have showed a decline, such as Moldova, Cyprus, Hungary, Czech Republic and Armenia.

To pursue its effort in supporting gender equality in its CoOs, the Bank launched its second SPGE for 2021-2025. The strategy aims to strengthen the EBRD's gender-responsive investment culture across sectors. This will focus on increasing support for the promotion of equal opportunities for women and mainstreaming gender considerations in the Bank's projects and policy priorities.

⁴ Assessments of transition qualities or ATQs combine information from a large number of indicators and assessments in a consistent manner. The resulting ATQ scores measure each economy's performance against that of comparator advanced economies, as well as other economies in the EBRD regions. Scores range from 1 to 10, where 10 represents a synthetic frontier corresponding to the standards of a sustainable market economy. Under the Inclusive quality, progress towards achieving gender equality is expressed by the Gender ATQs that capture measures relating to women's access to entrepreneurship and finance, skills, jobs and livelihoods, as well as services and public goods. Source: SPGE

The SPGE 2021-2025 connects with and informs other Bank strategies and policies, including country, sector and thematic strategies. Under these circumstances and for the first time this project cluster evaluation brings illustrative evidence of the EBRD's gender efforts and results at the company level to the Board of Directors.

1.2. A phased approach to evaluate EBRD's gender equality support

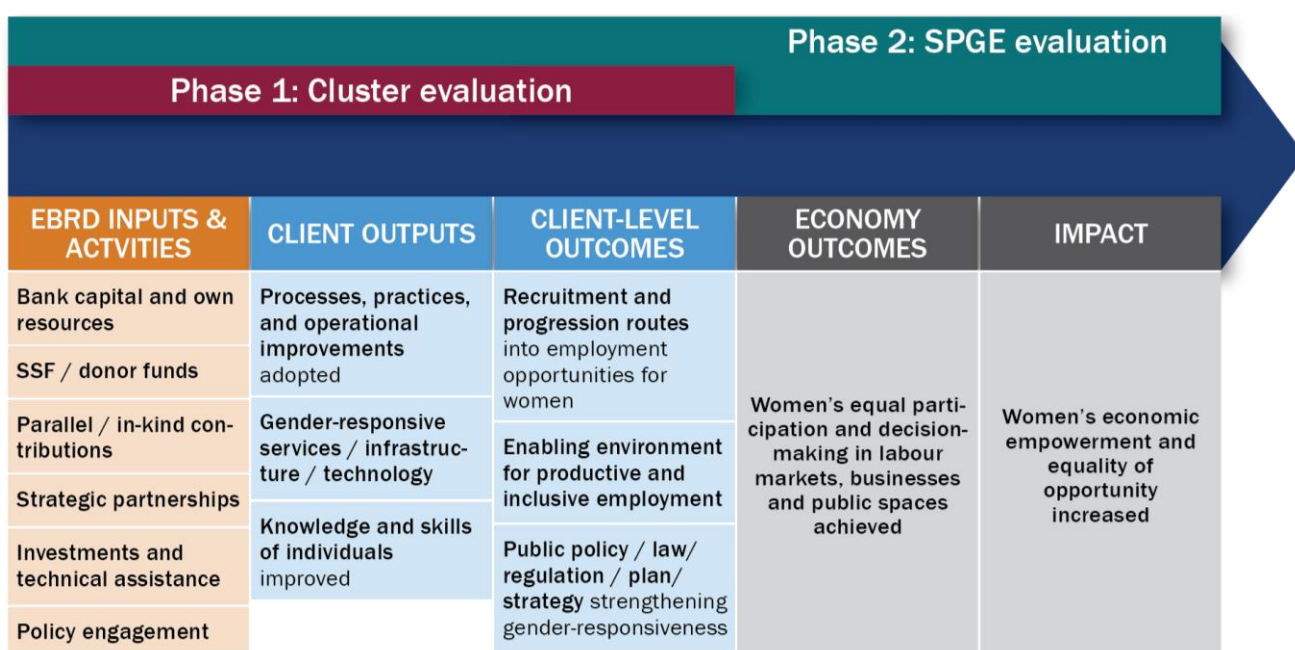
Considering the Bank recently launched its SPGE 2021-2025 and gender tagging system, IEvD has introduced a phased approach to evaluate EBRD's support to gender equality to maximise the evaluation's usefulness:

- Phase 1 (*this report*) – Project cluster evaluation focused on the evaluation of the results achieved at the company/client level
- Phase 2 – Thematic evaluation of the overall EBRD approach to Gender Equality (2021-2025), looking at the gender transition impact achieved by the Bank at an end beneficiary-level.

The overarching objective of Phase 1 is to assess to what extent the EBRD contributed to addressing gender gaps at the client level in its CoOs and what results have been achieved.

This project cluster evaluation relates to the GEI team's activities and excludes TCs carried out by other teams, (such as Advice for Small Business, Financial Institution and Environment and Sustainability departments) and specialised programmes, such as the WiB programme. IEvD will evaluate this separately.

Figure 2: Phased approach to the evaluation of EBRD's support to gender equality



Source: IEvD elaboration based on SPGE: EBRD Strategy for the Promotion of Gender Equality

This project cluster evaluation (Box 1) covers 23 selected activities that the Bank has been involved in to support gender over the last five years 2017-2022⁵ (Box 2). This focuses on investments, TC activities and project-related capacity building initiatives (Figure 2). The full list of activities covered by this review can be found in Annex 2 and 3.

Box 1: Evaluation approach to assess results of a project cluster

As detailed in the Technical note in Annex 1, this evaluation relies on a solid approach based on mixed methods, including:

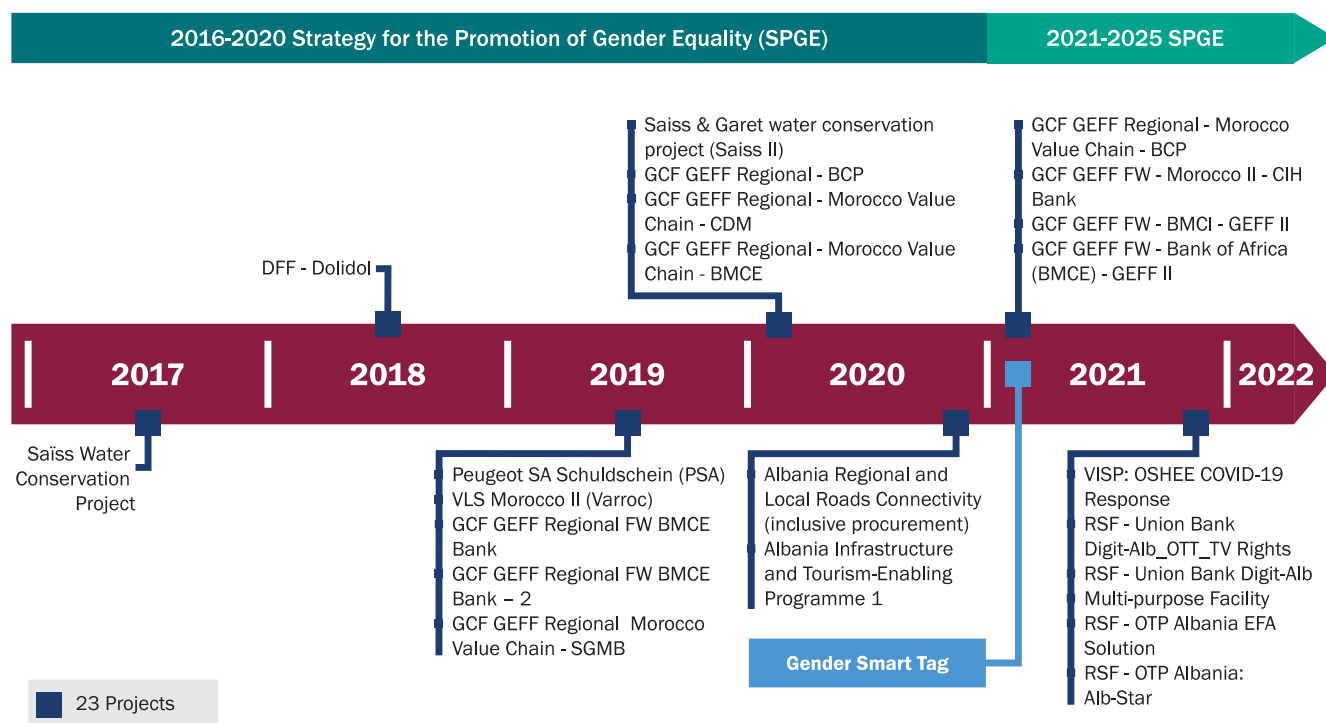
- Review of project documents, such as board and approval documents, Transition Impact Monitoring System (TIMs) reviews, projects monitoring reports and produced documents like baselines, action plans and inception reports.
- Interviews with operational leaders (OLs), GEI managers and clients. This could include private sector representatives, such as banks and companies and their public sector counterparts, such as the Ministry of Agriculture, Maritime Fisheries, Rural Development and Water and Forests (MAPMDREF). It could also encompass project consultants and beneficiaries of one risk sharing facility (RSF) project, such as DigitAlb.
- Development of results frameworks (RFs) for all projects that have objectives at the design stage on gender and related activities:
 - RFs are established based on board and approval documents and gender action plans if available, which have been developed in collaboration with the Gender Economic and Economic Inclusion team.
 - RFs are useful to understand the design of the gender aspects of the projects and their progress (see Annex 6 for more details).

This evaluation chose to take a deep dive on projects in countries with very different gender gaps: **Albania and Morocco**.⁶ This aims to provide a comprehensive and accurate picture of the Bank's support to gender within the limitation of the sample. In addition, one project in Egypt has been selected for an in-depth operation evaluation and the main findings and lessons are summarised in the Technical note in Annex 1, under Box 7.

⁵ Due to the delays faced while obtaining the data from GEI, IEVD had to focus on the initial dataset received covering the 2017-2021 period.

⁶ The evaluation did not find any difference in the design, implementation or monitoring and reporting based on the country gender gaps.

Figure 3: Project sample by approval date



Source: IEvD elaboration

Box 2: Data source identification

- The project cluster evaluation of EBRD's support for gender equality was approved by the Bank's Board of Directors on the 28th November, 2022. This was within the IEvD Work Programme & Budget 2023-2025.
- The dataset of gender-related activities over the period 2017-2021 was provided by the Gender & Inclusion Team upon the evaluation team's request.⁷
- The complete requested dataset was received from the GEI team on the 24th March, 2023. It was used to select the project sample, which was shared with Management at the Approach Paper (AP) stage.
- As per quality control protocol, Management (including the GEI team) provided comments on the AP, including the selected sample of projects.
- The GEI dataset is also annexed in this report for reference. As verified by the evaluation team, in the Bank's Deal Tracking Module (DTM) system, the projects included in the sample, bar one, are reported as gender-related projects (see Annex 8 – DTM classification).
- IEvD supports the adoption of measures to enhance the accuracy of the existing GEI project dataset, as part of efforts to enhance the Bank's whole data management system and to ensure that future gender-related projects are subject to a robust gender classification.

⁷ It could not retrieve the relevant data in a single attempt for the evaluation period 2017-2022 with the necessary details required for the purpose of this evaluation. The data could only be retrieved year by year and most columns with detailed information about gender activities were populated with 'null value'.

1.3. Access to information and other limitations to the evaluation

Information on the monitoring and reporting of gender activities was often not easily accessible or not available to the team undertaking this evaluation, creating several weeks of delays and making it harder to assess actual results and draw all the relevant lessons. For example, important challenges related to the availability and quality of information led to a substantial delay in the completion of the Approach Paper. Those challenges were exacerbated during the core evaluation phase.

Box 3: Challenges experienced

- Monitoring reports, gender action plans, gender baselines and TC data were not easily accessible to the team. IEvD experienced frequent delays in response from the GEI staff who needed considerable time to retrieve relevant data.
- Staffing issues were a barrier when accessing information, including a lack of staff handovers amidst departures and changes in the GEI team. Furthermore, staff frequently relied on referrals to other colleagues to access information. Departure of staff members exacerbated the issue, resulting in further delays in the retrieval of information.
- Gender information recorded in EBRD's IT systems, including Technical Cooperation Reporting System (TCRS) and Project link, was often outdated and lacked basic information about activities.
- The evaluation team experienced important challenges in extracting TC-related data through the Technical Cooperation Reporting system. Checking and triangulating them with other data sources required considerable effort and time.
- Reporting, monitoring and filing of gender information did not appear to be systematic and there was no clear allocation of responsibility with respect to data collection and management.

Furthermore, EBRD's former and current clients had limited availability or interest in sharing information with the evaluation team in interviews, which affected data collection. IEvD could not meet with all the relevant clients and some information was therefore not triangulated with the corresponding interviews.

Finally, it is acknowledged that the findings of this evaluation are drawn from a limited, albeit purposeful, sample. Nevertheless, the lessons and the insights derived from the findings are robust enough to be useful to assess the Bank's overall approach and can inform future evaluations regarding gender-related work, including the evaluation of the second SPGE due to complete in 2025.

2. Evaluation findings: Ambitious ex-ante gender goals, yet not always realised at implementation

2.1. Inaccurate gender classification poses a potential risk of misreporting

1. Despite indication of gender activities at the approval stage, in 12 out of the 23 projects there was a lack of evidence these activities had been carried out or were being tracked, and therefore it was not possible to assess them⁸

Evaluation evidence shows that only 12 projects (of which four were signed in 2021, after the introduction of the gender SMART tag) out of the 23 listed as gender inclusive in the GEI database have proven implemented gender activities. Four were 'not possible to assess', and a further eight had no verifiable gender activities, beyond the mention of the gender activity in the Final Review Memorandum (FRM) approval document.⁹

The evaluation also found that seven out of ten Green Economy Financing Facility (GEFF) projects in Morocco are classified as having a gender additionality element but have no gender objective nor activity that could be verified at the implementation phase. The evaluation was informed that these projects focus on the green transition quality (TQ) although the GEFF results framework includes gender activities. While the evaluation understands, it questions why these projects remained classified as gender additional projects. Projects under GEFF that include gender activities are the ones that were approved in 2021. These projects included gender activities to follow the introduction of the gender SMART Tag. In 2021, the tag introduced a systematic integration of gender into investments. In parallel, these GEFF projects benefited from the Green Climate Fund (GCF) resources, which also required the incorporation of a gender lens. Therefore, IEvD could find indicators in the monitoring reports.¹⁰

Furthermore, the evaluation could only verify gender considerations in two out of five RSF gender additional projects assessed by IEvD. This disparity comes from the fact that two clients received two separate repeat loans from EBRD, each classified as having a gender component. However, just one loan each had a unique gender consideration.

⁸ The 12 projects include: 7 GEFF sub-projects which included a target in the FRM which was not tracked in the consultant's progress report or EBRD monitoring systems; 3 RSF sub-projects, 1x DigiAlb, 1x EFA solution, and Alb-Star; 1x DFF project for VLS and 1x Infrastructure and Tourism-Enabling Programme Albania.

⁹ See Annex 1, Table 1

¹⁰ GEFF projects: loans provided to PFIs as part of a GEFF

Finally, some projects earmarked as gender additional are not gender specific, but they are targeting inclusiveness through sector skills development. Some projects (i.e., the Infrastructure and Tourism project in Albania¹¹) are designed to build skills and do not explicitly target gender inclusion, while others (i.e., the Road Connectivity project in Albania¹²) are not actively promoting gender inclusion. In the case of the Infrastructure and Tourism-Enabling Programme project in Albania focuses on enhancing skills in the tourism sector and is classified as gender additional. However, the evaluation was informed through staff interviews that under this project *“there is no intentionality to promote gender equality”*.¹³ In the case of the Road Connectivity project, the project specifies a target to build the skills of 60 young people, regardless of gender.

The evaluation team was informed by Management that *“projects approved before the introduction of the gender SMART process [...] relied on fragmented systems and processes for monitoring and reporting of gender additionality activities.”*

2. Evaluated gender projects are well aligned ex-ante (i.e., at project approval stage) with the EBRD's strategic agenda and donor priorities.

The evaluation confirmed alignment ex-ante of the sampled projects with the Bank's strategies to promote gender equality and with the related countries' strategies. There are clear links between gender-related projects with country strategies for Albania and Morocco and with the two SPGEs (2016-2020 and 2021-2025).

All gender objectives stated in board documents for approval align with at least one of the three goals of the SPGEs. The Infrastructure and Tourism-Enabling Programme project in Albania is a good example. It aims to enhance the skills among women (and men) working in the tourism and hospitality sector, to strengthen the capacity of women in leading small and medium-sized enterprises (SMEs) and to promote inclusive policies related to training and capacity building.

The evaluation also found that gender-related investments and TC activities are aligned with donors' priorities. The EBRD's gender-related activities in Albania and Morocco are funded by donors, including the Shareholder Special Fund (SSF), Green Climate Fund (GCF), the European Union (EU) and the Government of Japan. The technical note in Annex 1 provides further information about the alignment of gender related investments with donors' interests.

¹¹ OPid 49351

¹² OPid 50123

¹³ During Management's comments process, Management updated its initial version and stated that *the Albania Infrastructure and Tourism-Enabling programme was gender additional and was recorded in line with practices at the time, pre-dating the gender SMART process. For this project, the gender component focused on promoting women in value chains with gender targets integrated under the inclusion TC*. Management explained that while TC implementation is delayed, these TC gender activities will still be carried out. IEvD had access to the ToR for the consultant, but no progress report was available at the time of the evaluation. Therefore, IEvD could not report on any result related to gender.

3. In practice, the alignment with clients' demands is limited at the implementation phase and varies based on clients' level of interest and sectors (i.e., gender is not perceived as a priority under green financing).

Qualitative evidence shows that implementation of gender mainstreaming depends on clients' level of interest, especially in the financial sector. Clients do not always welcome a gender component under the EBRD green loan. Gender-related activities are not mandatory and not covenanted (except for specific projects explicitly targeting women, such as the projects under the WiB programme). There are no specific targets on gender in clients' reporting.

This evaluation noted that GEI is not always present in discussions with clients since the banking operation leader is the main counterpart. A lack of resources and time prevents gender specialists from systematically attending meetings with EBRD's clients and providing the necessary support throughout the project's implementation and monitoring process.

Therefore, clients cannot always benefit from the expertise of GEI to understand the importance and benefits of gender within a project and its alignment with the main objectives of the project. This might explain why one of the local banks interviewed in Morocco said the "introduction of gender perspectives under GEFF projects are not relevant". Representatives of this bank stated that "gender should not be a criterion under GEFF projects since it would be a sort of discrimination".¹⁴

Qualitative evidence shows that while employing women is relevant to some clients' development, the level of commitment varies for others depending on the context and competing priorities. For example, Dolidol, a Client in Morocco, explained that women possess the highly valued skills required for the production of seat covers, which is very important for the company. However, the Client noted that gender became less of a priority when Dolidol was hit by the Covid-19 crisis and when its joint venture with a partner company ended. At that point, the company had to focus on production and cost cutting and therefore, the focus on ensuring gender equality in the workforce weakened.

Furthermore, the evaluation noted that while hiring skilled women may be highly relevant for the company's efforts, such hires depend on the nature of work. For example, DigitAlb, a client in Albania, focuses on hiring female programmers and is less likely to pursue a policy of hiring women for works that involve heavy loads or night-time shifts. In the case of APM, a client in Albania, the company had trouble retaining trained engineers as they would often leave for better opportunities. The Client noted that targeting female engineers was beneficial as they tend to have more of a long-term commitment to the company.

¹⁴ EBRD's client, September 2023

2.2. Some gender projects show limited results, but the assessment is hampered by implementation delays and lack of adequate monitoring, reporting and verification system

Since several gender projects do not have proven gender activities, the evaluation assessment of results covers only a limited sample of operations, comprising 13 projects together with associated technical cooperation. This included seven projects in Morocco,¹⁵ four projects in Albania¹⁶ and two projects under the RSF in Albania¹⁷).

4. There is evidence that EBRD's gender activities supported, to some extent, women's access to finance and entrepreneurship and enhanced women's skills and employment.

The evaluation found that at least 40% of the EBRD's clients in the project sample have hired women thanks to the Bank's activities.¹⁸ According to monitoring reports, more than 500 women have been employed in connection with projects in both Morocco and Albania during the evaluated period. For instance, the Peugeot PSA project in Morocco exceeded its targets when it established an Equality of Opportunity Plan.

This plan aimed to bring the size of its female workforce to 625 women from a baseline of 60; targeting approximately 10x growth. At the end of the plan, 700 women were reached.¹⁹ The evaluation team could not meet with the Client despite attempts to organise a meeting through the OL. Meeting with the Client would have provided more accurate reporting on results, such as details of the positions held by the hired women in the company and the impact of EBRD's involvement.

Under GEFF projects with gender activities in Morocco (i.e., *Banque marocaine pour le commerce et l'industrie* (BMCI), Bank of Africa (BCME/BoA) and *Crédit immobilier et hôtelier* (CIH)), 26 women benefited from GEFF loans. Precise information on the use of the loans and the type of businesses that benefitted from these loans was not provided.

The figure disaggregated by partner financial institution (PFI) was not available either, which impedes efforts to get an accurate result at the PFI level. The 26 loans correspond to the total amount of loans provided by three banks: BMCI, BMCE/BoA and CIH. GEI reports that 35 female staff out of 64 in the three aforementioned banks in Morocco received training on gender mainstreaming in green financing.

In addition, the evaluation found that three clients, one in Morocco (PSA Peugeot) and two in Albania (DigitAlb and EFA Solution) have adopted Human Resource (HR) policies to increase female employment. IEvD acknowledges that women have received training on-site under the EFA Solution in Albania. However, it was not possible to confirm the exact number of women trained in

¹⁵ Saïss and Garet, VLS, Dolidol, PSA Peugeot, three GEFF projects

¹⁶ APM Welding Academy (TC), Road Connectivity, Infrastructure and Tourism and OSHEE COVID-19 RESPONSE

¹⁷ EFA Solution and DigitAlb investment projects

¹⁸ Five clients (i.e., two clients in Morocco: Peugeot and Dolidol, and three clients in Albania: DigitAlb, EFA Solution and APM)

¹⁹ Number of women hired due to the project is 465

2022 based on the information provided in the Client's report from the EFA Solution and a lack of baseline data. In addition, it was not possible to assess the exact number of women attending trainings, nor whether the training was useful and led to any changes.

Finally, it was not possible to assess if women benefited from access to services and public goods through the investments and TC activities under the evaluated sample. However, it is expected that this benefit can be achieved in the future implementation of the Saïss and Garet project in Morocco. The infrastructure development of the dam in the region of Saïss is expected to bring economic opportunities for women. For example, approximately 200 women are expected to be trained on subsistence farming, climate change adaptation practices and sustainable commercial agriculture.

6. Bank's activities yielded good and unexpected results in some cases, due to regular communication with clients and a commitment to international standards.

The evaluation identified factors that contributed to the positive progression and/or achievement of results. During the evaluation mission, it was noticed that there is a stronger commitment towards gender inclusion from clients when the gender specialists work closely with Banking OLs and clients. In the same vein, visits to clients by GEI have had a positive influence on the consideration of gender.

This was particularly evident in the context of the Saïss and Garet project in Morocco and the DigitAlb project in Albania, as detailed in Annex 1. For instance, DigitAlb recorded the successful employment of three young women after partnering with the Polytechnic University of Tirana. The company is also working on promoting women at senior level. Two women who have been hired by DigitAlb after an internship were satisfied with the programme that led to their offer of employment and the company's HR policies, such as flexible working hours and the possibility to combine work and study. The close collaboration of GEI with the OL at DigitAlb contributed to the positive employment results. Although the numbers are limited, these progress points could possibly start a trend.

The evaluation recognised that GEI has limited capacity to be fully involved in all gender-related projects. Gender specialists who were interviewed expressed concerns about the workload and *“how that limits their ability to follow up on projects’ implementation and monitoring”*.

It should also be noted that EBRD projects have achieved unexpected results, such as a clear commitment to the Women's Empowerment Principles (WEPs). This is a set of principles offering guidance to businesses on how to advance gender equality and women's empowerment in the workplace, marketplace and community (Annex 1, Technical note, Box 6).²⁰ International certificates and commitments to standards are key to enabling sustainability in the long-term.

²⁰ In Morocco, Peugeot/Stellantis signed the UN Women Women's Empowerment Principles (WEPs) in March 2023 and in Albania, EFA solutions is working on signing the UN Women WEPs.

Gender-focused results achieved by clients committed to international gender equality standards have proven to be more sustainable over time.

7. Some gender projects did not fully achieve the results expected due to i) unexpected delays (i.e., Covid-19 and droughts) and ii) organisational changes and/or lack of clients' commitment.

The evaluation found that, in some cases, limited results are due to delays in project implementation, especially in the infrastructure sector and the Industry, Commerce and Agribusiness (ICA) sector. This is often because of external shocks, such as the Covid-19 pandemic. Evidence shows that approximately 30% of evaluated projects did not record any achieved targets as implementation did not start.²¹

This is the case with Saïss and Garet in Morocco and OSHEE COVID-19 RESPONSE in Albania. Despite being approved by the Bank's Board in 2017 and 2021, respectively, these projects had not started their implementation at the date of this evaluation. These two projects have clear gender activities at the approval stage. For example, the Saïss and Garet project aims to train 200 female farmers on agriculture and climate change and to support women by connecting them with other programmes. Qualitative evidence shows that although the project has been delayed due to droughts in Morocco and Covid-19, it is now on track. Most of the project's activities are to be completed in 2024 when the construction of the Saïss dam has finished.

Two other projects in Albania, the Road Connectivity project and the Infrastructure and Tourism project, have also not yet started their implementation at the time of the evaluation. These projects mainly aim to build skills and do not have gender disaggregated targets. For instance, the Road Connectivity project specifies a target of building the skills of 60 young people, regardless of gender. It can be inferred that the participation of women would be low if there are no specific targets or measures to build women's skills in such sectors where most of the workforce and students are men.

In other cases, partial results were due to organisational changes and a lack of clients' commitment. For example, Dolidol in Morocco could not establish the gender action plan prepared jointly with EBRD since its internal changes prevented the company from focusing on its gender objectives. Consequently, the company could not meet its commitment to set a gender action plan and increase women's employment.²²

Furthermore, the evaluation found that some financial institutions (FIs) under GEFF consider that the introduction of gender perspectives under GEFF projects is not relevant. This occurred in

²¹ Four Projects out of 13 with gender activities, including one TC project

²² In 2018, Dolidol discussed with EBRD how to implement an action plan aimed at increasing female employees up to 18% of the workforce. At that time, the Client had a joint venture with a Spanish company, which has since declared bankruptcy. That situation, followed by Covid-19, negatively impacted Dolidol.

certain GEFF projects in Morocco, despite baseline reports on the banking sector prepared by EBRD gender experts identifying important gender gaps for green finance.

8. Inadequate monitoring and reporting combined with lack of verification system hinders the transparency of the assessment of some achievements.

Evidence shows that several projects did not have an adequate gender related monitoring, reporting and verification system in place. IEvD acknowledges that the gender SMART tag introduced in 2021 is an important milestone, which facilitates the classification of projects and the introduction of relevant objectives and activities. However, IEvD has faced challenges in documenting the achievements of the projects due to a lack of an evaluation culture.

Six clients/projects have recorded results, but it is not possible to assess if they have achieved the objectives because they do not have clear baselines, indicators or targets.

From these six clients, three are under the GEFF projects in Morocco with CHI, BMCE/BoA and BMCI. For these projects, a baseline assessment was produced under a TC component to meet the requirements of the GEFF regional framework. The assessment explained the difficulties faced by Moroccan women to access loans and recommended that training should be given to female entrepreneurs, in addition to facilitating loans to women and women-led businesses.

The other three projects that recorded results are in Albania, with increased female employment. These projects are the APM Welding Academy (TC), DigitAlb and EFA Solution. The projects' reports on gender provided information on increased employment, implementation of action plans and training on-site. Annex 5 summarises the results achieved.

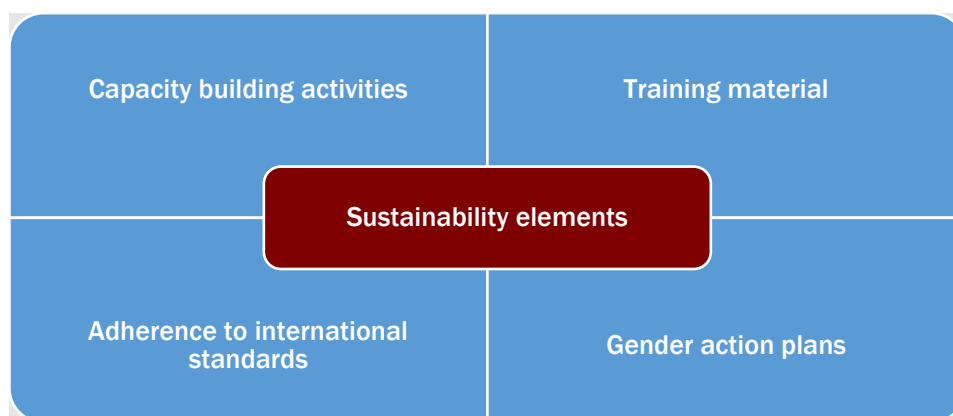
However, it is not possible to assess if the projects achieved the objectives since there are no mentions of specific gender targets, indicators or baselines in the project approval documents. There was a gender diagnostic for these projects, but it does not provide baselines or targets. IEvD notes that reporting on a specific number without having a baseline to track progress or a specific target impedes adequate monitoring and evaluation of projects. To measure effectiveness, a project design should include an objective, target, baseline and an indicator to illustrate if the project is likely to achieve its goals or not.

The evaluation also found unprecise targets, which could be misleading when assessing results. For example, under the corporate gender-related projects in Morocco, Dolidol recorded achieving the indicator related to the increase of the number of women (share of female employees in total number of employees). However, the increase in the number of hired women is attributable to a merger, which involved the addition of 35 female employees to the workforce in Nigeria. While it is true that the indicator has been achieved, this achievement does not contribute positively to the labour market in Morocco.

2.3. Gender-related results achieved by the Bank are likely to be maintained beyond the life of the project

The benefits of the gender-related investment projects and TCs are maintained after the end of EBRD's involvement due to several enabling factors (Figure 4).

Figure 4: Sustainability aspects



Source: IEvD elaboration

10. Sustainability of EBRD's gender initiatives is ensured by the skills and knowledge gained by women, plus the production and continued use of relevant training materials.

Training and capacity building activities provided under the cluster projects in Albania and Morocco are elements of sustainability and can provide benefits for clients after the end of EBRD's support. For example, internships and on-site training at DigitAlb and EFA Solution in Albania led to an increase in female employment in the companies. IEvD interviewed two female employees who benefited from the training and are satisfied with the company's (DigitAlb) HR policies and working arrangements.

Another EBRD client, APM in Albania, had a different experience as some staff left the company to look for better opportunities, having received training at APM. APM explained that training alone is not sufficient and incentives like an increase in salary must be implemented to guarantee the commitment of trained persons in the medium to long-term.

The training course material developed jointly with EBRD also includes elements of sustainability. EBRD has provided support for the development of training materials for the APM Welding Academy project. APM confirmed that these course materials are still used to train new engineers.

In the case of GEF projects, the presentation on gender mainstreaming in green finance provided to partner FIs could plant the seeds for future consideration. However, IEvD could not find evidence that these presentations are being used by PFIs.¹¹ Adequate implementation of gender action

plans and future establishment of skills councils and national strategy are key enablers in the sustainability of gender results over time.

Sustainability is ensured through clients' commitment to gender action plans, such as in EFA Solution, DigitAlb in Albania and Peugeot/Stellantis in Morocco For these three clients, gender policies and equality of opportunity plans are part of the companies' bylaws. In the case of Dolidol, the company stated that gender actions were discussed with the EBRD, but the company did not document or adopt related policies. Therefore, no formal commitment by the Client could be reported as an element of sustainability.

The future achievement regarding the establishment of the Tourism Skills Council in Albania under the Infrastructure and Tourism project will also be also an important step, which increases the sustainability prospects of the project. The council is a key step to creating and maintaining skills in the tourism sector in Albania with a gender inclusive lens. It is expected to offer continuous education and to ensure the workforce is well-equipped to meet the evolving demands of the tourism sector.

However, certain project sustainability aspects could not be assessed at the time of this evaluation amid delays in implementation, such as the gender-focused results of the Saïss and Garet project. The evaluation notes that they could have long-term results beyond EBRD's involvement through i) increasing knowledge amongst female farmers and ii) providing help to establish businesses, such as connecting women with other programmes like WiB. The project also plans to connect female farmers with cooperatives, which promotes the sustainability of women's businesses by offering access to resources, training, market opportunities and networking.

3. Lessons and Recommendations: Improving the effectiveness and sustainability of gender activities

Extracting evaluation lessons and deriving recommendations from the assessment of the project cluster under evaluation (Box 2) is crucial to identify areas for improvement and in turn, drive positive change. This evaluation aims to translate past experiences into relevant knowledge for today's context, thus leading to more robust design, implementation and monitoring of gender-related projects. In addition to forward-looking lessons and recommendations, the evaluation also flags issues with data reporting prior to the introduction of the gender SMART tag that may require attention.

3.1. Lessons to enhance the effectiveness of the Bank's gender-related activities

This evaluation identified four evaluation lessons that if embedded in the Bank's decision making may support further the Bank's efforts to mainstream gender-equality into its operations and achieve gender-responsive development outcomes.

1. Consistent and meaningful application of the gender classification across the full portfolio supports the culture of gender equality and helps develop gender smart businesses.

- Evidence shows that some projects classified as gender-related prior to the introduction of the gender SMART tag did not include any gender activities at the implementation stage that IEvD could verify. Notably, one project did not incorporate any gender activity at the design stage. Therefore, the current classification of these projects is not reliable and the ability of the Bank to report the results of these projects is not always possible, which can lead to misleading reporting on the number of gender projects and potential misperceptions of EBRD's gender inclusion efforts.
- Having accurate classification and ensuring future gender-related projects are subject to a robust classification is essential to systematically embed identified gender related activities from the project design stage and enforce an adequate reporting on progress and monitoring on the implementation.

2. Strengthening gender mainstreaming and enhancing the ability of the Bank to convey gender-related objectives to clients are key factors to successfully implement gender-related projects.

- The evaluation found that in certain instances, EBRD clients could have benefitted from an increased involvement of “gender experts” at the implementation stage, as the importance of integrating gender is often not understood nor supported.
- The gender champion role should be reinforced to ease the workload carried by the GEI team. This would also enhance the overall ability of the Bank to incentivise clients to implement gender-related commitments.

3. Strong collaboration between key project stakeholders, including clients, bankers and gender specialists is vital to the implementation of projects' gender components, even in time of crises.

- Evidence shows that effective collaboration among project stakeholders is a key dimension of successful implementation.
- This emphasises the importance of a holistic and results-driven approach when mainstreaming gender in investments and TC projects.

4. Timely and comprehensive reporting, coupled with systematic data management, are crucial to assess a project's achievements and foster accountability.

- Evaluation work has been challenged by a lack of adequate indicators, baselines and targets. This may lead to reputational risk for the Bank and undermine the accountability dimension of the whole evaluation function (both independent and self-evaluation).
- Monitoring and reporting require both strategic and operational foundations that are essential to improve the Bank's overall results culture.

3.2. Two recommendations for better gender results

This evaluation has applied a logical cause-effect approach to identify clear, well-substantiated and actionable recommendations. Based on evidence and findings, two recommendations have been formulated to improve future implementation and monitoring of gender-related projects in the EBRD's region. These recommendations focus on improving the Bank's ability to strengthen clients' commitment to implement gender components in a meaningful way, while confidently *telling the story* of EBRD's impact in promoting gender equality across its CoOs.

Recommendation 1: To enhance the EBRD's effectiveness of gender activities, the Bank should focus its efforts on enhancing clients' gender commitments and internal gender culture, by:

- i) scaling up internal gender training for the Bank's staff and reinforcing gender champions' roles;
- ii) identifying suitable incentive mechanisms, including whenever feasible legal covenants on the implementation of specific gender activities with reporting commitments in the legal agreement for all such projects.

Recommendation 2: To strengthen monitoring, reporting and ex-post accountability – thus enhancing EBRD's ability to tell the story of how it supports gender equality – the Bank should conduct a pilot of an ex-post signing monitoring, reporting and verification system (MRV) for gender-related investments and TC activities, at least since the introduction of the gender SMART tag (2021).

#	Finding >	Lesson >	Issue >	Recommendation
1	<p>Limited results in the implementation of gender components are mainly due to clients' lack of commitment and external and internal shocks.</p> <p>Internally, gender is often perceived as a second-class criterion, which is given credit if added to a project. However, it fails to be supported by sustained implementation and monitoring efforts.</p>	<p>Strong collaboration between key project stakeholders – including clients, bankers and gender specialists – is vital to the implementation of projects' gender components, even in time of crises.</p>	<p>Lack of understanding or acceptance from the clients' side on the importance and benefit of strengthening gender mainstreaming.</p>	<p>To enhance the EBRD's effectiveness of gender activities, the Bank should focus its efforts on enhancing clients' gender commitments and internal gender culture, by:</p> <ul style="list-style-type: none"> i) scaling up internal gender training for the Bank's staff and reinforcing gender champions' roles; ii) identifying suitable incentive mechanisms, including whenever feasible legal covenants on the implementation of specific gender activities with reporting commitments in the legal agreement for all such projects. <p>Gender culture refers to EBRD's internal effort to mainstream gender into its products, activities and investment decisions in order to support gender-responsive development outcomes.</p>
2	<p>The ex-post assessment of gender results is hampered by implementation delays and a lack of an adequate monitoring system.</p>	<p>Timely and comprehensive reporting, coupled with systematic data management, is crucial to assess a project's achievements and foster accountability.</p>	<p>Lack of adequate monitoring approach (i.e., indicators, baselines and targets) hinders the assessment of a project's implementation and results.</p>	<p>To strengthen monitoring, reporting and ex-post accountability – thus enhancing EBRD's ability to tell the story of how it supports gender equality – the Bank should conduct a pilot of an ex-post signing monitoring, reporting and verification system (MRV) for gender-related investments and TC activities, at least since the introduction of the gender SMART tag (2021).</p>

Annexes

Annex 1. Technical note – Project-level assessment

Project relevance

1. **This section focuses on 12 investment projects and four TC projects.** As explained above, IEvD selected 23 gender-related investment projects at the Approach Paper stage (fifteen projects in Morocco and eight in Albania, Table 1). However, only 12 investment projects were found to have gender activities. The findings are based on board and approval documents, TIMs reviews and interviews with the GEI department, OLs and clients.

2. In addition, seven TC projects (two in Albania and five in Morocco, Table 2) were classified as being gender-related, according to the GEI database. However, it was only possible to assess four of the seven projects; two were found to be non-inclusive of gender and one lacked information.

3. **IEvD found that in cases where the Bank engaged in sub-projects under frameworks multiple times with the same client, the gender activities were copied across at approval with very minor differentiation.** Seven out of ten GEFF projects in Morocco are classified in the GEI list as having a gender additionality element, yet they do not have gender objectives or activities. GEI explained that these projects focus on the green TQ and do not necessarily include gender activities. While IEvD understands this point, it questions why these projects remained classified as gender additional projects. Three projects under GEFF were approved in 2021 and included gender to follow the gender SMART Tag. The tag introduced a systematic integration of gender into investments. In parallel, these GEFF projects benefited from GCF resources, which also required the incorporation of a gender lens.

The evaluation could only verify gender considerations in two out of five RSF gender additional projects assessed by IEvD. IEvD also reviewed five RSF projects in Albania that have been categorised as gender-additional projects. IEvD found that only three of the five RSF projects incorporated gender considerations. This disparity comes from the fact that certain clients benefited from two separate loans from EBRD with the same repeated gender objectives, but both loans were classified as each having a unique gender component.²³

4. IEvD could not evaluate the gender results of RSF Alb Star Project in Albania and VLS in Morocco as both clients prepaid their loans and did not proceed with the projects.

²³ This is the case of EFA Solution and EFA Solution 2 projects, as well as the two DigitAlb projects.

Table 1: Gender-related project as per the GEI portfolio list vs proven gender component

Project	Approval year	Projects classified as gender-related under the GEI portfolio list	Projects I EvD found to have a proven gender component	I EvD comments
Infrastructure				
Morocco: DTM 48414 Saiss Water Conservation Projects	2017	Yes	Yes	Saiss-48414 and Saiss II-51223 have the same gender activities and are therefore treated as one project in this cluster evaluation, under the name of Saiss and Garet project.
Morocco: 51223 Saiss & Garet water conservation project (Saiss II)	2020	Yes	Yes	Saiss-48414 and Saiss II-51223 have the same gender activities and are therefore treated as one project in this cluster evaluation, under the name of Saiss and Garet project.
Albania: 50123 Regional and Local Roads Connectivity (inclusive procurement)	2020	Yes	There was no evidence provided to I EvD of a specific gender component. Rather evidence shows that it is an inclusion project (rather than a gender-related one) with inclusive targets. Implementation of the inclusion component had not started.	The project targets youth inclusion regardless of gender, so it was classified as inclusive. It is not possible to assess if the project will be gender additional (other than with gender disaggregated data) until the project is implemented. Qualitative evidence from interviews shows that the project was not considered at the design phase as a gender additional project.
Albania: 52360 VISP OSHEE COVID-19 RESPONSE	2021	Yes	Yes	COVID-19 RESPONSE project under the Vital Infrastructure Support Programme (VISP) framework has a secondary inclusive Transition Impact (TI), but no gender SMART tag, however, the design of the project includes gender activities in skills development.
Albania: 49351 Infrastructure and Tourism-Enabling Programme	2020	Yes	No proven gender component at implementation stage. There was a gender component in the Board approval documents. Not possible to assess as the	The project activities had not started, but the board approval documents said the project focuses on enhancing skills in the tourism sector, including women's skills development. It has a component focusing on supporting women-led SMEs and aims to increase the participation of women-led

Project	Approval year	Projects classified as gender-related under the GEI portfolio list	Projects IEvD found to have a proven gender component	IEvD comments
			gender component has not been implemented yet.	businesses in high value-added tourism value chains. It is not possible to assess the extent of gender inclusive activities until the project starts.
Industry, Commerce and Agribusiness (ICA)				
Morocco: 49991 DFF Dolidol	2018	Yes	Yes	
Morocco: 51249 DFF VLS	2019	Yes	No proven gender component at implementation stage. There was a gender component in the Board approval documents. Not possible to assess as the project was discontinued following client prepayment of the loan.	It is a prepaid loan, therefore IEvD could not meet with the Client and there are no monitoring reports available to assess the gender inclusion.
Morocco: 51003 DFF Peugeot	2019	Yes	Yes	
Albania: 52854 RSF Union Bank DigitAlb_OTT_TV Rights	2021	Yes	Yes. Client confirmed their work on the gender component by providing a written update.	See comment on project 52855-RSF Union Bank DigitAlb_OTT_Purpose Facility below.
Albania: 52855 RSF Union Bank DigitAlb_OTT_Purpose Facility	2021	Yes	No proven gender component at implementation stage. Gender activities set out in the Gender Diagnostic Tool repeated the same four objectives from sub-project 52854. The client update from the previous project 52854 covers the gender activities but these are not new.	52855-Union Bank DigitAlb is the same Client as 52854 above, but there were no new gender activities beyond those that were already set out for 52854

Project	Approval year	Projects classified as gender-related under the GEI portfolio list	Projects IEvD found to have a proven gender component	IEvD comments
Albania: 51568- RSF OTP Albania EFA Solution	2021	Yes	No proven gender component at implementation stage. Gender activities set out in the Gender Diagnostic Tool ex-ante are repeated in sub-project 53323, with one additional item for 53323..	No mandatory gender-related component, as the same objectives are set out for 53323 (duplication). See comment on project 53323-RSF-OTP EFA Solution 2 below.
Albania: 53323-RSF OTP EFA Solution 2	2021	Yes	No proven gender component at implementation stage. A gender component with activities was set out in the Gender Diagnostic Tool ex-ante. However, there was no information on potential implementation in EBRD tracking systems and it could not be verified with the client. Not possible to assess as there is no evidence of implementation.	51568-EFA Solution and 53323-EFA Solution. Two projects for the same Client. The same gender component (activities and reporting) is shared for the two projects, therefore only one should be considered to include a gender component and classified accordingly.
Albania: 53012-RSF OTP Albania: Alb-Star	2021	Yes	Not possible to assess	Client prepaid the loan and did not go on with the project.
FI – GEFF Framework Projects				
50620-GCF GEFF Regional FW BMCE Bank*	2019	Yes	No proven gender component at implementation stage. Gender target was in FRM but not in TIMS. Client representatives (10 plus people interviewed by IEvD) were not aware of gender activities as part of the GEFF.	It is a green project with a green TI Objective. There are no mandatory gender targets for the Client.
50765-GCF GEFF Regional FW - BMCE Bank – 2*	2019	Yes	No proven gender component at implementation stage.	It is a green project with a green TI Objective. There are no mandatory gender targets for the Client.

Project	Approval year	Projects classified as gender-related under the GEI portfolio list	Projects IEvD found to have a proven gender component	IEvD comments
			Gender target was in FRM but not in TIMS. Client representatives (10 plus people interviewed by IEvD) were not aware of gender activities as part of the GEFF.	
50285-GCF GEFF Regional Morocco Value Chain – BMCE*	2020	Yes	No proven gender component at implementation stage. Gender target was in FRM but not in TIMS. Client representatives (10 plus people interviewed by IEvD) were not aware of gender activities as part of the GEFF.	It is a green project with a green TI Objective. There are no mandatory gender targets for the Client.
52509-GCF GEFF FW Bank of Africa (BMCE) -- GEFF II	2021	Yes	Gender activities were in the Board document and in TIMS although the client did not believe it was a gender project.	It is a green project with a green TI objective. It was signed after the introduction of the Gender SMART tag and is tagged as gender additional. The project has internal indicators (not mandatory for clients/PFIs) to 'tell the story under the gender component'. These indicators are i) training PFIs on gender mainstreaming under green financing, ii) training of trainers and iii) outreach activities by PFIs to women borrowers.
50287-GCF GEFF Regional Morocco Value Chain – SGMB*	2019	Yes	No proven gender component at implementation stage. Gender target was in FRM but not in TIMS. Client did not verify it.	It is a green project with a green TI Objective. There are no mandatory gender targets for the Client.
50951-GCF GEFF Regional BCP*	2019	Yes	No proven gender component at implementation stage. Gender target was in FRM but not in TIMS. Client did not verify it.	It is a green project with a green TI Objective. There are no mandatory gender targets for the Client.

Project	Approval year	Projects classified as gender-related under the GEI portfolio list	Projects IEvD found to have a proven gender component	IEvD comments
51002-GCF GEFF Regional Morocco Value Chain – BCP*	2021	Yes	No proven gender component at implementation stage. Gender target was in FRM but not in TIMS. Client did not verify it.	It is a green project with a green TI Objective. There are no mandatory gender targets for the Client.
50288-GCF GEFF Regional Morocco Value Chain – CDM*	2020	Yes	No proven gender component at implementation stage. Gender target was in FRM but not in TIMS. Client did not verify it.	It is a green project with a green TI Objective. There are no mandatory gender targets for the Client.
52688-GCF GEFF FW – Morocco II – CIH Bank	2021	Yes	Yes	It is a green project with a green TI objective. It was signed after the introduction of the Gender SMART tag and is tagged as gender additional. The project has internal indicators (not mandatory for clients/PFIs) to 'tell the story under the gender component'. These indicators are i) training PFIs on gender mainstreaming under green financing, ii) training of trainers and iii) outreach activities by PFIs to women borrowers.
52775-GCF GEFF FW – BMCI – GEFF II	2021	Yes	Yes	It is a green project with a green TI objective. It was signed after the introduction of the Gender SMART tag and is tagged as gender additional. The project has internal indicators (not mandatory for clients/PFIs) to 'tell the story under the gender component'. These indicators are i) training PFIs on gender mainstreaming under green financing, ii) training of trainers and iii) outreach activities by PFIs to women borrowers.

Source: IEvD elaboration

* It is important to note that the regional framework of this project includes gender activities and targets. No explanation was provided as to why the projects do not include gender activities nor why the projects are listed as gender inclusive in the portfolio list.

Table 2: Gender inclusion in the design of Technical Cooperation Projects vs Gender Inclusion in the implementation of TC projects

Project	Status	TC classified as gender-related under the GEI list	TC having proven gender component	Comments
Albania-49351: Infra/tourism framework - Development of a private sector led Sector Skills Council (SSC) for Tourism and Hospitality	Completed	✓	✓	The council was established in 2022. One of its mandates is to consider gender in policy dialogues and building skills
Albania-49010-APM Welding Academy: Development of learning materials, training of trainers and local outreach	Completed	✓	✓	The Welding Academy was held one time and it ended in 2021. Fourteen engineers were trained, including two women.
Morocco-50346 GCF GEFF/GVC Morocco	Active	✓	Not possible to assess	No evidence received.
Morocco: Industrial Acceleration Plan Development Roadmap for Vocational Training	Completed	✓	×	The plan aimed to support youth inclusion and access to skills. There is no gender component.
Morocco: Diagnostic Study and Policy Recommendations to Boost Rural Women's Financial Inclusion in Morocco	Completed	✓	✓	This is the Gender Baseline study for the Saiss and Garet Project and resulted in the Gender Action Plan.
Morocco: Industry Recovery Plan: Programme for Development of Technical and Soft Skills	Completed	✓	×	The plan aimed to support youth inclusion and access to skills. There is no gender component
Morocco-Morocco Saiss and Garet Conservation, TC Support for Policy Dialogue on Gender and Agriculture	Active	✓	✓	The OL and GEI department are actively working with MAPMDREF to support the Policy Dialogue. The expected date of achievement is 2025, based on the feedback of the OL and the GEI Department.

Source: IEvD elaboration

Alignment with EBRD's country strategies and diagnostics

5. This section evaluates the alignment of the investment projects and TCs with the EBRD's country strategies and private sector diagnostics of EBRD in Albania and Morocco.

6. IEvD found that the **12 investment projects with gender activities in both Albania and Morocco align with the EBRD's country strategies and country diagnostics.**

7. In Albania, the gender activities of the selected projects align with the second key priority of the Bank: 'Enhance private sector competitiveness and inclusion through wider access to finance and skills'. The country diagnostic of Albania 2019 notes the challenges women face in accessing jobs due to a lack of skills. The activities of the projects, which are listed to be gender inclusive in Albania, respond to the identified challenges and align with the Bank's country strategy. The activities contribute to building the capacity of women and enhancing the private sector's competitiveness. For example, at the design stage, the Infrastructure and Tourism-Enabling Programme project in Albania aims to enhance the skills among women and men working in the tourism and hospitality sector, the capacity of women-led SMEs and to promote policy engagement by having more inclusive policies related to training and capacity building.

8. The TC project, APM Welding Academy, also aligns with the EBRD's second strategic objective in Albania. The Client established an academy to build the skills of engineers, thus increasing the company's competitiveness in Albania.

EBRD's Strategic Objectives in Albania²⁴



Source: BDS/AL/19-01 (Final)-EBRD Country Strategy in Albania (2020-2025)

²⁴ BDS/AL/19-01 (Final)-EBRD Country Strategy in Albania (2020-2025) page 12

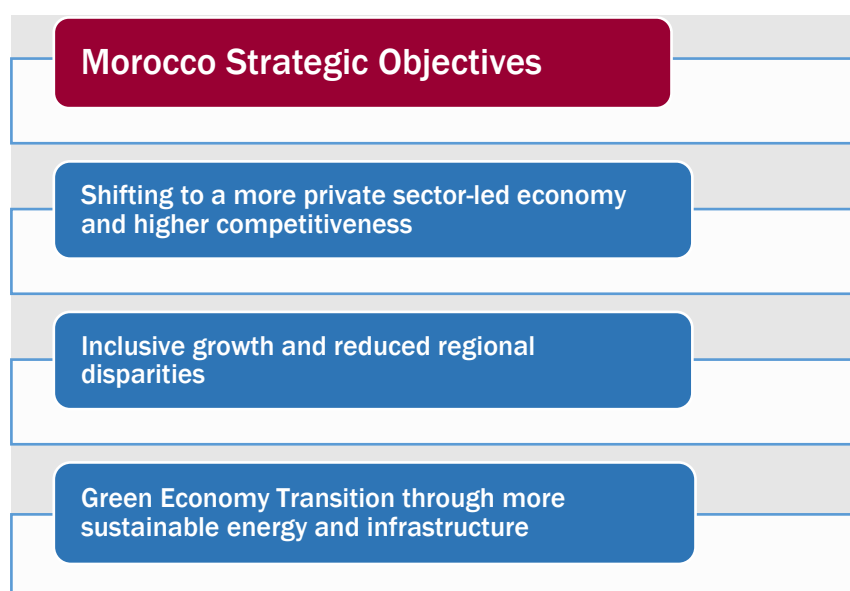
9. As for the RSF projects, particularly the Union Bank-DigitAlb, IEvD notes that the project gender diagnostic revealed gaps in gender employment and pay, in addition to challenges in accessing capacity building and skills development activities. The gender diagnostic suggests several steps to close such gaps. These include setting gender and inclusion activities, establishing inclusion action plans to provide on-site training for women and increasing female employment, plus the creation of health and safety measures.

10. Some client companies revealed a lack of gender gaps prior to EBRD investment, bringing into question the relevance or need for the EBRD to introduce further gender activities. The EFA Solution Gender Equality and Inclusivity progress report from October 2023 noted that more than 80% of the staff in the company are women prior to EBRD investment, plus women made up more than 60% of the company's Board. Looking at these figures, IEvD questions the rationale behind the introduction of gender inclusion activities in this project since women are well represented in the staff at all levels. No explanation was provided in report.

IEvD found that Moroccan projects in Infrastructure, ICA and FIs align with the EBRD's country strategy (2015)²⁵ and private sector diagnostic (2021).²⁶

11. Although some projects under this cluster review were approved before the launch of the Private Sector Diagnostic of Morocco (2021), **IEvD notes that the projects' analysis and gender objectives respond to the identified priorities of the private sector diagnostic in Morocco.**

Figure 5: EBRD's Strategic Objectives in Morocco



²⁵ BDS/MR/14-1 (Final), Strategy for Morocco, 2015

²⁶ Private Sector Development in Morocco, 2021, Joint Country Diagnostic: The African Development Bank (AfDB), EBRD and European Investment Bank (EIB) jointly prepared this Country Diagnostic for Morocco.

Source: BDS/MR/14-1 (Final), Strategy for Morocco, 2015

12. The Saiss and Garet project aligns with the private sector diagnostic in Morocco, which states that female inclusion in agriculture is vital to ensure rural development. The private sector diagnostic also notes that the country shall enhance private sector dynamics aimed at inclusiveness and helping reduce regional disparities.

13. The design of the Saiss and Garet project responds to reducing regional disparities by supporting the inclusion of small-scale farmers and women in commercial agriculture through financing water infrastructure, irrigation and distribution networks. The project demonstrates gender-responsive and inclusive water infrastructure design, widening access to drinking water and considers how women are often primarily responsible for sourcing and filtering water.

Through the GEFF projects with partner banks, the EBRD aims to widen access to finance for SMEs that are promoting women-led enterprises. In addition, the EBRD seeks to reduce regional disparities through inclusive and gender-responsive infrastructure and human capital development.²⁷

14. The three gender additional projects under the GEFF also align with the second objective of EBRD's strategy in Morocco. The activities include capacity building for PFIs and female entrepreneurs, aimed at enhancing gender considerations in green financing loans. IEvD's interviews with OLs and clients on the gender baseline emphasise that Moroccan women face difficulties in accessing loans and stressed the importance of female entrepreneurship to increase their economic inclusion.

15. One of the main challenges encountered by the banking teams is that clients are not always interested in having a gender component under the EBRD green loan. During interviews with OLs, IEvD learned that in some sectors, such as FI, gender mainstreaming in projects depends on clients' will. Gender-related activities are not mandatory and not covenanted (except for specific projects explicitly targeting women, such as those under the WiB programme). There are no specific targets on gender in clients' reporting.

16. IEvD notes that GEI is not always present in discussions with the clients since the banking OL is the main counterpart. GEI told IEvD that a lack of resources and time prevent them for systematically attending meetings with clients. Therefore, clients cannot always benefit from the expertise of GEI to explain the importance of gender within a project and the alignment with the main objectives of the project. This might explain why one of the local banks interviewed in Morocco did not find the introduction of the perspective of gender under GEFF projects relevant. Representatives of the bank stated that gender should not be a criterion under GEFF projects since it would be "a sort of discrimination". The bank also indicated that gender is highly relevant in investment projects targeting women, like the WiB, but not under its GEFF lines.

²⁷ BDS/MR/14-1 (Final), Strategy for Morocco, 2015, page 3

Alignment with EBRD's SPGE

17. This section evaluates how well projects align with the goals outlined in both SPGE (2016-2020) and SPGE (2021-2025), listed in Figure 6.

Figure 6: Theory of change from the SPGE (2021-2025)



Source: SPGE 2021-2025, page 12

18. IEvD notes that at approval, all gender objectives stated in board documents or project documents align with at least one of the three goals of the SPGEs.

19. Seven projects under infrastructure and ICA sectors align with the second goal: Broadening access to skills employment and sustainable livelihoods.

20. Six projects align with the first goal of 'Building Inclusive and Gender Responsive Financial Systems and Business Environment' and second goal of 'Broadening Access to Skills, Employment and Sustainable Livelihoods'. These are the three FI GEFF projects in Morocco and the three RSF projects in Albania,

Table 3: Project alignment with the three SPGE goals

Project	Building inclusive and gender responsive financial systems and business environment	Broadening access to skills, employment and sustainable livelihoods	Creating inclusive and gender responsive services and public goods	Claiming gender (in approval document)	Includes proven gender activities
Infrastructure					
Morocco: Saiss & Garet Water Conservation Project	✓	✓	✓	Yes	Yes
Albania: Regional and Local Roads Connectivity		✓		Yes	Gender inclusion can only be assessed when the project

(inclusive procurement)					starts. The focus is mainly on building skills for young people. There are no targets on gender and the project description indicates that the target is young people, regardless of gender. ²⁸
Albania: Infrastructure and Tourism-Enabling Programme		✓		Yes	The Project targets building skills, but it has not started. It is not possible to assess if the project will be gender inclusive since there are no documents to provide exact gender inclusion targets nor gender inclusion measures.
Albania: VISP OSHEE Covid-19 response		✓		Yes	The Project targets gender inclusion in training activities, but it has not started. An assessment is only possible when the project starts.
Industry, Commerce and Agribusiness (ICA)					
Morocco: DFF - Dolidol	✓			Yes	Yes
Morocco: DFF - VLS,	✓			Yes	It is not possible to assess this project. The Client prepaid the loan and did not pursue the project. There are no reports on gender.
Morocco: DFF - Peugeot	✓			Yes	Yes
Albania: Union Bank DigitAlb_OTT_TV Rights	✓	✓		Yes	Yes

²⁸ BDS19-209, Page 12

Albania: RSF - OTP Albania EFA Solution	✓	✓		Yes	Yes
Albania: RSF - OTP Albania: Alb-Star	✓	✓		Yes	It is not possible to assess this project. The project was paid back and there are no reports on gender.
FI – GEFF Framework Projects					
GCF GEFF FW - Bank of Africa (BMCE) - GEFF II	✓	✓		Yes	Yes
GCF GEFF FW - Morocco II - CIH Bank	✓	✓		Yes	Yes
GCF GEFF FW - BMCI - GEFF II	✓	✓		Yes	Yes

Source: IEvD elaboration

21. One project, Saiss and Garet, aligns with all three goals of the SPGE. The project addresses the first goal of the SPGE as it intends to connect female farmers and women-led SMEs with microfinance programmes, like WiB, to facilitate loans for small businesses. The project also addresses the second goal, 'Broadening access to skills, employment and sustainable livelihoods', This is by building the capacity of women in rural areas on sustainable agriculture and business management skills for agribusiness and climate adaptation practices, as well as sustainable commercial agriculture. The project also addresses the last goal, 'Creating inclusive and gender responsive services and public goods', as it intends to provide female farmers with water resources and enabling infrastructure for farming, in addition to drinking water. Plus, the project includes an outcome (under the TC component) to establish a policy dialogue inclusive of gender sensitive agriculture policies and practices.

22. Gender activities for the projects under ICA in Morocco address the first goal of the SPGE, according to board approval documents. The objective of the gender component of the projects aims to increase women's employment by adopting equality of opportunity policies.

23. GEI claimed that GEFF projects are inclusive of gender, but IEvD could not verify this in most cases. Based on board documents and interviews with GEI, the gender activities aimed to build the capacity of PFIs and raise awareness on gender inclusive green finance. This aligns with the second goal of the SPGE. The projects also include targets to consider loans for women and women-led businesses, which is consistent with the first goal of the SPGE. IEvD faced a challenge in identifying the targets and achievements for each of the clients, as reporting is provided on an aggregate basis for all clients. This aspect will be further addressed in the effectiveness section of the evaluation.

24. In Albania, projects are aligned with the second goal regarding access to skills and employment based on the board documents. The DigitAlb project aimed to build capacity of women

and men, leading to employment. The APM Welding Academy (TC) project yielded a company-based academy, providing training to 14 trainers, including two women. The action plan also provides inclusive procurement policies in hiring consultants and trainers.

The implementation of three projects in Albania within the Infrastructure sector had not started when this evaluation was conducted. The projects are classified as targeting skills building development activities. Therefore, they align with the second goal of the SPGE. Based on the board documents, one of the three projects has targets on women inclusion, OSHEE COVID-19 RESPONSE. In the case of the Infrastructure and Tourism project, the board document indicates that the project's target should be gender disaggregated. However, there are no specific targets on gender inclusion.²⁹ In the case of the Road Connectivity project, IEvD could not assess gender-related achievements as there are no targets on gender and the project refers to youth inclusivity, regardless of gender.³⁰

Alignment with private sector's needs

25. This section evaluates the investment and TC projects alignment with clients and country priorities in Albania and Morocco. Alignment with clients' needs is based on interviews with three clients in Morocco and two clients in Albania and the review of sector analysis and gender diagnostics.

26. **Whilst four interviewed clients stated that employing women is relevant to their development, the level of commitment varies for others depending on context and competing priorities.**

27. **EBRD's state sector project, the Saiss and Garet project in Morocco, was designed to support the agribusiness sector and specifically women-owned businesses, to address wide gender gaps in the rural area. Saiss and Garet's gender component is highly relevant to the needs and priorities of the MAPMDREF and rural women in business.** With EBRD's support, MAPMDREF is undertaking a staged investment programme to transition from unsustainable groundwater extraction to the use of more resilient surface water resources in the agricultural sector. Alongside the programme's contribution to the restoration of the Saiss aquifer, the regional Offices of Agricultural Development are implementing a national gender mainstreaming roadmap, supporting women-owned enterprises in the agricultural sector.

28. **The alignment of the Saiss and Garet project with the needs of the Ministry and the target group, women in rural areas, was confirmed in a gender assessment.** The assessment was conducted under the GCF led to a gender action plan. The Ministry explained to IEvD that the gender component was discussed with EBRD, and the agreed objectives were based on discussions on priorities of the Ministry to support rural women and establish a policy strategy on gender inclusion. MAPMDREF also confirmed that the gender component aligns with the Moroccan Plan "Green Morocco Plan", which was launched in 2008 and renewed for a second phase under the name

²⁹ BDS20-103, Page 19: "Targets will be monitored, disaggregated by gender and women's participation will be strengthened through the development of a Women in Tourism Outreach action plan."

³⁰ BDS19-209, Page 12

“Generation Green” 2020-2023. This aims to increase agricultural production, farm income and to ensure the sustainable development of rural territories.

29. The level of client commitment to gender activities often depends on the business environment and competing priorities. For example, Moroccan Client Dolidol explained that women possess the highly valued skills required for the production of seat covers, which is very important for the company. However, the Client noted that gender became less of a priority when Dolidol was hit by the Covid-19 crisis and when the joint venture with a partner company ended. The company had to focus on production and cost cutting.

Box 4: Women in the labour force, agricultural sector and access to finance in Morocco

Based on a World Bank publication in 2022, the participation of women in the labour force stands at 21.4% in Morocco.³¹

Women are the main stakeholders in the agriculture sector, accounting for almost 50% of the rural population in Morocco where agriculture is the main economic activity.³² Despite their dominance in the sector, women's work is either unpaid or underpaid and they lack access to land, finance and technical advice. In addition, women's land ownership does not correspond to their participation rate in the sector; they own 7% and 1% of land in the urban and rural areas, respectively.³³

Women in Morocco have challenges accessing loans, mostly due to a lack of collateral, which limits their opportunities to apply for and receive loans.³⁴ There are also significant gender gaps in access to other areas of finance. These challenges are even more pronounced in rural areas, where underdeveloped key rural infrastructure and poor access to education limits wider economic opportunities. Based on a study by the Islamic Development Bank, only 40% of women have access to finance compared to 92.5% of men as they lack immovable collateral to guarantee their loans.³⁵

Source: World Bank, AfDB, Islamic Development Bank. Refer to footnotes for details.

30. In Albania, DigitAlb and APM explained that hiring skilled women is highly relevant for the company, but efforts depend on the nature of work to be undertaken by employees. For example, DigitAlb focuses on hiring women programmers and is less likely to pursue a policy of hiring women for work that requires heavy loads or night-time shifts. In the case of APM, the company had trouble retaining trained engineers who often leave quickly for better opportunities. The company noted that targeting women engineers was beneficial because they noticed that women tend to be committed to the company in the long-term.

³¹ <https://genderdata.worldbank.org/countries/morocco/>

³² African Development Bank (2016), National Irrigation Water Saving Program Support: https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Morocco_-_National_Irrigation_Water_Saving_Prog_PAPNEEI.PDF

³³ Islamic Development Bank (2019), Morocco Country gender Profile: <https://www.isdb.org/women-empowerment/publications/country-gender-profile-morocco>

³⁴ Gender-Responsive Green Finance in Morocco – Country Level Baseline Assessment, Final Report, September 2021

³⁵ Islamic Development Bank (2019), Morocco Country gender Profile: <https://www.isdb.org/women-empowerment/publications/country-gender-profile-morocco>

31. Some projects earmarked as gender additional are not gender specific, though they target inclusiveness like sector skills development. The Infrastructure and Tourism-Enabling programme project in Albania focuses on enhancing skills in the tourism sector. As per the GEI portfolio list in Annex 2, this project is classified as gender additional. IEvD prepared a RF for the gender component of the project based on the board document. GEI asserted that although the project “has a component focusing on support to women-led SMEs, aiming to increase participation of women-led businesses in high value-added tourism value chains, there is no intentionality to promote gender equality”.

IEvD believes that if the project is not intentionally promoting gender equality, it should not be classified as gender additional. IEvD considers that a project that lacks intentionality to promote gender equality in the tourism sector in Albania is a missed opportunity. As per the board document, women are under-represented across all levels of employment in the tourism sector, where they only account for 34% of the overall workforce.³⁶ In addition, many women working in the sector remain engaged in unpaid labour in family businesses. Therefore, there is room for EBRD to support gender equality in the tourism sector in Albania.

32. Despite baseline reports on the banking sector prepared by EBRD gender experts identifying gender gaps for green finance in Morocco, some financial institutions consider that the introduction of gender perspectives under GEFF projects is not relevant. In relation to the financial sector projects in Morocco (GEFF projects), IEvD had access to a baseline report about gender-responsive green finance in Morocco prepared by experts who were hired by EBRD. The report stressed the need to raise awareness among FIs on the importance of green financing for women through the training of PFI staff on gender considerations and facilitating loans for women. Based on an interview with one of the PFIs (BoA), gender was not relevant to its selection of borrowers and the bank focused on risk analysis and collateral criteria to make loans. BoA believed that building the capacity of women working in SMEs would have been more useful to female borrowers, rather than focusing on the lending capacity of FIs. BoA also explained that it did not need training on gender inclusion since it received similar training from other institutions.

33. The Government of Albania has adopted a National Strategy for Gender Equality (NSGE) 2021-2030, which is aligned to EBRD's gender strategies. The strategy consists of four main strategic goals, which include specific objectives that reflect the need to add new dimensions to address gender equality issues. The strategic goals aim to i) fulfil the economic and social rights of women, including the reduction of barriers keeping women from the labour market and increased access to decent work, ii) ensure the equal participation, representation and leadership rights of women and men, iii) reduce all forms of harmful practices, gender-based violence and domestic violence and iv) apply gender mainstreaming as the main tool to achieve gender equality and gender justice.

34. IEvD found that the Albanian projects with gender activities under the project cluster respond to the priorities of the NSGE. The Tourism and Infrastructure Development Programme project aims to build the skills of women and women-led SMEs consistent with the first objective of the strategy.

³⁶ BDS21-093, Albania, 2020- Albania: Albania Infrastructure and Tourism-Enabling Project

In addition, other projects, like DigitAlb and Alb Star, aim to adopt policies that ensure health and safety, including those related to gender-based violence.

Alignment with donors' priorities

35. This section evaluates the investment and TC projects relevance against donors' priorities. The EBRD's gender-related activities in Albania and Morocco are also funded by donors, including the Shareholder Special Fund (SSF), the GCF, the European Union (EU) and the Government of Japan.

36. **The SSF** activities show a strong commitment to promoting gender inclusion and equality of opportunity across its operations, aligning with EBRD's broader strategies and goals in this area.

37. **FI sector projects in Morocco align with the SSF's strong emphasis on gender inclusion within green projects.** SSF actively supports green financing initiatives, such as renewable energy projects and sustainable infrastructure, with a dedicated focus on gender considerations. The projects funded with the SSF have mainstreamed gender inclusion by addressing the specific needs and opportunities for women and other gender-diverse groups. Furthermore, the SSF engages in policy dialogue to advocate for gender-responsive policies and practices, ensuring that gender inclusion is a fundamental aspect of its commitment.

38. **The GCF maintains that gender equality and responsiveness are a core element of its strategic goals, which means all the co-financed projects with EBRD have gender assessments and action plans.** GCF prides itself on being the first climate finance mechanism to mainstream gender perspectives from the outset of its operations as an essential decision-making element for the deployment of its resources. In Morocco, GCF co-finances the Saiss and Garet project and the three projects under GEFF, which include a gender component. All the projects involved gender assessments and gender action plans. The projects under GEFF tackle building the capacity of staff in PFIs. Based on the interviews and the 2022 report of the GEFF, future activities should also include enhancing awareness amongst female entrepreneurs.³⁷

39. **EBRD claims that projects under the GEFF framework align with the GCF gender objectives in the GCF 2020-2023 Strategy, although in practice this varies according to the client.**³⁸ These objectives continue to advance best practice policies and standards on environment and social safeguards, focusing on gender inclusion and mainstreaming.

40. **The EU also co-finances the GEFF projects, which are in-line with the EU's commitment to promote gender equality and mainstream gender considerations.** The EU delegation in Morocco shared a result framework for EU activities in the region with IEvD, which includes objectives on empowering women through financial inclusion under its Strategic Priority 2: Women's Economic and Social Empowerment (Annex 7).

³⁷ Annual Performance Report 2022 (APR) FP025: GCF-EBRD Sustainable Energy Financing Facilities, EBRD

³⁸ Updated Strategic Plan for the GCF 2020-2023: <https://www.greenclimate.fund/document/updated-strategic-plan-green-climate-fund-2020-2023>

41. Japan is an active donor and aligned with the EBRD's strategic priority of gender equality. The Government of Japan co-finances the APM Welding Academy's skill development project in Albania.

Projects results

Box 5: Key findings under effectiveness

- Results in terms of gender inclusion have been difficult to document due to a lack of basic monitoring and reporting in the project design and delays in project implementation due to Covid-19.
- IEvD verified results under SPGE Goal 1 (*Building Inclusive and Gender Responsive Financial Systems and Business Environment*) related to building the capacity of PFIs staff and extending loans to female beneficiaries.
- IEvD verified results under SPGE Goal 2 (*Broadening Access to Skills, Employment and Sustainable Livelihoods*) related to building skills of women.
- IEvD expects future results will be reported under SPGE Goal 3 (*Creating Inclusive and Gender Responsive Services and Public Goods*) upon the completion of the infrastructure development of the dam in the Saïss region.
- IEvD found that five projects appear to have achieved results on gender inclusion, but it is unable to verify exact figures due to a lack of detailed reporting.
- Four projects have not started their gender activities and lack concrete results. Two of the projects, the Saïss and Garet project in Morocco and the OSHEE COVID-19 RESPONSE project in Albania, have potential to yield results related to gender inclusion.
- IEvD could not assess to what extent infrastructure projects under the Skills Development goal in Albania have a gender component, as they lack targets on gender inclusion (such as the Road Connectivity project and the Tourism and Infrastructure Programme).
- IEvD identified four factors that contributed to the achievement of gender results, from i) close collaboration between GEI and the banking OLs, ii) regular communication with clients, iii) existence of baselines, clear targets and indicators and iv) clients' commitment to international standards on gender equality (i.e., WEPS).

General clarifications

42. This effectiveness section assesses the achievement of results of the sample investment projects against the three goals of the SPGEs (2016-2020) and (2021-2025). It also evaluates to what extent the outputs and outcomes stated in approval documents have been achieved. The section also reviews the selected TC projects.

43. IEvD analyses relies on mixed methods. These include the i) review of project documents, such as board and approval documents, TIMs reviews, projects monitoring reports and produced documents like baselines, action plans and inception reports and ii) interviews with OLs, GEI managers and clients. This included private sector representatives, such as banks and companies and public sector counterparts, like MAPMDREF. It also encompasses project consultants and beneficiaries of one RSF project (DigitAlb).

44. IEvD created RF for projects that have set objectives at the design stage on gender and related activities. The RFs are established based on board and approval documents, as well as gender action plans if available. IEvD uses the RF to understand the design of the gender aspects of the projects and their progress. IEvD shared the RF with the GEI managers involved in the evaluated projects for feedback. The final RFs are in Annex 6.

45. IEvD acknowledges that the gender SMART tag introduced in 2021 is an important milestone, which facilitates the classification of projects and the introduction of relevant objectives and activities.

46. As already explained under the relevance section, some projects selected at the Approach Paper stage do not have proven gender activities. Therefore, the effectiveness assessment covers 13 projects, including the TCs:

- i) Eleven projects with a RF recreated by IEvD; including seven projects in Morocco (Saïss and Garet, VLS, Dolidol, PSA Peugeot and three GEFF projects) and four projects in Albania (APM Welding Academy (TC), Road Connectivity, Infrastructure and Tourism and OSHEE COVID-19 RESPONSE).
- ii) Two projects under the RSF, including EFA Solution and DigitAlb investment projects in Albania.³⁹

47. IEvD has faced challenges in documenting the achievements of the projects due to several reasons, such as:

- **Delays in projects' implementation**, especially in the Infrastructure and ICA sectors in Albania and Morocco due to Covid-19. More results are expected in the coming months, as several

³⁹ In the case of the RSF projects, a RF was not possible to establish based on the project approval documents, but there was a gender diagnostic (prepared by the GEI team and the OLs) and a progress report.

projects have not started the implementation of the gender activities at the time of this evaluation.

- **Lack of baselines, targets and indicators.** IEvD found that certain **monitoring reports lack important details** to provide accurate and comprehensive results. For example, the gender report on EFA Solution's achievements includes data on hired women, trained women and multiple training sessions. However, the information is based on percentages without baselines and total employment figures, which does not allow IEvD to determine the number of women employed at the company relative to men.
- **Unprecise targets** could be misleading while assessing achievements of results. For example, under the corporate gender-related projects in Morocco, Dolidol recorded achieving the indicator related to the increase in the number of women (share of female employees in the total number of employees). However, the increase in the number of hired women is attributable to a merger, which involved the addition of 35 female employees in Nigeria. While it is true that the indicator has been achieved, this achievement does not contribute positively to the labour market in Morocco.
- **Unfeasibility of having meetings** with all clients is another factor that hindered the assessment of results. IEvD tried several times to meet with as many clients as possible to triangulate the information provided internally. It was only possible to meet with two clients and two beneficiaries in Albania and three clients in Morocco. OLs explained that once TC activities are terminated, there is no follow up with clients unless there is a consecutive transaction.

48. **IEvD identified factors that contributed to the positive progression or achievement of results.** During the evaluation mission, it was noticed that there is **stronger commitment** towards gender inclusion from the clients **when GEI works closely with OLs**. In the same vein, **visits to clients by GEI have a positive influence** on the consideration of gender by the client. This factor was particularly evident in the Saïss and Garet project in Morocco and DigitAlb in Albania, as detailed in the coming sections. IEvD recognises that GEI has limited capacity to be fully involved in all gender-related projects. Several staff in GEI expressed that workload limits the amount of time dedicated to follow ups on projects' implementation and monitoring.

Project achievements vis-à-vis SPGE goals

49. This section assesses the results achieved in terms of the three SPGEs goals, namely i) building inclusive and gender responsive financial systems and business environment, ii) broadening access to skills, employment and sustainable livelihoods and iii) creating inclusive and gender responsive services and public goods. Table 4 illustrates the results achieved vis-à-vis these three SPGE goals.

Table 4: Achieved results vis-à-vis SPGE goals

Goal 1: Building Inclusive and Gender Responsive Financial Systems and Business Environment	Goal 2: Broadening Access to Skills, Employment and Sustainable Livelihoods	Goal 3: Creating Inclusive and Gender Responsive Services and Public Goods	Unexpected Results
<p>Five clients (three in Albania and two in Morocco) increased the number of women employees.</p> <p>Three PFIs in Morocco increased the capacity of staff, 35 of which are women employees.</p> <p>502 women have been employed due to EBRD projects (five in Albania and 497 in Morocco).⁴⁰</p> <p>Three clients in Morocco supported 26 women-led businesses through loans.</p>	<p>Three clients (one in Morocco and two in Albania) adopted HR policies and/or action plans to increase gender equality.</p> <p>There have been reports on training women on-site in Albania (with EFA Solution), however the exact number of women benefiting from the training is only provided for 2021. The 2022 figures are not clear.⁴¹</p>		<p>One Client is a UN WEPS signatory.</p> <p>One Client is applying for UN WEPS signatory.</p>

EBRD's gender activities support access to finance and entrepreneurship

50. IEvD found that at least five clients (two clients in Morocco: Peugeot and Dolidol, and three clients in Albania: DigitAlb, EFA Solution and APM) have hired women due to EBRD projects. According to monitoring reports, more than 500 women have been employed in connection with projects in both Morocco and Albania.

51. Under the GEF projects with gender activities in Morocco (i.e., BMCI, CIH and BMCE/BoA), 26 women benefited from GEF loans. Precise information on the use of loans and the type of businesses that benefitted from these loans was not provided. The figure disaggregated by PFIs was not available either. The 26 loans correspond to the total amount of loans provided by three banks: BMCE, BMCI and CIH. IEvD notes that a lack of information on disaggregated reporting results is a missed opportunity to provide a complete picture of results by clients/PFI.

52. GEI reports that 35 female employees out of 64 in the three aforementioned banks in Morocco received training on gender mainstreaming in green financing.

⁴⁰ The number should be higher, however a lack of proper reporting means it is difficult to provide the exact number. For example, EFA Solution in Albania provided a report on training and hiring women, but provided percentages without a baseline and target.

⁴¹ In 2022, the figures provided showed that 280 participated in training (99% female) and 265 participated in training in 2023 year-to-date (100% female). These figures do not indicate the number of women trained, as the figure of the total number of staff trained is not given.

EBRD's gender activities support access to skills, employment and livelihoods

53. IEvD found that three clients have adopted HR policies to increase female employment, as per Annex 4, The clients are one in Morocco (PSA Peugeot) and two in Albania (DigitAlb and EFA Solution).

54. IEvD acknowledges that women have received training on-site under the EFA Solution in Albania. However, it was not possible to confirm the exact number of women trained in 2022 based on the information provided in EFA Solution's client report and a lack of baseline data. In addition, it was not possible to assess the exact number of women attending trainings.

EBRD's gender activities enhance access to services and public goods

55. IEvD could not assess if any women benefited from access to services and public goods through the investments and TC activities under the evaluated sample. However, it is expected that this benefit can be achieved through the future implementation of the Saïss and Garet project in Morocco. As per the project document, IEvD notes that the infrastructure development of the dam in the region of Saïss is expected to bring economic opportunities for women. Approximately 200 women will be trained on subsistence farming, climate change adaptation practices and sustainable commercial agriculture. In addition, the EBRD project aims to establish a gender policy and institutional framework for MAPMDREF, which will strengthen the integration of gender into the Green Generation National Strategy.

Unexpected results

56. Two projects have achieved unexpected results:

- In Morocco, Peugeot/Stellantis signed the UN Women WEPs in March 2023.
- In Albania, EFA Solution is working on signing the UN Women WEPs.

57. Such steps are significant as signing the WEPs marks companies' commitment towards gender equality, diversity and inclusion (DE&I).

Box 6: Definition of UN Women WEPs

The Women's Empowerment Principles (WEPs) are a set of principles offering guidance to businesses on how to advance gender equality and women's empowerment in the workplace, marketplace and community. Established by UN Women and UN Global Compact, the WEPs are informed by international labour and human rights standards. They are grounded in the recognition that businesses have a stake in, and a responsibility for, gender equality and women's empowerment.

WEPs are a primary vehicle for corporate delivery on gender equality dimensions of the 2030 agenda and the United Nations Sustainable Development Goals (SDGs) by 2030. By joining the WEPs community, a company's Chief Executive Officer (CEO) signals a commitment to this agenda at the highest levels of the company. It reflects an intention to work collaboratively in

multi-stakeholder networks to foster business practices that empower women. These include equal pay for work of equal value, gender-responsive supply chain practices and zero tolerance against sexual harassment in the workplace.

The seven principles of the WEPs are:

1. Establish high level corporate leadership for gender equality
2. Treat all women and men fairly at work
3. Ensure the health, safety and well-being of all women and men workers
4. Promote education, training and professional development for women
5. Implement enterprise development, supply chain and marketing practices that empower women
6. Promote equality through community initiatives and advocacy
7. Measure and publicly report on progress to achieve gender equality

Source: <https://www.weps.org/about>

Project achievements vis-à-vis outcomes and outputs

58. This section evaluates to what extent the outcomes and outputs of the projects stated in the project documents have been achieved. Annex 5 provides a detailed picture of the achievements of outputs and outcomes under the projects.

59. Under the ICA sector in Morocco, IEvD identified two projects with achievements.

The first project with achievement is Peugeot PSA/Stellantis in Morocco,⁴² which exceeded its targets. As illustrated in the results table in Annex 5 produced by IEvD, Peugeot established an Equality of Opportunity Plan that set a target of 625 women employed from a baseline of 60. Based on the 2022 TIMS review, Peugeot exceeded the target by hiring 700 women. IEvD could not meet with the Client despite attempts to organise a meeting through the OL. Meeting with the Client would have provided more accurate reporting on results, such as details of the positions held by the hired women in the company and the impact of EBRD's involvement.

60. Dolidol in Morocco has recorded partial achievement of results. The company has reached half of its target; 35 women hired through the project versus a target of 70 women. The number of employed women was reached through the merger of Dolidol with a Nigerian company. The increase in the number of employed women is attributable to women employed in Nigeria. There is no information on the changes, if any, on the number of women hired in Morocco.

61. During an IEvD interview with Dolidol, the company confirmed the importance of hiring women because they possess the skills required to produce seat covers. However, the Client had difficulties retaining women due to financial difficulties, cultural barriers and problems that women faced, including getting transport to remote areas where factories are based. Dolidol discussed with EBRD

⁴² Fiat Chrysler and Peugeot-maker PSA complete merger to become Stellantis in 2020.

how to implement an action plan, which would be aimed at increasing female employees up to 18% of the workforce in 2018. At that time, the Client had a joint venture with a Spanish company, which has since declared bankruptcy. That situation, followed by Covid-19, negatively impacted Dolidol. As a result, the company could not meet its commitment to set a gender action plan and to increase women's employment. Dolidol is committed to increase women's employment to 12% by 2024. The company showed interest in getting further support from EBRD to develop a gender action plan in the future.

62. Under the TC for the ICA projects in Morocco, two roadmaps were developed: (i) an Industrial Acceleration Plan Development Roadmap for Vocational Training and (ii) an Industry Recovery Plan: Programme for Development of Technical and Soft Skills. However, IEvD could not identify the elements of gender inclusion in the plans. GEI explained that the roadmaps should not have been classified as gender additional since the goal of both studies focused on youth inclusion and access to skills. GEI noted that the goal of these projects aimed at supporting youth inclusion and does not relate to gender additionality. IEvD notes that this gender inclusive TC list was sent by the GEI team.

63. Six clients/projects have recorded results, but it is not possible to assess if they have achieved the objectives as they do not have clear baselines, indicators or targets.

64. Of these six clients, three are under the GEFf projects in Morocco with CHI, BMCE (BoA) and BMCI. For these projects, a baseline assessment was produced under a TC component to meet the requirements of the GEFf regional framework. The assessment explained the difficulties faced by Moroccan women to access loans and recommended that training should be given to women entrepreneurs, in addition to facilitating loans to women and women-led businesses. IEvD had access to the monitoring reports completed by an external consultant hired by EBRD on the three PFIs on an aggregated basis. It is not possible to assess the outcomes due to a lack of targets. For instance, outcome one is measured with the number of loans extended to women by PFI. As previously mentioned, while the consultant report is dated August 2023 and records that 26 women benefited from loans, it does not provide the target for each PFI.

65. The PFIs also participated in training for women and green finance, but the numbers provided are not disclosed by PFI. The GEI team explained that the decision on activities and targets are up to each client/PFI. Each PFI decides on the reporting on gender-related activities. IEvD could argue that such an approach does not secure the clients' commitment towards gender inclusion. BoA explained that since gender inclusion is not a TI objective under GEFf, it is not mandatory to set targets related to gender inclusion. BoA also claimed that including gender activities in green lines like GEFf, creates confusion and can be perceived as discriminatory. BoA stated that supporting women through loans is more beneficial if the project targets specifically women and that BoA already does this through other products. BoA also explained how its position as a bank means its most important criterion is the risk assessment of the borrowers, regardless of gender.

66. Three projects in Albania recorded an increase in women employment. These projects are APM Welding Academy (TC), DigitAlb and EFA Solution. The projects' reports on gender provided information on increased employment, implementation of action plans and training on-site. Annex

5 summarised the results achieved. However, it is not possible to assess if the projects achieved the objectives as there was no mention of specific gender targets, indicators or baselines in the project approval documents. There was a gender diagnostic for these projects, but it does not provide baselines or targets.

67. IEvD notes that reporting on a specific number without having a baseline to track progress or a specific target impedes an adequate monitoring and evaluation of projects. To measure effectiveness, a project design should include an objective, target, baseline and an indicator to illustrate if the project is likely to achieve its goals or not.

68. DigitAlb recorded successful employment of three young women after partnering with the Polytechnic University of Tirana. The company is also working on promoting women at a senior level. Two women who have been hired by DigitAlb after an internship were satisfied with the programme that led to their offer of employment and the company's HR policies, like flexible working hours and the possibility to combine work and study. IEvD notes that the close collaboration of the GEI team with the OLs of the DigitAlb and EFA Solution projects contributed to the positive employment results.

69. **Four projects did not record any achievements of targets** as implementation did not start.

70. Despite being approved by the Board in 2017 and 2021 respectively, the Saïss and Garet project in Morocco and the OSHEE COVID-19 RESPONSE project in Albania had not started their implementation when this evaluation was completed. These two projects have gender activities at the design level. For example, the Saïss and Garet project aims to train 200 female farmers on agriculture and climate change and plans to support women by connecting them with other programmes, like WiB, to benefit from the access to finance and advisory services. The OSHEE COVID-19 RESPONSE project in Albania aims to train 250 young people, of which 50% are women.

71. Interviews for the Saïss and Garet project showed that the project has been delayed due to droughts in Morocco and Covid-19, but it is now on track. Most of the activities are due to be completed in 2024 when the construction of the Saïss dam is finished. Interviews with different stakeholders like the OL, GEI, MAPMDREF and consultants showed a high level of commitment towards the project. It was evident that the OL and the GEI manager in charge of the project coordinate closely and provide joint support to the Client.

72. MAPMDREF is particularly committed to the project and its gender activities and noted that the design of the project meets the priorities of the Ministry. The Ministry also showed satisfaction with EBRD staff and the consultants Agroconcept and A&K Advisors.

“The project was designed with EBRD, considering the Ministry's needs and priorities. We have a perfect relationship with EBRD and we appreciate its flexibility and the fluidity of communication.”

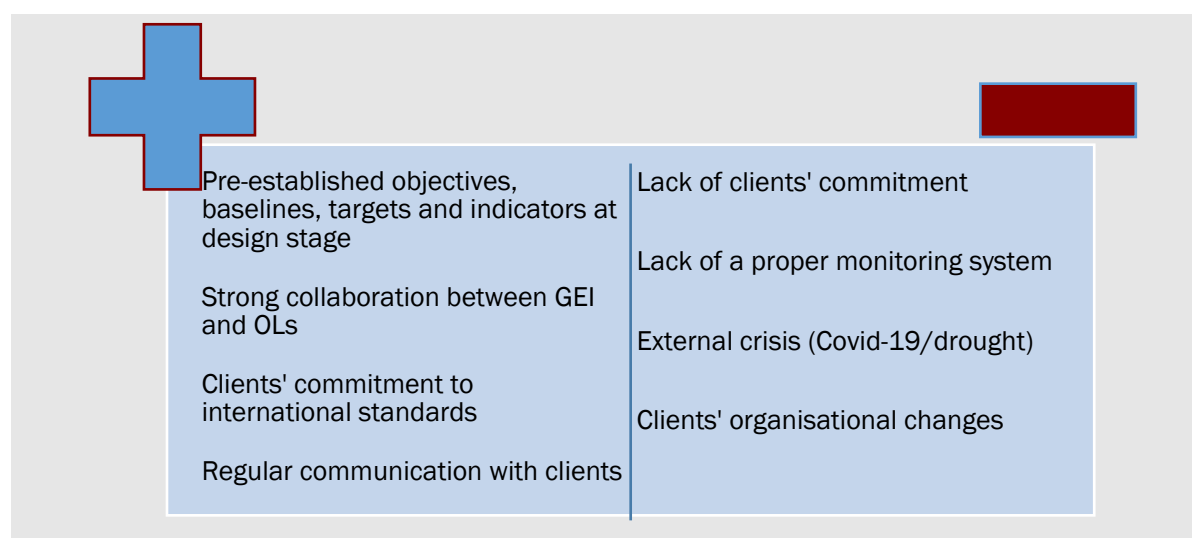
73. IEvD met with both consultancy firms. Agroconcept's staff possess agricultural, economic and environmental experience. In addition, they hired a woman as a consultant who understands the challenges and needs of rural women, as confirmed by MAPMDREF. Agroconcept is planning to network with cooperatives and civil society organisations, like Care, which previously worked in the

Saïss area to support women in agriculture. Such networking will increase the understanding of female farmers' needs and challenges. Under the TC for Policy Dialogue on Gender and Agriculture, A&K Advisors will work on supporting policy dialogue of MAPMDREF through a strategy, institutional framework and the setting of objectives and targets on gender-sensitive agricultural policies and practices. The target is set to be achieved by the end of 2025. The OL confirmed that the two consultants will benefit from each other's experience. The work of Agroconcept can serve as an example to be used in the Ministry's regional strategy. Agroconcept will start working on assessing challenges that female farmers face and potential opportunities for economic empowerment for women in the Saïss area.

74. The other two projects in Albania – the Road Connectivity project and the Tourism and Infrastructure project – are mainly targeting skills building and they do not have gender disaggregated targets. In fact, the Road Connectivity project specifies a target of building the skills of 60 young people regardless of gender. It can be inferred that the participation of women would be low if there are no specific targets or measures to build the skills of women in such sectors where most of the workforce and students are men. In the case of the Tourism and Infrastructure project, the board document states that 'targets will be monitored disaggregated by gender and women's participation will be strengthened through the development of a women in tourism outreach action plan', without specifying the target. Under this project, the Tourism Skills Council in Albania is expected to play a pivotal role in developing and maintaining a skilled and knowledgeable workforce within the tourism industry, with a gender inclusive lens.

75. **IEvD could not assess or track any recorded achievement or progress of two projects:** VLS in Morocco and Alb Star in Albania. Since both clients prepaid the loan, there is no relationship and therefore no follow up on the TC that was related to gender. IEvD notes that a lack of follow up creates a missed opportunity to document achievements, success stories and the sustainability of the EBRD's investments.

Figure 7: Factors facilitating or hindering results under the evaluated sample



Source: IEvD elaboration

76. IEvD also reviewed one project in Egypt with the Egyptian National Railways (ENR) and extracted the findings that are collected in Box 7. The RF of the gender component of ENR recreated by IEvD can be found in Annex 6.

Box 7: Case study of the Egyptian National Railways' Gender TCs – Phase I and II

In 2014, the Egyptian National Railways (ENR) became the focus of one of EBRD's first gender projects in Egypt via an investment operation for rolling stock. This followed the Arab Spring in 2011, concerns around women's safety and the commitment of Egypt's President to support women's empowerment, in line with the UN SDGs. EBRD had also recently begun operations in Egypt in 2012 and introduced its first Strategic Gender Initiative for a more systematic and focused approach to gender across the Bank's projects in 2013. In 2015, a national strategy to combat violence against women in Egypt was launched by the National Council for Women (NCW).

In 2014, at the invitation of and with particular interest from ENR's top management, EBRD included a gender component as part of a railways restructuring project. This involved a €126 million loan for the procurement of six new train sets for the Cairo/Alexandria route, to establish areas for future work around safe and inclusive transport services for women and men. This loan came with a broad package of donor funded TC support for multiple areas of restructuring within ENR. The assessment and recommendations related to gender led to multiple prospective areas for future work, from which ENR could choose to focus on in the future. The gender TC of €67,500 was funded by the multi-donor Gender Advisory Programme fund.

The gender needs assessment and recommendations focused on the passenger experience and consideration of best practices in other countries. They were put together by consultancy firm Vectos and involved a review of initiatives taken in other countries to improve transport for women; focus group discussions between passengers, non-passengers and ENR management; and a survey of rail-users. It resulted in a report with 30 recommendations, including 13 for management, 11 for operations and six for the design of new trains in order of priority.

The consultants took a collaborative approach to the dissemination of the assessment's findings by inviting feedback from ENR staff. It held a one-day training workshop at the conclusion of the gender assessment and recommendations process.

In 2017, under a second EBRD investment operation of €290 million for 100 locomotives, ENR and the National Council of Women (NCW) welcomed a Phase II gender project with EBRD to tackle gender-based violence in line with Egypt's 2015. It followed up on the Phase I report and the launch of a gender safety awareness campaign on Egypt's railways. It also followed up on an institutional strengthening plan to deal with gender-based violence. It was funded by the multi-donor Gender Advisory Programme fund, at a cost of €275,000. The Gender Phase II TC was closely aligned with the SPGE 2016-2020, addressing the objective: 'Creating Inclusive and Gender Responsive Services and Public Goods'.

The institutional strengthening plan was thorough and included multiple elements to promote ENR's institutional responsiveness and awareness. It included a new management structure for reporting gender-based violence incidents with a prevention committee and gender focal point, a Gender-Based Violence Policy for staff and a protocol for the public to report incidents.

The training provided was appreciated. However, more is needed for ENR staff, according to NCW, as many employees confuse complaints with customer service. Training was rolled out by CID consulting for the executive committee, complaints committee, call center and security staff and train the trainer for up to 100 other staff members.

A large scale social and behavioral change communication (SBCC) campaign “El Sekka Aman”, or “The Railway is Safe”, was successfully rolled out in 2021 to empower women with high visibility in two main stations on TV channels and on social media, attracting positive feedback. It targeted the public with key messages around safe transport for women and girls, a zero-tolerance approach and the new reporting system to help counter gender-based violence.

NCW's support was instrumental by offering free legal representation to complainants where needed and liaising with relevant government ministries where required. Without the NCW's support it would have been much more difficult for ENR to process complaints and to liaise with other relevant ministries, such as the Ministry of the Interior and the Ministry of Justice.

NCW's input on the campaign design and wording was invaluable to the delivery since the management consultants had no past experience in gender projects and had to hire an external specialist gender advisor. The consultants struggled to meet ENR and NCW's requirements due to a lack of experience. They lacked creativity and flexibility, according to NCW, but they accepted NCW's directions to complete the assignment.

The NCW explained police are present on every train on the ENR network for passengers to report incidents. However, more police training on women's issues would be welcomed and supported by the Ministry of Interior.

After the conclusion of the awareness raising campaign, no follow up public survey was possible due to government approval taking longer than expected. It was expected that the survey would take place within two months of the conclusion of the campaign whilst the public's memory was fresh, but this was not possible.

The ENR gender focal point and prevention committee that was introduced as part of the institutional strengthening plan is no longer in use since the completion of the project, with complaints channelled through a regular complaints system. Complaints are dealt with swiftly according to reports to IEvD.

The NCW and ENR welcome future collaborations and larger campaigns. The rail network is large and this campaign took place at only two main stations, Rameses and Tanta, although it had a broader reach through media outlets.

IEvD had limited data to assess impact, due to a lack of a timely post passenger survey. Data on the number of passengers showed a slight increase in female passengers, but this can be explained by seasonal fluctuations and changing Covid-19 restrictions in 2021. However, social media activity around the campaign was strong and showed success in terms of reach and positive receptions.



Projects Sustainability

Box 8: Key findings under sustainability

- Four clients in Albania (DigitAlb, EFA Solution and APM Welding Academy) and one in Morocco (Peugeot PSA) demonstrate sustainability of results beyond the life of the project.
- Capacity building activities, gender action plans and produced training materials are the main sustainability elements found in the sample of projects in this cluster evaluation.
- Sustainability of gender inclusion is strengthened when clients are committed to international standards, like WEPS.

77. Under this section IEvD assesses the extent to which the benefits of the gender-related investments projects and TCs are maintained after the end of EBRD's involvement.

78. The sustainability of several projects is found in the skills and knowledge that women gained, in the materials produced and still used, and in the established gender action plans, skills councils and national strategies that were or will be implemented.

Table 5: Sustainability factors by project

Country	Project	Comment on sustainability
Albania	RSF-Union Bank DigitAlb_OTT_Purpose Facility	The sustainability factors are the Gender Action Plan and onsite technical training which lead to an increase in employment.
Albania	RSF - OTP EFA Solution	The sustainability aspects are the gender action plan, training and employment of women, retention of new employees through incentives such as building skills and increased salary. In addition, EFA Solution is applying for the signatory of UN Women WEPS.
Albania	APM Welding Academy (TC)	The sustainability element is the produced material under the TC. APM confirms that it still uses the materials produced to train new employees.
Albania	Tourism Skills Council (TC)	The skills council will be an important element of sustainability through the offer of continuous education and training to match the employment demands of the sector.
Morocco	Peugeot	The sustainability aspect under this project is the equality of opportunity plan produced. Peugeot also follows international standards like UN Women WEPS, which requires company's commitment toward gender equality and these international standards represent a clear element of sustainability under the project.
Morocco	GEFF	Training materials represent a sustainability aspect under this project since it is expected that PFIs will use the training presentations on women inclusion in green finance loans.

Source: IEvD elaboration

Projects with evidenced sustainability elements

79. IEvD identifies the following elements which denote the sustainability of EBRD investments and TC projects:

i) Training and capacity building activities: Training and capacity building activities provided by EBRD under the cluster projects in Albania and Morocco are elements of sustainability and can

provide benefits for the client after EBRD's support. This is the case of DigitAlb and EFA solution in Albania. The internship and onsite trainings provided led to an increase of women employment in the companies. IEvD interviewed two beneficiaries of the training with DigitAlb that are currently employed in the company and satisfied the company's HR policies and working arrangements.

Another EBRD Client, APM, had a different experience. Part of the staff left the company after receiving training to look for better opportunities in Albania and abroad. APM explained that training alone is not sufficient, and incentives, like an increase in salary, need to be implemented to guarantee the commitment of trained persons in the medium to long-term.

ii) Training course materials: EBRD has provided support for the development of training materials for projects such as the APM Welding Academy. APM confirmed that these course materials are still used to train new engineers.

In the case of GEFF projects, the presentation about gender mainstreaming in green financing provided to PFIs could plant the seeds for future consideration of gender in green financing but the IEvD could not find evidence that these presentations are being used by PFIs.

iii) Gender action plans: Sustainability is also ensured through clients' commitment to gender action plans such as EFA solutions, DigitAlb and Peugeot. For the three clients, adopting gender policies or equality of opportunity plans are part of clients' bylaws.

Dolidol stated that the gender actions were discussed with EBRD but were not documented and policies were not adopted. Therefore, there was no formal commitment which could be reported as an element of sustainability.

iv) International certificates: IEvD found two clients who are committed to international gender equality standards which guarantee sustainability: i) Peugeot/Stellantis, signed the UN Women WEPs in March 2023, and, ii) EFA Solution is in the process of signing the WEPs.

The future achievement regarding the establishment of the Tourism Skills Council in Albania will also be an important step which increases the sustainability prospects of the project. The council is a key step to creating and maintaining skills in the tourism sector in Albania with a gender inclusive lens. It is expected to offer continuous education and to ensure workforce is well-equipped to meet evolving demands of the tourism sector.

Projects with potential sustainability

80. Certain projects from the sample can be sustainable in the future but due to the delays of implementation the sustainability aspect is not possible to assess at this time.

81. The Saïss and Garet project could have long term results beyond EBRD's involvement through i) increasing knowledge amongst female farmers and ii) providing help to establish businesses (connecting women with other programmes like WiB). The project also plans to connect female farmers with cooperatives, which promote the sustainability of women's businesses by offering access to resources, training, market opportunities and networking.

The gender strategy which will result from the Saïss and Garet project, is also expected to have an impact beyond the life of the project and offer services to support female farmers. The sustainability is expected to come from the observed commitment of MAPMDREF, as such strategy aligns with “Generation Green 2020-2023” which aims to support modernisation and increased competitiveness of the agricultural sector, including by creating a new generation of agricultural men and women workers and entrepreneurs.⁴³

Projects where no assessment of sustainability is possible

82. The skills building projects in Albania which include the Tourism and Infrastructure, Road Connectivity and OSHEE COVID 19 Response projects have not started yet. Therefore, it is not possible to assess to which extent their results are sustainable after EBRD's involvement.

⁴³ OECD, Promoting investment climate reforms in Morocco's agri-food sector-Issues Paper for the First Private Sector Dialogue, 2021: <https://www.oecd.org/mena/eu-oecd-mediterranean-investment/EU-Issues-paper-agri-food-Morocco-EN.pdf>

Annex 2. GEI dataset

Country	DTM ID	Frame work	Inclusive Investments	Year	Sector	Portfflo Type	TI	Gender	Youth	Reglo nal	Other (specify)	Gender projects	EBRD Investment amount in €
Albania	50123		Albania Regional and Local Roads Connectivity (inclusive procurement)	2020	Transport (Infra)	STATE	Yes		1		Skills & Employment	Yes	€ 43,844,265.17
Albania	49351		Albania Infrastructure and Tourism-Enabling Programme 1	2020	Property & Tourism (ICA)	STATE	Yes	Yes					€ 60,000,000.00
Albania	52360		VISP: OSHEE COVID-19 Response	2021	Energy (Infra)	STATE	Yes	Yes (Gender Additionality)	1		Skills and Employment		€ 70,000,000.00
Albania	52854	51160	RSF - Union Bank DigitAlb_OTT_TV Rights	2021	Telecommunications, Media and Technology (ICA)	PRIVATE	No	Yes (Gender Additionality)			Skills and Employment		€ 1,900,000.00
Albania	52855	51160	RSF - Union Bank DigitAlb_Multi-purpose Facility	2021	Telecommunications, Media and Technology (ICA)	PRIVATE	No	Yes (Gender Additionality)			Skills and Employment		€ 830,000.00
Albania	51568	49438	RSF - OTP Albania EFA Solution	2021	Manufacturing & Services (ICA)	PRIVATE	No	Yes (Gender Additionality)			Skills and Employment		€ 1,000,000.00
Albania	53012	49438	RSF - OTP Albania: Alb-Star	2021	Manufacturing & Services (ICA)	PRIVATE	No	Yes (Gender Additionality)			Skills and Employment		€ 2,500,000.00
Albania	53323	49438	RSF - OTP EFA Solution 2	2021	Manufacturing & Services (ICA)	PRIVATE	No	Yes (Gender Additionality)			Skills and Employment		€ 250,000.00
Morocco	48414		Saïss water conservation project	2017	Municipal and Environmental Infrastructure (Infra)	STATE	Yes	1		1		Yes	€ 120,000,000.00
Morocco	49991		DFF - Dolidol	2018	Manufacturing & Services (ICA)	PRIVATE	Yes	1				Yes	€ 9,374,160.43
Morocco	51003		Peugeot SA Schuldschein (PSA)	2019	Manufacturing & Services (ICA)	PRIVATE	Inclusion TI (focus Gender)						€ 75,000,000.00
Morocco	51249		VLS Morocco II (Varroc)	2019	Manufacturing & Services (ICA)	PRIVATE	Gender Additionality						€ 15,000,000.00

Morocco	50620	52305	GCF GEFF Regional FW - BMCE Bank	2019	FI (FI)	PRIVATE	Gender Additionality						€ 3,750,000.00
Morocco	50765	52305	GCF GEFF Regional FW - BMCE Bank - 2	2019	FI (FI)	PRIVATE	Gender Additionality						€ 3,750,000.00
Morocco	50287	50346	GCF GEFF Regional - Morocco Value Chain - SGMB	2019	FI (FI)	PRIVATE	Gender Additionality						€ 4,750,000.00
Morocco	51223		Saiss & Garet water conservation project (Saiss II)	2020	Municipal and Environmental Infrastructure (Infra)	STATE	Yes	1		1	Access to services		€ 150,000,000.00
Morocco	50951	52305	GCF GEFF Regional - BCP	2020	FI (FI)	PRIVATE	No	Yes			Finance and Entrepreneurship		€ 7,044,659.00
Morocco	50288	50346	GCF GEFF Regional - Morocco Value Chain - CDM	2020	FI (FI)	PRIVATE	No	Yes			Finance and Entrepreneurship		€ 15,000,000.00
Morocco	50285	50346	GCF GEFF Regional - Morocco Value Chain - BMCE	2020	FI (FI)	PRIVATE	No	Yes			Finance and Entrepreneurship		€ 15,000,000.00
Morocco	51002	50346	GCF GEFF Regional - Morocco Value Chain - BCP	2021	FI (FI)	PRIVATE	No	Yes (Gender Additionality)			Finance and Entrepreneurship		€ 20,814,936.00
Morocco	52688	52252	GCF GEFF FW - Morocco II - CIH Bank	2021	FI (FI)	PRIVATE	No	Yes (Gender Additionality)			Finance and Entrepreneurship		€ 18,750,000.00
Morocco	52775	52252	GCF GEFF FW - BMCI - GEFF II	2021	FI (FI)	PRIVATE	No	Yes (Gender Additionality)			Finance and Entrepreneurship		€ 23,750,000.00
Morocco	52509	52252	GCF GEFF FW - Bank of Africa (BMCE) - GEFF II	2021	FI (FI)	PRIVATE	No	Yes (Gender Additionality)					€ 18,750,000.00

Source: Gender and Economic Inclusion team

Annex 3. TCs with gender component

Contract number	TC title	DTM ID	Country	Sector	Start date	End date	TC Assignment Amount (EUR)	TCRS ID	Source of finance
C45019	Albania infra/tourism framework - Development of a private sector led Sector Skills Council (SSC) for Tourism and Hospitality	49351	Albania (SEE)	Cross	19/06/2020	18/06/2022	€ 150,000	8891	EU
C41814	APM Welding Academy: Development of learning materials, training of trainers and local outreach	49010	Albania (SEE)	Manufacturing & Services (ICA)	30/04/2019	30/10/2020	€ 74,975	1256	Japan
C45233	GCF	50346	Morocco (SEM ED)	FI (FI)	27/07/2020	23/01/2023	€ 74,950	9440	GCF
C45234	GEFF/GVC Morocco								
C43885	Industrial Acceleration Plan Development Roadmap for Vocational Training	n/a	Morocco (SEM ED)	Manufacturing & Services (ICA)	23/12/2019	27/01/2020	€ 69,900	1256	SSF 2016 SEMED
2021.00447	Diagnostic Study and Policy Recommendations to Boost Rural Women's Financial Inclusion in Morocco	47424	Morocco (SEM ED)	FI (FI)	23/12/2021	26/08/2022	€ 71,185	12804	We-Fi fund
2021.00233	Industry Recovery Plan: Programme for Development of Technical and Soft Skills	n/a	Morocco (SEM ED)	Manufacturing & Services (ICA)	05/04/2021	14/05/2021	€ 60,000	14936	SECO

2021.00 54	Morocco Saiss and Garet Conservation , TC Support for Policy Dialogue on Gender and Agriculture	512 23	Moroc co (SEM ED)	Municipal and Environm ental Infrastruct ure (Infra)	23/05/2 022	29/12/2 023	€ 250,00 0	12326	SSF 2021 SEMED
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Source: Gender and Economic Inclusion team

Annex 4. Achieved results vis-à-vis SPGE goals

Project/Client	Goal 1: Building Inclusive and Gender Responsive Financial Systems and Business Environment	Goal 2: Broadening Access to Skills, Employment and Sustainable Livelihoods	Goal 3: Creating Inclusive and Gender Responsive Services and Public Goods	Unexpected Results	Comments
Infrastructure					
Morocco: Saïss & Garet Water Conservation Project					The Project aligns with all goals, but it did not start the gender activities yet
Albania: Regional and Local Roads Connectivity (inclusive procurement)					The project aligns with Goal 2, but it did not start yet
Albania: Infrastructure and Tourism-Enabling Programme					The project aligns with Goal 2, but it did not start yet
Albania: VISP OSHEE COVID-19 Response					The project aligns with Goal 2, but it did not start yet
Industry, Commerce and Agribusiness					
Morocco: DFF - Dolidol	Increasing the number of hired women: 188 ⁴⁴ from a baseline of 153-Result: total women hired: total women hired due to the project=35	There is no proof on adopted HR policies however, the client explained that there were discussions on gender inclusion with the OL			
Morocco: DFF - VLS					In theory the project aligns with Goal 2 but there is no tracking of results due to prepayment of the loan
Morocco: DFF - Peugeot	Increasing the number of hired women to 700 from a baseline of 235-Result: total women hired through the project=465	Adoption of HR Policy		Signing of UN Women WEPs	
Albania: Union Bank DigitAlb_OTT_TV Rights	Result: Hiring 3 women thanks to the programme	Adoption of HR Policy Training of women onsite			
Albania: RSF - OTP Albania EFA Solution	Increasing the number of hired women including through agreements with	Adoption of HR Policy Training of women onsite		Client is applying for UN Women WEPs Signatory	It is difficult to assess the exact number of women trained and women employed as the provided information are based on

⁴⁴ With the acquisition of Mouka (a Nigerian company operating in foam mattress sector), Dolidol overpassed the target of 170 female employees.

	the Association of Abused Women <u>Result:</u> 2 women hired	where training for women is provided			percentages without providing targets, baselines and totals
Albania: RSF - OTP Albania: Alb-Star					In theory the project aligns with Goal 2 but there is no evidence
Albania: APM Welding Academy	<u>Result:</u> 2 women who have been hired	Training of 14 Engineers onsite including of which 2 are women			
Financial Institutions- Green Economy Financing Facilities (GEFF) Framework Projects in Morocco					
GCF GEFF FW - Bank of Africa (BMCE) - GEFF II, GCF GEFF FW - Morocco II - CIH Bank and GCF GEFF FW - BMCI - GEFF II	Increasing Capacity of Staff of PFIs: <u>Results:</u> 54 PFI staff trained by end of 2022, of which 35 are women 10 PFI Senior management trained-No women in senior management were trained	Women receiving loans for business=26 for all three PFIs			Reporting is provided for all clients; no information was provided by PFI

Source: IEvD elaboration

Annex 5. Achieved results vis-à-vis outputs and outcomes

Country-Project/Result	Indicators and targets	Achieved?	Comments
Morocco-Saïss and Garet-Infrastructure – No results recorded yet- The Project activities on gender did not start			
Outcome 1: Capacity of women led MSMEs is increased	<ul style="list-style-type: none"> -At least 70 new women-led Micro, businesses created by Mid 2026 -At least 10% of women-led enterprises participating in the programme have received an external investment or obtained access to credit (eg via WiB) by 2025 -At least 20% of women-led enterprises participating in the programme have achieved increases in turnover by mid2026 -Institutions have capacity to support creation of women led businesses and support formalisation of female led informal activities in agriculture (from train the trainers and Output 2) 	No	
Outcome 2: Coherent policy and institutional framework established and the setting of objectives and targets on gender-sensitive agricultural policies and practices by end of 2025 MAPMDRE's policy capacities are strengthened for the integration of gender into the Plan Maroc Vert II also known as Green Generation Strategy ("PMV II" or "GGs")	<ul style="list-style-type: none"> -Gender sensitive policies are implemented -Gender sensitive objectives are adopted in the Morocco Green Generation Plan. 	No	
Output 1: A programme to promote and support women led agribusiness is established	<ul style="list-style-type: none"> -At least 20 trainers of trainers trained on technical aspects of sustainable agriculture and business management skills for agribusiness, and operating in women's cooperatives in the Saïss plain by 2025 -At least 2 partnerships with local stakeholders to provide training for women MSMEs by 2025 -Technical and business advice services available for women led MSMEs in Saïss (local stakeholder partnerships, WiB) -Women have access to inputs, market information (WiB programme, partnership with local stakeholders) -At least 200 women trained (30 per cent of those from the unpaid family employment category/subsistence farming) by 2025 	No	

	-Training on climate change adaptation practices and sustainable commercial agriculture		
Output 2: Adoption and implementation of a Gender Mainstreaming Roadmap as covenanted in the Loan Agreement to establish a gender policy and institutional framework for MAPMDREF by end of 2025	-Alignment of MAPMDREF's gender integration framework with other national gender strategies and programs and preparation of a Gender Mainstreaming Roadmap, and support for its adoption -Institutional capacity building on gender for MAPMDREF -Developing a pilot implementation guide for a Regional Agricultural Plan	No	
Output 3: Women entrepreneur business incubators established to promote the participation of women entrepreneurs in the agricultural sector by end of 2025	-Entrepreneurship baseline study -Needs assessment study of women entrepreneurs in 2 or 3 pilot regions -Implementation plan for the first 18 months of incubator activities) -Quarterly progress reports and M&E presentations	No	
Morocco-ICA-Dolido – Partial Achievement			
Long Term Outcome 1: The company's workforce will increase by a substantial number of women	-The client hires at least 70 more women, bringing its female workforce up to a total of 223 (from a current baseline of 153 (16 percent of total employment) - The company's female workforce will increase by at least 7 percentage points from the baseline of 16% to a target of 23%	Increasing the number of hired women: 188 ⁴⁵ from a baseline of 153-total women hired: total women hired due to the project=35	
Short-Term Outcome 1: The company adopts significant improvements in HR and other policies in line with the gender action plan for this project (implementation of action plan).	Policies established: -Towards attraction and recruitment: Increased recruitment of women in blue collar jobs -Towards attraction and recruitment: Increased internships for young women engineers -Towards retention and development: Increased creation of improved progression routes for female staff into management (such as improved and more formal women's networks, mentoring and transparent selection processes).	Can't be verified	

⁴⁵ With the acquisition of Mouka (a Nigerian company operating in foam mattress sector), Dolidol overpassed the target of 170 female employees.

Output1: Gender Action Plan developed for client in line with UN Women WEPs	Action Plan Developed	Cannot be verified	New CEO could not confirm if the action plan exists
Morocco-ICA-Peugeot S.A (PSA) – Results Achieved			
Long Term Outcome 1: The company's workforce will increase by a substantial number of women	-The client hires at least 565 more women across its operational divisions, bringing its female workforce up to a total of 625 (from a baseline of only 60) The client raises its female share of the workforce from 13 percent to at least 25 percent, representing a net increase of 12 percentage points.	Yes	Increasing the number of hired women 700 from a baseline of 235- total women hired due to the project=465
Short Term Outcome 1: The company adopts significant improvements in HR and other policies in line with the gender action plan for this project (implementation of action plan).	HR Policies developed: -Towards attraction and recruitment: Increased recruitment of women in blue collar jobs -Towards attraction and recruitment: Increased internships for young women engineers -Towards retention and development: Increased creation of improved progression routes for female staff into management (such as improved and more formal women's networks, mentoring and transparent selection processes). -Towards retrenchment: number of staff retrenched since introduction of improvements -Towards governance: Complaints/appeal mechanisms actively processing complaints	yes	Target achieved, PSA Morocco implemented EO policy throughout all operations in Morocco based on the Group's policies and practices.
Output 1: Gender Action Plan developed for client in line with EBRD strategy and Un Women-Women Economic Principals (WEP)	-Action plan covers: (i) attraction; (ii) recruitment; (iii) retention; (iv) development; (v) retrenchment; (vi) governance. (TIMS Ob 1.1)	Yes	Target achieved, PSA Morocco implemented Action Plan throughout all operations in Morocco based on the Group's policies and practices.
Morocco-ICA-VLS – Not Possible to track results- The Project activities did not start			
Long Term Outcome 1: The company's workforce will increase by a substantial number of women	-The client hires at least 436 more women across its operational divisions as part of expansion plans to hire more than 900 new employees, bringing its female workforce up to a total of at least 500 (from a current baseline of only 64)	Not possible to assess the VLS outcomes and outputs	It is a prepaid project, there is no follow up on the technical assistance part, therefore, there is no information on the gender component.

Short Term Outcome 1: The company adopts significant improvements in HR and other policies in line with the gender action plan for this project (implementation of action plan).	HR Policies developed: -Towards attraction and recruitment: Increased recruitment of women in blue collar jobs -Towards attraction and recruitment: Increased internships for young women engineers -Towards retention and development: Increased creation of improved progression routes for female staff into management (such as improved and more formal women's networks, mentoring and transparent selection processes). -Towards retrenchment: number of staff retrenched since introduction of improvements -Towards governance: Complaints/appeal mechanisms actively processing complaints		
Output 1: Gender Action Plan developed for client	-Action plan covers: (i) attraction; (ii) recruitment; (iii) retention; (iv) development; (v) retrenchment; (vi) governance		
Output 2: Partnership with private enterprise industry association to promote women's participation in non-traditional jobs	-EBRD facilitates a partnership between VLS Morocco and the Confédération Générale des Entreprises du Maroc (CGEM) or like promote the participation of women in non-traditional jobs		
Output 3: A new dedicated master of sciences (MSc) degree programme to train future engineers	-VLS Morocco worked with ENSA Tangier – an engineering school for applied sciences in Tangier – to launch a new dedicated Master of Sciences (MSc) degree programme to train future engineers in 'Optoelectronic Engineering', starting from 2020 -Launch of MSc degree programme at ENSA Tangier to train future engineers in 'Optoelectronic Engineering', starting from 2020		
Albania-TC-APM Welding Academy – Recorded Results-However, not possible to assess if the outcome is achieved since there are no objectives or targets			
Outcome 1: Enhanced skills of welding staff	-Number of trained people at APM (Target and sex disaggregation not provided)	There was no targets to assess if they are achieved or not	The <i>training of trainers</i> course had 14 attendees, 9 engineers (1 female) and 5 welding specialists (1 female)
Output 1: Tailored training programme developed and implemented	-Need Assessment analysis carried out	No information provided	
Albania-ICA-Infrastructure and Tourism Enabling Programme -No results recorded yet- The Project activities did not start			

Outcome 1: Enhanced skills among women and men working in the tourism and hospitality sector	-2000 people (disaggregated by gender) trained by December 2025 (Number or percentage of women is not provided) -200 civil servants and other experts working in the sector will be trained to improve their capacity to manage cultural heritage and natural sites by December 2025 (number or percentage of women and young people is not provided)	No	
Outcome 2: Enhanced capacity of women led SMEs	-No Indicators provided	No	
Outcome 3: policy engagement resulting in the establishment of a Tourism Sector Skills Council.	-Tourism Sector Skills Council is Established by December 2025	Yes	The council was established in November 2022 based on TIMS reviews and based on news release of EBRD ⁴⁶
Output 1: Baseline on Skills Needs Assessment in Tourism and Hospitality in Albania is undertaken	-Baseline assessment is produced (The assessment includes Socio-economic data for the Tourism and Hospitality (T&H) sector in Albania, workforce analysis in these sectors, recent key trends, skills supply and demands, challenges and opportunities, human capital gaps, relevant guidelines and policy measures to support tourism and hospitality skills development, analysis of best international practices).	No	
Output 2: Work-Based Training Programme accredited by the Ministry of Education is Developed with a gender lens	-5 Partnerships with VET Institutions Developed by December 2025 (baseline 0, Target 5) -10 training Modules with a focus on sub-project sectoral skills priorities are developed by December 2025 (baseline 0, target 10).	No	
Output 3: Labour market Intelligence (LMI) for the Tourism and Hospitality is developed	-LMI is established (The LMI includes system on skills forecasting, including Development of tools, toolkits, case studies and/or communications and knowledge products, a sustainability model for the interventions of Sectors Skills Council (SSC), Development of country recommendations and key messages, Develop Reform Strategy Develop a Policy Roadmap including strategic actors to	No	

⁴⁶ <https://www.ebrd.com/news/2022/ebrdbacked-sector-skills-council-to-boost-tourism-in-albania-.html>

	target for advocacy, partners, institutional procedures and timelines, etc)		
Output 4: Communication and visibility Event	-Technical level Workshop is held to validate the findings the assessment -Communication and knowledge products produced	No	
Albania: OSHEE COVID-19 Response - No results recorded yet- The Project activities did not start			
Outcome 1: Enhanced skills of young people	-250+ young people of which 150+ are young women	No	The project implementation has not started
Outcome 2: Policy engagement resulting from the project	-Establishment of the Energy Sectoral Skills Council -OSSHE joins the Energy Working group	No	
Output 1: A professional training Centre is established	-Map of required skills for the energy sector - Map the current Technical and Vocational Education and Training (TVET) programs as well as Technical College Programs that could provide for the relevant core skills in the sector/company -Partnership between OSSHE with TVET institutions developed by end of 2024 -Training Curriculum establish	No	
Output 2: Health and Safety Standards adopted, including on Gender Based Violence (GBV), aiming at increasing women employment 2024	-Revision of OSSHE's current Human resource policies -Articles on health and safety at work including anti GBV are introduced	No	
Albania: Regional and Local Roads Connectivity - No results recorded yet-The Project activities did not start			
Outcome 1: Enhanced skills of young people	-60 young people regardless of gender trained by December 2023 (By applying inclusive procurement practices the Client will aim to ensure that Contractors train 10-12 students per contract per year by introducing inclusive procurement practices)	No	
Output 1: Tailored training programme developed and implemented	-Number of private sector companies identified to train young people on work site -Partnership between private sector companies with TVET institutions developed	No	
Output 2: Inclusive procurement practices introduced	-Number of clients/private sector companies introducing inclusive procurement practices by December 2020	No	

Morocco-Financial Institutions- Green Economy Financing Facilities (GEFF) Framework Projects -There are 3 projects-The Results which were provided are for all three projects/Clients and not disaggregated by client 1-DTM 52688 (FW 52252) - GCF GEFF FW - Morocco II - CIH Bank – approved in July 2021, 2-DTM 52775 (FW 52252) - GCF GEFF FW - Morocco II - BMCI - GEFF II – approved in November 2021 (with gender), and 3- DTM 52509 (FW 52252) - GCF GEFF FW - Bank of Africa (BMCE) -			
Outcome 1: Gender considerations are integrated in the design and implementation of the programme to provide equal access to climate financing for commercial use, by both men and women	Number of loans extended by partner financial institution disbursed for women-led businesses (Target is not provided) -Number of sub-loans extended by financial institutions to women and women-led businesses	26 loans to women	As there is no target, it is not possible to assess if the outcome is achieved
Outcome 2: Lessons learnt and case studies to be disseminated through the appropriate knowledge products	-One brief knowledge product highlighting lessons learnt and case studies in men and women's access to finance for climate technologies and sub-project recommendations / outcomes that also contribute to closing gender gaps -One multimedia product developed and disseminated both internally with the clients and externally at workshops/online	No	
Output 1: Baseline assessment in Morocco is undertaken	-Production of a baseline assessment -A multi-stakeholder workshops held at the national level by September/October 2020 -Number of participants to the multi-stakeholder workshops September/October 2020	Yes	There is no specified target, 63 persons attended of which 55 are women
Output 2: Outreach activities to promote awareness of programme financing opportunities among men and women potential sub-borrowers are organised	-Number of users, PFIs, retailers, government officials and other stakeholders participating in events for baseline dissemination by October 2020 -Number of men and women entrepreneurs who participated in awareness-raising activities by October 2020 (Target and gender disaggregated data are not provided) -Number of women entrepreneurs who received financial literacy capacity-building activities by October 2020 (Target is not provided) -Number of PFI staff with an enhanced understanding of men and women's different vulnerabilities to and awareness of climate change risks by October 2020	No	

Output 3: PFIs capacity building programme to promote both men and women potential sub-borrowers' access to the GEFF credit lines	<ul style="list-style-type: none"> -20 PFI staff trained in line with the gender training module (gender disaggregation?) -Ex-ante and ex-post survey among PFI staff to measure their increased understanding of gender issues -Databases created that include number and type of programme sub-borrowers (disaggregated by gender; loan amount; sector; if possible rural/urban area; residential / commercial use) 	Yes (54 PFI staff trained by end of 2022, of which 35 are women)	Target overachieved
Output 4: A seminar to PFIs senior management to promote women's access to GEFF credit lines is held	-Number of PFI senior management participating in the seminar	10	As there is no target, it is not possible to assess of the output is achieved

Source : IEvD elaboration based on projects monitoring reports

Annex 6 Projects results frameworks⁴⁷

Gender component results framework for Peugeot S.A (PSA) Morocco (51003) - BDS19-062

Introduction

In April 2019, EBRD approved a participation of up to EUR 75 million in the 7- and 8-year tranches of a EUR 500 million Schuldschein (bond-loan) issuance by Peugeot S.A.. Proceeds finance EUR 55m Capital Expenditure and EUR 20m for Research and Development at PSA Morocco.

The client commits to the implementation of equal opportunities action plan. The plan was intended to promote women's access to economic opportunities by increasing female participation in a male-dominated sector, from a current level of 13 percent to at least 25 percent of the total workforce.

Peugeot S.A. (the “Borrower” or the “Company”), a limited liability company domiciled in France, is a leading European automotive manufacturer and the parent company of the global automotive group Groupe PSA (the “Group” or “PSA”). The Group is owned by the Peugeot family (12.23 percent) the French State via BPI France (12.23 percent) and Chinese state-owned Dongfeng Motor Group (12.23 percent) with 61.4 percent free float listed on the Euronext market and 2 percent held by PSA employees. Peugeot S.A. is a 95 percent owner of PSA Morocco.

Gender results framework

This results framework focuses on the gender elements of the PSA project.

Inputs	Outputs	Short term Outcomes	Long term outcomes
Loan amount: EUR 75 million (EUR 55m Capital	Gender Action Plan developed for client inline with EBRD strategy and Un Women-Women Economic Principals (WEP) (TIMS Ob 1.1):	The company adopts significant improvements in HR and other policies in line with the gender action plan for	The company's workforce will increase by a substantial number of women (565 women) (TIMS 1.3)

⁴⁷ Results frameworks created by IEvD and shared with GEI during the evaluation

<p>Expenditure and EUR 20m for Research and Development)</p> <p>There is no Donor Funded TC and co-investment grants/concessional finance</p> <p>The client is expected to benefit from subsidies and government incentives for investments in Morocco (already agreed with the government)⁴⁸.</p>	<p><i>Indicators:</i></p> <ul style="list-style-type: none"> – Action plan covers: (i) attraction; (ii) recruitment; (iii) retention; (iv) development; (v) retrenchment; (vi) governance. (TIMS Ob 1.1) <p><i>Target achieved, PSA Morocco implemented EO policy throughout all operations in Morocco based on the Group's policies and practices. (Transition Impact Review submitted 31/12/2022)</i></p>	<p>this project (implementation of action plan). (TIMS Ob 1.1)</p> <p><i>Indicators (adapted from TIMS Ob 1.1):</i></p> <ul style="list-style-type: none"> – Towards attraction and recruitment: Increased recruitment of women in blue collar jobs – Towards attraction and recruitment: Increased internships for young women engineers – Towards retention and development: Increased creation of improved progression routes for female staff into management (such as improved and more formal women's networks, mentoring and transparent selection processes). – Towards retrenchment: number of staff retrenched since introduction of improvements – Towards governance: Complaints/appeal mechanisms actively processing complaints 	<p><i>Target Achieved with a value of 700 (Transition Impact Review submitted 31/12/2022)</i></p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> – The client hires at least 565 more women across its operational divisions, bringing its female workforce up to a total of 625 (from a current baseline of only 60⁴⁹). (TIMS 1.4) <p>The company's female workforce will increase by 12 percent</p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> – The client raises its female share of the workforce from 13 percent to at least 25 percent, representing a net increase of 12 percentage points. (TIMS detail 1.4) <p><i>Target Achieved with a Value of 27 percent (Transition Impact Review submitted 31/12/2022)</i></p>
<p>Risks to completion</p>	<p>Based on BDS19-152 the inclusivity risk is: Difficulty for client to hire women in an industrial sector</p> <p>Delays in project implementation</p> <p>Unwillingness of young women to participate in the dual programme in an industrial sector (related to the dual programme on-site training)</p>		

⁴⁸ BDS19-062-Page 11

⁴⁹ Baseline is taken from BDS19-062

Gender component results framework for Dolidol – SA Morocco (49991) FRAMEWORK: DFF Non-SME

Introduction

In July 2018, EBRD approved a loan request to support Dolidol with a loan of EUR 9m (49991). The Loan is provided in parallel to a MAD 60MM (EURO 5.4M) loan by Société Générale Maroc (“SocGen”), with alignment of the Bank’s terms to those offered by SocGen.

The Project will contribute to the implementation of the Bank’s Strategy in Morocco by strengthening the competitiveness of the private sector through improving corporate governance, via the implementation of a Corporate Governance Action Plan. This project included up to EUR 50,000 funded by the Gender Advisory Services for the implementation of equal opportunities action plan in-line with the UN Women’s Empowerment Principles; increasing women’s representation from 16 percent to 23 percent of the Borrower’s work force.

Dolidol – SA (the “Borrower”), a company domiciled in Morocco and fully owned by Palmeraie Holding (the “Sponsor”). The Borrower is a leading producer of foam and mattresses for home furnishings and the automotive sector.

Other Technical Cooperation (TC) Support include:

- Up to EURO 20,000 to cover legal due diligence and documentation costs and bring them more in-line with market practice for such transactions (funding source: Shareholders Special Fund (SSF)).
- Up to EURO 35,000 to cover improvements to financial reporting and annual IFRS reconciliation (funding source: Improving Financial Reporting and Management in the Corporate Sector TC – SSF).
- Up to EURO 75,000 to support implementation of ISO 39001 standards and obtain the certification (Road traffic safety (RTS) management systems) (source: Shareholders Special Fund (SSF); (was not yet confirmed)

Dolidol contribute as per the cost-sharing requirements of each TC.

Gender results framework

This results framework focuses on the gender elements of the Dolidol project.

Inputs	Outputs	Short term Outcomes	Long term outcomes
<p>-TC: Up to EUR 50,000 from the Gender Advisory Services for the implementation of equal opportunities action plan.</p> <p>Dolidol contribute as per the cost-sharing requirements of the TC.</p>	<p>Gender Action Plan developed for client inline with UN Women WEPs ((DFF-Dolidol TIMS Ob 1.1):</p> <p><i>Indicators are not provided.</i></p>	<p>The company adopts significant improvements in HR and other policies in line with the gender action plan for this project (implementation of action plan). (DFF-Dolidol-TIMS Ob 1.1)</p> <p><i>Indicators are not provided.</i></p>	<p>The company's workforce will increase by a substantial number of women (at least 70 women) (TIMS details 1.4)</p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> – The client hires at least 70 more women, bringing its female workforce up to a total of 223 (from a current baseline of 153 (16 percent of total employment). (TIMS details 1.4) <p>The company's female workforce will increase by at least 7 percentage points from the baseline</p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> – The client raises its female share of the workforce from a baseline of 16 percent to 23 percent, representing a net increase of 7 percentage points. (TIM detail 1.3)
Risks to completion	<p>-The client is not able to accurately identify via technical assistance drivers that would sustainably increase female participation in the workforce, as well as successful implementation of the equal opportunities policy plan</p> <p>-Delays in project implementation</p> <p>-Lack of women willing to participate in an industrial sector</p>		

Gender component results framework for Green Economy Financing Facilities (GEFF) Framework Projects, Morocco – 50620, 50765, 50287, 50951, 51002, 50288, 50285, 52509, 52688, and 5277548

Introduction and context

Against the backdrop of gender gaps in terms of women's access to finance in the selected EBRD Country of Operations, the Framework projects aim to enhance women and men's equality of opportunity to access finance for the adoption of climate technologies in Morocco.

The GEFF framework was intended to provide financing to qualifying local financial institutions for on-lending to private sectors participants (businesses, individuals, housing collectives, suppliers and vendors of high performing green technologies, service providers, and municipal service companies) for investments in climate change mitigation and adaptation projects supporting Green Economy Transition. Gender considerations are reflected in the design and implementation activities of the Framework to maximise the uptake of green financing by both men and women sub-borrowers.

Gender results framework⁵⁰

This results framework focuses on the gender elements of the GEFF projects.

The result framework is drafted based on the Gender Action Plan (Annex 6) of the Memorandum-June 2018- Regional: Green Climate Fund - Green Economy Financing Facilities (GCF-GEFF) Framework and the Gender Action Plan of GEFF in Morocco:

FW 50346 – Approved in April 2019

⁵⁰ Please note that in the regional memorandum, the following are the expected outcomes:

- 500 stakeholders receiving new knowledge on equality of access to green finance as a result of advocacy activity (stakeholders attending the high level policy workshops);
- 300 women potential sub-borrowers receiving new financial literacy skills as a result of training;
- 20,000 potential women sub-borrowers receiving new knowledge on GEFF financing opportunities as a result of outreach activities;
- 250 PFI staff receiving new skills on promoting gender considerations as part of GEFF management as a result of training;
- 10 GEFF multimedia knowledge products developed and disseminated (This is not included, again can be added to all projects as an output statement)

- DTM 50287 (FW50346) - GCF GEFF Regional - Morocco Value Chain – SGMB⁵¹ approved in April 2019 (no gender)
- DTM 50288 (FW50346) - GCF GEFF Regional - Morocco Value Chain – CDM – approved in August 2019 (no gender)
- DTM 50285 (FW50346) - GCF GEFF Regional - Morocco Value Chain – BMCE – approved in December 2019 (no gender)
- DTM 51002 (FW50346) - GCF GEFF Regional - Morocco Value Chain – BCP – approved in December 2019 (no gender)

FW 52305 – Approved in June 2020

- DTM 50620 (FW 52305) - GCF GEFF Regional FW - BMCE Bank – approved in Dec 2018 (no gender)
- DTM 50765 (FW 52305) - GCF GEFF Regional FW - BMCE Bank – 2 (second tranche) approved in April 2019 (no gender)
- DTM 50951 (FW 52305) - GCF GEFF Regional- BCP – approved in Dec 2019 (no gender)⁵²

The Result framework below is dedicated to the following projects as they are the only ones found to have gender activities:

FW 52252 – Approved in December 2020

- DTM 52688 (FW 52252) - GCF GEFF FW - Morocco II - CIH Bank – approved in July 2021 (with gender)
- DTM 52775 (FW 52252) - GCF GEFF FW - Morocco II - BMCI - GEFF II – approved in November 2021 (with gender)
- DTM 52509 (FW 52252) - GCF GEFF FW - Bank of Africa (BMCE) - GEFF II – approved in July 2021 (with gender)

⁵¹ BDS18-108 (Addendum 15) refers to DTM52509 (FW52252) approved in July 2021, includes gender component. The EvD was informed by the G&EI department that related trainings have been conducted in November 2022. However, the EvD did not receive data of the 2022 projects, therefore they are not part of this evaluation.

⁵² Based on comments from the G&EI Department on October 30th, this transaction has been approved in December 2019, but the Loan Agreement with PFI has been signed in March 2020

Inputs	Outputs	Outcomes
All inputs for each of the ten projects are in a separate annex: Loans and Technical Cooperation of Green Economy Financing Facilities (GCF-GEFF) Framework Projects in Morocco.	Output 1: Baseline assessment in Morocco is undertaken (GAP GEFF) <i>Indicators (Based on the GAP GEFF):</i> -Baseline assessment is produced by September/October 2024 ⁵³ <i>(The purpose of the assessment is to create an evidence-base of women in relation to: (a) awareness of and access to information in relation to climate change risks and ways to mitigation, (b) differentiated needs, priorities, vulnerabilities to climate change and coping strategies, and (c) obstacles to access finance for the adoption of energy efficient technologies, for both residential and commercial use).</i> -A multi-stakeholder workshops held at the national level by September/October 2024 -Number of participants to the multi-stakeholder workshops September/October 2024 (Target and gender disaggregated data are not provided)	Outcome 1: Gender considerations are integrated in the design and implementation of the programme to provide equal access to climate financing for commercial use, by both men and women (Based on the GAP GEFF) <i>Indicators: (Indicators are based on Board document BDS18-108-Gender Action Plan-Annex 6, also BMCE TIMS⁵⁴ monitoring indicators include the indicators below)</i> - Number of loans extended by partner financial institution disbursed for women-led businesses (Taret is not provided) -Number of sub-loans extended by financial institutions to women and women-led businesses
	Output 2: Outreach activities to promote awareness of programme financing opportunities among men and women potential sub-borrowers are organised: (GAP GEFF) <i>Indicators: (GAP GEFF):</i> -Number of users, PFIs, retailers, government officials and other stakeholders participating in events for baseline dissemination by October 2020 (Target and gender disaggregated data are not provided)	

⁵³ Target year has been updated based on an email from the G&EI department on November 2nd 2023

⁵⁴ BDS18-108 (Addendum 2 and (Addendum 9)

	<p>-Number of men and women entrepreneurs who participated in awareness-raising activities by October 2024 (Target and gender disaggregated data are not provided)</p> <p>-Number of women entrepreneurs who received financial literacy capacity-building activities by October 2024 (Target is not provided)</p> <p>-Number of PFI staff with an enhanced understanding of men and women's different vulnerabilities to and awareness of climate change risks by October 2024 (Target and gender disaggregated data are not provided)</p>	
	<p>Output 3: PFIs capacity building programme to promote both men and women potential sub-borrowers' access to the GEFF credit lines (GAP GEFF) implemented</p> <p>Indicators: (GAP GEFF):</p> <p>-20 PFI staff trained in line with the gender training module</p> <p>-Ex-ante and ex-post survey among PFI staff to measure their increased understanding of gender issues</p> <p>-Databases created that include number and type of programme sub-borrowers (disaggregated by gender; loan amount; sector; if possible rural/urban area; residential / commercial use)</p> <p>Target year for all indicators is 2024</p>	<p>Outcome 2: Lessons learnt and case studies to be disseminated through the appropriate knowledge products (GAP GEFF)</p> <p>(Develop appropriate knowledge products (completion report and associated print and multimedia products, such as videos, flyers etc.) compiling and presenting lessons learnt and case studies from implementing PFIs and associated EBRD staff).</p> <p>Indicators: (GAP GEFF):</p> <p>-One brief knowledge product highlighting lessons learnt and case studies in the area of men and women's access to finance for climate technologies and sub-project recommendations / outcomes that also contribute to closing gender gaps</p> <p>-One multimedia product developed and disseminated both internally with the clients and externally at workshops/online</p> <p>Target year for all indicators are not provided</p>
	<p>Output 4: A seminar to PFIs senior management to promote women's access to GEFF credit lines is held (this is an indicator in the GAP GEFF, however, it is more of an output)</p>	

Risks to completion	<ul style="list-style-type: none"> -Delays in project implemnetaiton -Lack of commitment among clients/banks -The limited capacity of each PFI to implement the activities in an efficient and timely manner -Lack of government support for gener mainstreaming in national strategy; capacity constraints -Sustainability of ongoing support for women after project is complete may not be possible without ongoing funding from Moroccan government. -Lack of willing women entrepreneurs to participate- slow uptake of financing by sub-borrowers due to low awareness among local small businesses of the benefits and opportunities of sustainable energy and climate resilience investments as well as due to high cost associated with such high performance technologies. 	

Gender component results framework for Saïss I and Saïss II & Garet Water Conservation Projects, Morocco – 48414 & 51223

Introduction and context

The overall Saïss Programme, encompassing Saïss I project (48414, EBRD Board approved in 2016) and Saïss II component under Saïss II & Garet Project (51223, EBRD Board approved in 2020) is a surface water transfer project, aimed at conveying an average of 100 million m³ of water per year for irrigation purposes from the M'Dez dam (under construction) to the Saïss plain (Sebou River basin, Northern Morocco). The volume to be transferred corresponds to the annual average water deficit of the Saïss plain aquifer, which is mainly used for irrigation. The main objective of the Saïss Programme is to replace water abstraction from the overexploited local aquifer and water resources of the Saïss plain.

The Saïss Programme, co-financed by EBRD together with the Kingdom of Morocco, is implemented by the Ministry of Agriculture and Maritime Fisheries. The inputs for the two investments arranged and led by the EBRD were as follows at Project appraisal :

2016 EBRD Board Approved Investment and grant inputs (DTM 48414 for Saïss-to co-finance a total €408m investment project) included: a EBRD sovereign loan to Kingdom of Morocco for €120m; GCF Investment Grant €30m; *TC donor fund inputs*: 1/ €600k from EBRD's Infrastructure Project Preparation Facility (IPPF) for due diligence; 2/ €1.7m from GCF for Project Implementation Support and Public Participation Programme; 3/ €30k from EBRD's IPPF for PPP Certification Programme; 4/ €700k from EBRD's SSF for Environmental Monitoring of the Saïss Aquifer; 5/ €275k from GCF for the gender component to support female farmers; 6/ €150k from EBRD's SSF for a support programme for farmers.

2020 EBRD Board Approved Investment and grant inputs (DTM 51223 for Saïss and Garet) included: a sovereign loan to Kingdom of Morocco for €150m; NIP investment grant of €25.5m; *TC donor funded inputs*: 1/ €650k from NIP for project implementation support; 2/ €950k from NIP for Garet Stakeholder Engagement and Participation Plan; 3/ €400k from NIP for Lender's Independent Monitor 4/ €850k from NIP for Governance Support for the ABH of Sebou; 5/ €250k from EBRD's SSF for policy dialogue on gender.

Gender results framework

This results framework focuses on the gender elements from the 2016 and 2020 larger infrastructure investment projects, and are set out in detail below.

Inputs	Outputs	Outcomes
<p>2016 EBRD Board Approval:</p> <ul style="list-style-type: none"> - €275k from GCF for the gender component for women's economic inclusion in the Saïss plain, to support women farmers' access to economic opportunities in commercial agriculture, in the context of climate change. 	<p>Output 1: A programme to promote and support women led agribusiness is established⁵⁵</p> <p><i>Indicators:</i></p> <ul style="list-style-type: none"> - At least 20 trainers of trainers trained on technical aspects of sustainable agriculture and business management skills for agribusiness, and operating in women's cooperatives in the Saïss plain by 2025 - At least 2 partnerships with local stakeholders to provide training for women MSMEs by 2025 - Technical and business advice services available for women led MSMEs in Saïss (local stakeholder partnerships, WiB) - Women have access to inputs, market information (WiB programme, partnership with local stakeholders) - At least 200 women trained (30 per cent of those from the unpaid family employment category/subsistence farming) by 2025 - Training on climate change adaptation practices and sustainable commercial agriculture 	<p>Outcome 1: Capacity of women led MSMEs is increased⁵⁶</p> <p><i>Indicators:</i></p> <p>The following are from EBRD's Gender & Inclusion Action Plan annex in Board Document:</p> <ul style="list-style-type: none"> - At least 70 new women-led Micro, businesses created by Mid 2026 - At least 10% of women-led enterprises participating in the programme have received an external investment or obtained access to credit (eg via WiB) by 2025 - At least 20% of women-led enterprises participating in the programme have achieved increases in turnover by mid2026 <p>The following are extracted from Gender Assessment, GCF documentation FP043: Saïss Water Conservation Project:</p> <ul style="list-style-type: none"> - Institutions have capacity to support creation of women led businesses and support formalisation of female led informal activities in agriculture (from train the trainers and Output 2)
<p>2020 EBRD Board Approval:</p> <ul style="list-style-type: none"> - €250k from SSF for policy dialogue on gender - €150k from EU NIP for Communications and Visibility activities 	<p>Output 2: Adoption and implementation of a Gender Mainstreaming Roadmap as covenanted in the Loan Agreement to establish a gender policy and institutional framework for MAPMDREF by end of 2025</p> <p><i>Indicators:</i></p> <ul style="list-style-type: none"> - Alignment of MAPMDREF's gender integration framework with other national gender strategies and programs and preparation of a Gender Mainstreaming Roadmap, and support for its adoption⁵⁷ - Institutional capacity building on gender for MAPMDREF 	<p>Outcome 2: Coherent policy and institutional framework established and the setting of objectives and targets on gender-sensitive agricultural policies and practices by end of 2025</p> <p>MAPMDRE's policy capacities are strengthened for the integration of gender into the Plan Maroc Vert II also known as Green Generation Strategy ("PMV II" or "GGS")</p> <p><i>Indicators:</i></p> <ul style="list-style-type: none"> - Gender sensitive policies are implemented

⁵⁵ BDS16-174 Morocco: Saïss Water Conservation Project and Saïss Gender Action Plan GEI team

⁵⁶ BDS16-174 Morocco: Saïss Water Conservation Project and Saïss Gender Action Plan GEI team

⁵⁷ Morocco Saïss and Garet Water Conservation Project Policy Dialogue on Gender Part 1 Terms of Reference

	<ul style="list-style-type: none"> - <i>Developing a pilot implementation guide for a Regional Agricultural Plan</i> <p>Output 3: Women entrepreneur business incubators established to promote the participation of women entrepreneurs in the agricultural sector by end of 2025</p> <p><i>Indicators:</i></p> <ul style="list-style-type: none"> - <i>Entrepreneurship baseline study</i> - <i>Needs assessment study of women entrepreneurs in 2 or 3 pilot regions</i> - <i>Implementation plan for the first 18 months of incubator activities),</i> - <i>Quarterly progress reports and M&E presentations</i> 	<ul style="list-style-type: none"> - Gender sensitive objectives are adopted in the Morocco Green Generation Plan
Risks to completion	<ul style="list-style-type: none"> -Delays in construction of dam and irrigation pipelines leading to delays in starting women entrepreneurship training programme. -Lack of government support for gender mainstreaming in national strategy; capacity constraints. -Sustainability of ongoing support for women after project is complete may not be possible without ongoing funding from Moroccan government. -Lack of willing women entrepreneurs to participate. 	

Gender component results framework for Varroc Lighting Systems Morocco (VLS Morocco II -51249) - BDS19-152

Introduction

In June 2019, VLS Morocco request to support its expansion with a loan of EUR 15m (DTM 51249) to partly finance the EUR 36m equipment acquisition related to the expansion of the VLS Morocco's current facility in TAC. This project included up to EUR 50,000 funded by SSF under the Inclusion Technical Assistance Framework (TCRS 1256) for the implementation of equal opportunities action plan with the client sharing up to 15 percent of the cost. The plan was intended to promote women's access to economic opportunities by increasing female participation in a male-dominated sector, from a current level of 36 percent to at least 50 percent of the total workforce.

The EBRD provided one previous loan to VLS Morocco of EUR 16 million signed in June 2018, (DTM 49789) under the DFF to for the setting-up of the country's first fully integrated automotive lighting plant. This project had a broader inclusion element to train 650 young people. As part of the Project, the Company agreed to establish a formal partnership with IFMIA (Vocational Training Institute for the Automotive Industry) to introduce dual-learning programmes. There was no specific gender element under this.

VLS Morocco is a company established in Morocco and fully owned by VarrocCorp Holding B.V. ("Varroc Holding" or the "Guarantor"), a company established in the Netherlands, which will provide a corporate guarantee for the Loan. VarrocCorp Holdings BV describes itself as a global technology powerhouse in manufacturing and supplying automotive activities, renowned for technological prowess as a tier-1 automotive component company. Varroc Engineering Ltd, (the "Sponsor" or "Varroc group" or the "Group") a company established in India, owns 100% of the Guarantor.

Gender results framework

This results framework focuses on the gender elements of the VLS project⁵⁸.

Inputs	Outputs	Short term Outcomes	Long term outcomes
- TC: Up to EUR 50,000 funded	Gender Action Plan developed for client (TIMS Ob 1.1):	The company adopts significant improvements in HR and other policies in line with the gender action plan for	The company's workforce will increase by a substantial number of women

⁵⁸ All outcomes, outputs, and targets are based on information from BDS BDS19-152 Morocco

<p>by SSF under the Inclusion Technical Assistance Framework (TCRS 1256) for the implementation of equal opportunities action plan. The client is expected to cost share up to 15% (Additional Summary Terms Fact Sheet)</p>	<p><i>Indicators:</i></p> <ul style="list-style-type: none"> -Action plan covers: (i) attraction; (ii) recruitment; (iii) retention; (iv) development; (v) retrenchment; (vi) governance. (TIMS Ob 1.1) -Action plan addresses key gaps identified during due diligence (feasibility study?) -Action plan is appropriate to support VLS business strategy -Action plan builds on previous inclusion work (training of young people and partnership with vocation training institute) 	<p>this project (implementation of action plan). (TIMS Ob 1.1)</p> <p><i>Indicators (adapted from TIMS Ob 1.1):</i></p> <ul style="list-style-type: none"> -Towards attraction and recruitment: Increased recruitment of women in blue collar jobs -Towards attraction and recruitment: Increased internships for young women engineers -Towards retention and development: Increased creation of improved progression routes for female staff into management (such as improved and more formal women's networks, mentoring and transparent selection processes). -Towards retrenchment: number of staff retrenched since introduction of improvements 	<p>(100 women or more, depending on size of the company and current share of women) (TIMS BMK 1.2)</p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> -The client hires at least 436 more women across its operational divisions as part of expansion plans to hire more than 900 new employees, bringing its female workforce up to a total of at least 500 (from a current baseline of only 64). (TIMS BMK 1.2) <p>The company's female workforce will increase by at least 10-20 percentage points from the baseline</p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> -The client raises its female share of the workforce from a relatively high baseline of 36 percent to at least 50 percent, representing a net increase of 14 percentage points. (TIMS BMK detail 1.3)
	<p>Partnership with private enterprise industry association to promote women's participation in non traditional jobs (TIMS 1.4)</p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> – EBRD facilitates a partnership between VLS Morocco and the Confédération Générale des Entreprises du Maroc (CGEM) or similar to promote the participation of women in non-traditional jobs. (TIMS 1.4) 	<p>CGEM promotion of women's participation in a male-dominated sector and/or type of occupation to 90k private enterprises in Morocco. (TIMS 1.4) , (no indicator provided in BD or TIMS)</p>	

<p>- EUR 16m 7-year secured loan with parent guarantee under the Direct Financing Facility DFF DTM 49789 (no TC element)</p>	<p>- The Project will train a substantial number of young people. As part of the Project, the Company will establish formal partnership with IFMIA (Vocational Training Institute for the Automotive Industry) to introduce dual-learning programmes.</p>	<p>- All new employees will benefit from certified trainings provided by vocational schools. At least 650 young people who will successfully complete the training programmes will obtain nationally and sector-wide recognized certificates. The Company will establish at least one formal partnership with IFMIA.</p>	<p>-</p>
<p>Risks to completion</p>	<p>-Based on BDS19-152 the inclusivity risk is: The client will not be able to recruit a large enough number of female workers to fulfil the 50 per cent target female share.</p> <p>Other risks to be considered:</p> <ul style="list-style-type: none"> -Not enough women with engineering degrees to fill the quota, Masters degree implementation does not target women specifically so supply of women graduates might not increase -Delays in project implementation -Lack of women willing to participate in an industrial sector 		

Gender component- Albania: OSHEE COVID-19 Response -52360 (The project)

Introduction and context

In April 2021, a senior, sovereign-guaranteed loan of up to EUR 70 million was provided in favour of Operatori i Shperndarjes se Energjise Elektrike (OSHEE) to enable the Company to navigate the financial consequences of COVID-19 and continue its loss and carbon-intensive imports reduction programme. The loan is provided under the Vital Infrastructure Support Programme and supports the main utility in the Albanian electricity sector, preserving the stability electricity supply while also ensuring that the sector reduces its losses and hence its dependency on electricity from imports which are typically sourced from the Western Balkans region and are thus more carbon-intensive.

The operation also leverages the Bank's engagement to promote an ambitious inclusion and reform agenda. That agenda targets developing employment opportunities for women and youth, the strengthening of health and safety processes, preparing for the digitalisation of the Company's network and the adoption of a comprehensive anti-bribery and corruption action plan.

Gender results framework

This results framework focuses on the gender elements of the project.

Inputs	Outputs	Outcomes
<p>TC post signing funded by SSF</p> <p>TC 1: Gender-sensitive skills development in the energy distribution system of Albania: TC support to establish a training centre at OSHEE that will enhance skills of current and perspective employees, with a specific focus on women participation.</p>	<p>Output 1: A professional training Centre is established (BDS21-093)</p> <p>With Bank's support and in collaboration with the partner technical college, OSHEE will develop and implement an accredited training programme. The curricula of the courses will reflect the needs and requirements of the industry and follow the principles of work-based learning.</p> <p><i>Indicators:</i></p> <ul style="list-style-type: none"> -Map of required skills for the energy sector (Based on Consultancy ToR of SSHE) - Map the current Technical and Vocational Education and Training (TVET) programs as well as Technical College Programs that could provide for the relevant core skills in the sector/company. (Based on Consultancy ToR of OSSHE) -Partnership between OSSHE with TVET institutions developed by end of 2024 (BDS21-093 and Consultancy ToR) -Training Curriculum establish by (target year is not provided) (Based on OSSHE Consultancy ToR) 	<p>Outcome 1: Enhanced skills of young people</p> <p><i>Indicators</i></p> <p>-250+ young people of which 150+ are young women (BDS21-093)</p>
<p>TC post signing funded by SSF</p> <p>TC3:H&S improvements: A TC engagement to support the improvement of health and safety processes and procedures at OSHEE.</p>	<p>Output 2: Health and Safety Standards adopted, including on Gender Based Violence (GBV), aiming at increasing women employment 2024 (BDS21-093)</p> <p><i>Indicators are not provided</i></p>	<p>Outcome 2: Policy engagement resulting from the project.((BDS21-093 (Addendum 1))</p> <p><i>Indicators are not provided</i></p>

Risks to completion	<ul style="list-style-type: none">-OSSHE's capacity to implement the Project within time and budget --Lack of gender mainstreaming tools and strategies in a sector that lacks women trainees and employees-Sustainability of ongoing support for women after project is complete may not be possible without ongoing funding.-Lack of young women participation in training and employment.
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Gender component- Albania: Regional and Local Roads Connectivity-50123 (The project)

Introduction and context

EBRD approved a sovereign loan of up to USD 50 million (EUR 45.3 million equivalent) in November 2019 to the Republic of Albania for the benefit of the Albanian in Development Fund (ADF) to finance the rehabilitation and upgrade of three sections of Albania's regional and local road network. The Borrower is expected to contribute USD 1.5 million in the form of loan funded works supervision. In addition, the Borrower will make a further parallel contribution in the form of payment of any VAT, (currently, at 20 per cent), associated with the post-signing TC assignments.

The Project will support Albania's economic development by improving connectivity between its regions. The Project will improve road infrastructure and services between important tourist destinations along Albania's coast facilitating the flow of goods and people and reducing transportation costs. The Project will materially improve mobility and traffic safety, which will be verified on the back of transport data.

The Project will introduce inclusive procurement practices to engage and support the Client to encourage private sector contractors develop and implement apprenticeships and work-based learning programmes as a response to the high youth unemployment rate and inactivity in the country. Inclusive procurement is the integration of an additional clause into the procurement documentation to encourage contracting companies to offer on-site training opportunities to young people (who possess entry level skills in relevant disciplines but lack practical experience).

Apprentices will be able to engage on any of the needed occupations during the phase of construction and implementation (e.g. engineering, geology, environment, health and safety) depending on their education and previous experience through participating vocational schools and local job brokerage agencies. The Project will train up to 60 students/young engineers during the physical implementation stage of the Project⁵⁹.

The Project is complementary with the Albanian Infrastructure and Tourism-Enabling Programme (AITP). Whilst AITP will help Albania enhance the country's competitiveness, through a coordinated multi-sector approach, by financing tourism enabling infrastructure and restoration of cultural heritage sites as well as general municipal and transport infrastructure, the Project will focus on the rehabilitation of road infrastructure to facilitate regional integration and coastal tourism development in two regions where development plans are at an advanced stage of preparation.

⁵⁹ TIMS Review-December 2022

Gender results framework

While there are no explicit activities on gender, the project is considered inclusive. Also, based on the board document: The Project is consistent with the strategic direction for “Increased Inclusion and Equal Access to Transport Infrastructure and Services” specifically “...by promoting the adoption of inclusive procurement practices for major infrastructure projects, which can provide work experience, training and potentially permanent job opportunities for young people regardless of gender”⁶⁰. This results framework focuses on the gender elements of the project.

⁶⁰ BDS19-209, Page 12

Inputs	Outputs	Outcomes
<p>Funded by the Government of Japan under the Bank's Inclusion TC Framework, TCRS 1256)</p> <p>TC4 - Development and implementation of inclusive procurement practices, engaging and supporting the Client and contractors to offer effective on-the-job training opportunities to young people (engineers/students) during construction; USD 82,700 (EUR 75,000)</p> <p>In-kind contribution: Additionally, the Client will also provide in-kind support in the form of office space, communication connections, etc., for the consultants to work, expected to amount to 3 per cent of the total TC budget</p>	<p>Output 1: Tailored training programme developed and implemented (BDS19-209)</p> <p>By introducing a clause in the procurement documentation to encourage contracting companies to offer on-site training opportunities to young people. TC will support implementation and monitoring.</p> <p><i>Indicators (BDS19-209-):</i></p> <ul style="list-style-type: none"> -Number of private sector companies identified to train young people on work site -Partnership between private sector companies with TVET institutions developed 	<p>Outcome 1: Enhanced skills of young people</p> <p>Apprentices will be able to engage on any of the needed occupations during the phase of construction and implementation (e.g., engineering, geology, environment, health and safety) depending on their education and previous experience through participating vocational schools and local job brokerage agencies.</p> <p><i>Indicators: (Indicators based on BDS19-209)</i></p> <ul style="list-style-type: none"> -60 young people regardless of gender trained by December 2023 (By applying inclusive procurement practices the Client will aim to ensure that Contractors train 10-12 students per contract per year by introducing inclusive procurement practices) (Page 18 of BDS19-209) gender disaggregation is not provided.
	<p>Output 2: Inclusive procurement practices introduced</p> <p><i>Indicators: (BDS19-209)</i></p> <ul style="list-style-type: none"> -Number of clients/private sector companies introducing inclusive procurement practices by December 2020 (Target is not provided) 	
Risks to completion	<ul style="list-style-type: none"> -ADF's capacity to implement the Project within time and budget - -Lack of gender mainstreaming; especially that the project does not specify indicators on gender inclusion, such sector in Albania lacks the participation of women. -Sustainability of ongoing support for women after project is complete may not be possible without ongoing funding. -Lack of young women participation in training and employment. 	

Gender component- Albania: APM Welding Academy: Development of learning materials, training of trainers and local outreach (76391)

Introduction and context

With the support of EBRD, under a technical cooperation funded by the Government of Japan (Amount not provided) APM, leader in metallic construction in Albania, has establish APM Welding Academy.

The project implementation has been carried out based on Service Contract number C41814/1256/52638 between EBRD and INSAL (team leader of Consortium) dated 25 April 2019. Implementation was scheduled for 18 months, 30 April 2019 (the Start Date) - 30 October 2020 (the End Date). Due to the pandemic situation project Consultant with Donor approval has prolong the project period for three months, within the same budged. Thus, the end date of project was 31 January of 2021

Gender results framework

While there are no explicit activities on gender, the project is considered inclusive. Two women benefited from the academy.

This results framework focuses on the gender elements of the project.

Inputs	Outputs	Outcomes
Funded by the Government of Japan	Output 1: Tailored training programme developed and implemented (Project Final Report) <i>Indicators (Project Final Report):</i> -Need Assessment analysis carried out –Training Curriculum established (Suggested indicator) to include: Learning material, theoretical training, practical training	Outcome 1: Enhanced skills of welding staff (Project Final Report) <i>Indicators: (Project final report)</i> -Number of trained people at APM (Target and sex disaggregation not provided) <i>Achievement: The Trainers of Trainers course had 14 attendee, 9 engineers (1 female) and 5 welding specialists (1 female)</i>
Risks to completion	-Women's interest in joining welding training -Lack of gender mainstreaming; especially that the project does not specify indicators on gender inclusion, such sector in Albania lacks the participation of women. -Sustainability of ongoing support for women after project is complete may not be possible without ongoing funding. -Lack of young women participation in training and employment.	

Gender component - Albania: Infrastructure and Tourism Enabling Programme-49351

Introduction and context

EBRD approved a sovereign loan of up to EUR 60 million in favour of the Republic of Albania in July 2020. The loan is used to co-finance, with a grant provided by the EU of up to EUR 40 million through the EU Instruments for Pre-Accession Assistance (“IPA”), an investment project to enhance Albania’s tourism competitiveness by financing tourism-enabling infrastructure (incl. the restoration, improvement and/or development of cultural and natural heritage sites) in the municipalities of Berat, Korca, Fier and Shkoder as well as municipal and transport infrastructure investments facilitating tourism in the rest of the country (the “Project”, or “AITP”).

Transition Impact: Inclusive - improving access to high quality training and employability for the local population in the areas of tourism services and management of cultural and natural heritage sites, and establishment of a Public-Private Tourism Sector Skills Platform in Albania.

Cost sharing:

Parallel client contributions:

The Borrower will make a further parallel contribution in the form of payment of any VAT, (currently, at 20 per cent), associated with the post-signing TC assignments.

In-kind contribution:

Additionally, the Client will also provide in-kind support in the form of office space, communication connections, etc., for the consultants to work, expected to amount to 3 per cent of the total TC budget.

Gender results framework

This results framework focuses on the gender elements of Infrastructure and Tourism Enabling Programme project.

Please note that:

1-While the board document indicates providing technical assistance to women led SMEs, no explicit outcomes or activities are mentioned.

2-While the project is listed as inclusive, and while the indicators to be reported will be disaggregated by gender, at the design level the indicators are not gender disaggregated, i.e. there is no explicit target on gender inclusion.

Inputs	Outputs	Outcomes
<p>-TC 4: Funded by the EU (EURO 1M) Gender and Economic Inclusion Programme - Tourism Skills Development and Equal Opportunities Programme</p> <p>-Cost sharing: Parallel client contributions: The Borrower will make a further parallel contribution in the form of payment of any VAT, (currently, at 20 per cent), associated with the post-signing TC assignments.</p> <p>-In-kind contribution: Additionally, the Client will also provide in-kind support in the form of office space, communication connections, etc., for the consultants to work, expected to amount to 3 per cent of the total TC budget.</p>	<p>Output 1: Baseline on Skills Needs Assessment in Tourism and Hospitality in Albania is undertaken</p> <p><i>All information on this output and its indicators are taken from the ToR Albania: Infrastructure and Tourism Enabling Programme Gender and Economic Inclusion Programme</i></p> <p><i>Development of Sector Skills Council for Tourism and Hospitality</i></p> <p><i>Indicators:</i></p> <p><i>-Baseline assessment is produced by (target year?)</i></p> <p><i>(The assessment includes: Socio-economic data for the Tourism and Hospitality (T&H) sector in Albania, workforce analysis in these sectors, recent key trends, skills supply and demands, challenges and opportunities, human capital gaps, relevant guidelines and policy measures to support tourism and hospitality skills development, analysis of best international practices).</i></p> <p>Output 2: Work-Based Training Programme accredited by the Ministry of Education is Developed with a gender lens (based on BDS20-103 OB 2)</p> <p><i>Indicators (based on BDS20-103 OB 2)</i></p>	<p>Outcome 1: Enhanced skills among women and men working in the tourism and hospitality sector</p> <p><i>Indicators (based on BDS20-103 OB 2.1):</i></p> <p><i>-2000 people (disaggregated by gender) trained by December 2025 (Number or percentage of target women to be trained is not provided)</i></p> <p><i>-200 civil servants and other experts working in the sector will be trained to improve their capacity to manage cultural heritage and natural sites by December 2025 (number or percentage of target women to be trained is not provided)</i></p>

	<p>-5 Partnerships with VET Institutions Developed by December 2025 (baseline 0, Target 5)</p> <p>-10 training Modules with a focus on sub-project sectoral skills priorities are developed by December 2025 (baseline 0, target 10).</p>	
<p>TC 5: Creation of Sectors Skills Council – to establish a private-sector led policy engagement platform for Tourism and Hospitality in Albania. The estimated cost of this assignment is EUR 150 thousand, to be financed by the EU.</p>	<p>Output 3: Labour market Intelligence (LMI) for the Tourism and Hospitality is developed. (based on BDS20-103 OB 2)</p> <p><i>Indicators:</i></p> <p>-LMI is established</p> <p>(The LMI includes system on skills forecasting, including: Development of tools, toolkits, case studies and/or communications and knowledge products, a sustainability model for the interventions of Sectors Skills Council (SSC), Development of country recommendations and key messages, Develop Reform Strategy Develop a Policy Roadmap including strategic actors to target for advocacy, partners, institutional procedures and timelines, etc)</p> <p>– A public-private steering group will be established to support the delivery of a labour market information assessments (Labour Market Intelligence - LMI)</p> <p>Output 4 Communication and visibility Event</p> <p>from the ToR Albania: Infrastructure and Tourism Enabling Programme</p> <p>-Development of Sector Skills Council for Tourism and Hospitality</p>	<p>Outcome 2: Policy engagement resulting in the establishment of a Tourism Sector Skills Council (based on BDS20-103 OB 2)</p> <p>-Tourism Sector Skills Council is Established by December 2025</p> <p><i>The council was established in November 2022 based on TIMs reviews and based on news release of EBRD⁶¹</i></p> <p>- A private-sector led policy engagement platform for Tourism and Hospitality is established in Albania</p>

⁶¹ <https://www.ebrd.com/news/2022/ebrdbacked-sector-skills-council-to-boost-tourism-in-albania-.html>

	<ul style="list-style-type: none"> -Technical level Workshop is held to validate the findings the assessment -Communication and knowledge products produced 	
Risks to completion	<ul style="list-style-type: none"> -ADF's capacity to implement the Project within time and budget -Lack of government support for gender mainstreaming in national strategy -Sustainability of ongoing support for women after project is complete may not be possible without ongoing funding. -Lack of willing women to participate 	

Gender component – Egypt: Egyptian National Railways, Gender Phases I (2015) & II (2017 to 2021)

2014 to 2015 Gender needs assessment, recommendations and action plan, Egyptian National Railways (part of DTM 45284 ENR Restructuring, Board approved May 2014)			
Inputs	Outputs (operational objectives)	Short term Outcomes	Impacts
€67,500 from SEMED Cooperation Funds Account Gender Advisory Services Expert Panel for Gender Advisory Services (Part of €126 million loan to Egypt for procurement of 6 trainsets)	Gender-related gap assessment, recommendations and action plan for the provision of rail services (President's Recommendation BD p 5) <i>Indicators:</i> <ul style="list-style-type: none"> – A gender informed needs assessment for improvement of rail services (President's Recommendation BD p 5) – Operational recommendations for the Company. (President's Recommendation BD p 5) – Training of ENR's key staff to raise awareness and responsiveness to women's needs. (President's Recommendation BD p 5) 	Gender-related improvements in the provision of rail services <i>Indicators (suggested):</i> <ul style="list-style-type: none"> – Staff more responsive to women's needs – Study action plan prepared 	
2017 to 2021 Gender Safety Capacity Building and Awareness Raising, Egyptian National Railways (part of DTM 48309 Locomotive Renewal Programme, Board approved 2017)			
Inputs	Outputs (operational objectives)	Short term Outcomes	Impacts

<p>€275k from the multi-donor Gender Advisory Services Programme for development of awareness raising campaign to combat sexual harassment (Gender Technical Assistance Project – Phase II)</p> <p>CID consulting and supported by the EBRD's donor, the Government of Japan</p> <p>(Part of €290 million loan to Egypt for 100 locomotives)</p>	<p>Gender-related gap assessment, recommendations and action plan for rail services for improvements</p> <ul style="list-style-type: none"> – Development and implementation of ENR's Institutional Strengthening Action Plan (ISAP). (Consultant assessment report) – Development and implementation of ENR's Gender-Based Violence Prevention Policy and Gender-Based Violence Response Protocol. (Consultant assessment report) – Capacity building on the new policies and procedures. (Consultant assessment report) – Large scale social marketing campaign to combat sexual harassment. Piloted and implemented on main stations and lines (2019). TIMS – Campaign replicated to the rest of the ENR network; (2020) (Development and launch of Social and Behavioural Change Communication (SBCC) Campaign) (TIMS) – Action plan for associated measures. (Consultant assessment report) – Campaign impact evaluation.(Consultant assessment report) 	<p>Increase in women passengers</p> <p><i>Indicator:</i></p> <ul style="list-style-type: none"> – The proportion of women who use the train to commute increases by 3 percentage point (from currently 20% to 23%). (TIMS) <p>ENR has institutional capacity to prevent and respond to gender based violence</p> <p><i>Indicators (suggested):</i></p> <ul style="list-style-type: none"> – Number of complaints processed successfully – Staff are aware of protocols to combat gender based violence, Incidents are reported by staff and customers, and followed up on – Users of public transport express awareness 	<p>Suggested long term outcomes (no indicators):</p> <p>Women have greater mobility and therefore access to opportunity in Egypt.</p> <p>Women passengers feel safer to travel and are able to report incidents in Egypt.</p>
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Annex 7. Matrix Results Framework Gender Equality of the EU Delegation to the Kingdom of Morocco

Strategic Priority 1: Gender-Based Violence Strategic Objective 1: Combat all forms of gender-based violence, in the public and private spheres, online and in the workplace		
SUB-OBJECTIVES	RESULTS	INDICATORS
1.1 Prevention of gender-based violence is strengthened Prevalence of violence among women and girls in the past twelve months (baseline: 54.4% of Moroccan women victims of violence, 2019)	1.1.1 The capacities of institutional actors involved in GBV detection are strengthened	1.1.1.1 Number of institutional actors involved in GBV detection (by type of actor) trained
	1.1.2. Rights holders are sensitized and informed about GBV	1.1.2.1 Number of rights holders benefiting from GBV awareness and information (disaggregated by sex, age, region, urban/rural)
1.2 Ensuring the protection and care of victims of GBV % of women, including those facing multiple and intersecting forms of discrimination, who report experiencing physical or sexual violence	1.2.1 Victims of gender-based violence have access to quality services and receive adequate protection and care.	1.2.1.1 Number of women and girls victims of violence in care (disaggregated by type of service)
		1.2.1.2 Number of reception and care units supported by the programs
1.3 Strengthen the effective criminalization of GBV % of complaints filed that result in a sentence for gender-based violence Proportion of prosecutors' decisions in favour of non-derogation in cases of underage marriage	1.3.1 Acts of GBV are effectively prosecuted	1.3.1.1 Number of actors trained and sensitized (disaggregated by type of actors: parliamentarians, magistrates, security forces, education, health, social services, etc.)
	1.3.2 Phasing out child marriage	1.3.2.1 Number of actors trained and sensitized (disaggregated by type of actors: parliamentarians, magistrates, security forces, education, health, social services, etc.) (see roadmap)
Strategic Priority 2: Women's Economic and Social Empowerment Strategic Objective 2: Contribute to the empowerment (emancipation) and realization of economic, social and labour rights of girls and women		
SUB-OBJECTIVES	RESULTS	INDICATORS
2.1 Promote women's access to education at all levels and to vocational training	2.1.1 Girls' and women's non-discriminatory access to education is improved	2.1.1.1 To be defined (see basic education programme)
	2.1.2 Women benefit from increased access to vocational training	2.1.2.1 Number of women who have had access to vocational training through the programmes

Proportion of girls in the enrolment of public training institutions		2.1.2.2 Number of women who received support in a non-stereotyped career guidance
2.2 Supporting women's access to the labour market Women's labour force participation rate	2.2.1 Women's integration into the labour market is improving	2.2.1.1 Number of women supported through the programmes
	2.2.2 Measures that facilitate the formalisation of informal work are put in place at the level of the legal framework	2.2.2.1 (Policy dialogue and technical assistance) Adoption of a measure by the government (to be defined)
	2.2.3 Measures are in place to facilitate access to the labour market, in terms of infrastructure (crèches, transport)	2.2.3.1 Number of infrastructures facilitating access to the labour market for women and men, created or improved (crèches, transport, etc.)
		2.2.3.2 Number of jobs in the care sector created as a result of European programme support (formal and informal (taking into account the unpaid care work of housewives)
2.3 Supporting women in entrepreneurial initiatives Number of businesses created by women	2.3.1 Access to finance for women is facilitated.	2.3.1.1 Number of MSMEs/MSMEs owned and/or managed by women, etc. who have received a financial service
	2.3.2 Access to technical support for women is facilitated.	2.3.2.1 Number of women who received technical support for an entrepreneurial initiative (disaggregated by age, region, rural/urban, legal status/sector of activity)
Strategic Priority 3: Women's Political Participation and Leadership Strategic Objective 3: Contribute to women's equal rights and opportunities to participate in political and governance processes at all levels		
SUB-OBJECTIVES	RESULTS	INDICATORS
3.1: Strengthening women's political participation at national, regional and local level Proportion of women elected in national and local elections	3.1.1 Women's participation in decision-making at all levels is increasing	3.1.1.1 Number of women who have been sensitized and trained to participate in political life
		3.1.1.2 Number of outreach activities conducted with political parties
3.2: Promote women's leadership in public administration (national and territorial) and the private sector	3.2.1 Women's participation in decision-making and decision-making positions is strengthened in the national and territorial public administration and in the private sector	3.2.1.1 Number of women beneficiaries of leadership capacity-building actions
		3.2.1.2 Number of institutions supported to implement measures to strengthen women's access to decision-making positions

Percentage of women in decision-making positions in public administration (disaggregated by level)		
Percentage of women on corporate boards		
Strategic Priority 4: Culture of Equality Strategic Objective 4: Promote a Culture of Equality		
SUB-OBJECTIVES	RESULTS	INDICATORS
4.1: Combating gender discrimination and stereotypes Proportion of people who think it is justified for a person to subject an intimate partner to violence, by sex and age of respondent (GAPIII)	4.1.1 Gender stereotypes in Moroccan society are reduced	4.1.1.1 Number of European projects/programmes to support the fight against gender stereotypes in the media and audiovisual sector.
		4.1.1.2 Number of people sensitized and trained on combating gender stereotypes (disaggregated by sex, age, region)
4.2: Support governance mechanisms (public, CSOs, etc.) for the implementation of equality policies Monitoring the SDG Target Indicator 5.c.1 Proportion of countries with systems for monitoring and allocating public funds for gender equality and women's empowerment	4.1.2 The public debate on the reform of the Moudawana is launched	4.1.2.1 Number of awareness-raising, information and exchange activities on the reform of the Moudawana
	4.2.1 Transparency, participation and accountability in gender public policies are improved	4.2.1.1 Number of civil society organizations supported to strengthen their equality advocacy
		4.2.1.2 Number of governance mechanisms with a gender mandate supported
	4.2.2 Data on gender inequalities in Morocco are available and up-to-date	4.2.1.3 Proportion of Moroccan institutions using gender-responsive budgeting tools
		4.2.2.1 Number of institutions supported to produce quantitative and qualitative data on gender inequalities
	4.2.3 The EU and its Member States continue political dialogue on gender equality priorities with the Government of Morocco	4.2.3.1 Number of advocacy and policy dialogue initiatives on EU/MS priorities carried out

Source: EU Delegation to the Kingdom of Morocco

Annex 8. Deal Tracking Module (DTM) classification

Country	DTM ID	Frame work	Inclusive Investments	Year	DTM classification (under strategic Initiatives)
Albania	50123		Albania Regional and Local Roads Connectivity (inclusive procurement)	2020	Project gender percentage 100%
Albania	49351		Albania Infrastructure and Tourism-Enabling Programme 1	2020	Project gender percentage 100%
Albania	52360		VISP: OSHEE COVID-19 Response	2021	Nothing recorded in DTM but project with gender output in Board document to increase women employment (project not started at the time of the evaluation).
Albania	52854	51160	RSF - Union Bank DigitAlb_OTT_TV Rights	2021	Gender additional
Albania	52855	51160	RSF - Union Bank DigitAlb_Multi-purpose Facility	2021	Gender additional
Albania	51568	49438	RSF - OTP Albania EFA Solution	2021	Gender additional
Albania	53012	49438	RSF - OTP Albania: Alb-Star	2021	Gender additional
Albania	53323	49438	RSF - OTP EFA Solution 2	2021	Gender additional
Morocco	48414		Saïss water conservation project	2017	Project gender percentage 100%
Morocco	49991		DFF - Dolidol	2018	Project gender percentage 100%
Morocco	51003		Peugeot SA Schuldschein (PSA)	2019	Project gender percentage 100%
Morocco	51249		VLS Morocco II (Varroc)	2019	Project gender percentage 100%
Morocco	50620	52305	GCF GEFF Regional FW - BMCE Bank	2019	Project gender percentage 100%
Morocco	50765	52305	GCF GEFF Regional FW - BMCE Bank - 2	2019	Project gender percentage 100%
Morocco	50287	50346	GCF GEFF Regional - Morocco Value Chain - SGMB	2019	Project gender percentage 100%
Morocco	51223		Saïss & Garet water conservation project (Saïss II)	2020	Project gender percentage 100%
Morocco	50951	52305	GCF GEFF Regional - BCP	2020	Project gender percentage 100%
Morocco	50288	50346	GCF GEFF Regional - Morocco Value Chain - CDM	2020	Project gender percentage 100%
Morocco	50285	50346	GCF GEFF Regional - Morocco Value Chain - BMCE	2020	Project gender percentage 100%
Morocco	51002	50346	GCF GEFF Regional - Morocco Value Chain - BCP	2021	Gender additional

Morocco	52688	52252	GCF GEFF FW - Morocco II - CIH Bank	2021	Gender additional
Morocco	52775	52252	GCF GEFF FW - BMCI - GEFF II	2021	Gender additional
Morocco	52509	52252	GCF GEFF FW - Bank of Africa (BMCE) - GEFF II	2021	Project not classified, framework classified as 'Project gender percentage 100%'