



your partner in progress

FIJI DEVELOPMENT BANK

GENDER EQUITY AND SOCIAL INCLUSION POLICY AND ACTION PLAN 2018-2021¹

¹ Approved by FDB Board in Meeting # 609 of 28.7.18.

Table of Contents

List of Acronyms	2
I. Background.....	3
II. Definitions	5
III. Policy Rational.....	5
i. Gender equity and social inclusion is a national priority.....	5
ii. GESI mainstreaming is essential to effective CCA and DRR	7
iii. Climate change is a threat multiplier	7
iv. Women and youth are key agents of change	8
IV. Policy Goal and Objectives.....	8
V. Scope of Application	9
VI. Guiding Principles	10
i. Good Governance	10
ii. Equality and Non-Discrimination	10
iii. Stakeholder Engagement	10
iv. Collaboration and Partnerships	10
v. Continuous Learning and Improvement	10
VII. Policy Requirements	10
i. Project Inception, Design and Procurement.....	11
ii. Project Implementation.....	11
iii. Project Monitoring and Evaluation.....	12
VIII. Policy Implementation	12
IX. Date of Effect and Revision.....	12
Annex 1: Glossary of Terms	13
Annex 2: GESI Policy Action Plan.....	16
Annex 3: GESI Policy Implementation Checklist	17

List of Acronyms

AE	Accredited Entity
BBB	Build Back Better
CC	Climate Change
CCA	Climate Change Adaptation
CEDA	Convention on the Elimination of all forms of Discrimination against Women
CRC	Convention on the Rights of Children
CRPD	Convention on the Rights of People with Disabilities
DFI	Development Financing Institution
DiDRR	Disability Inclusive Disaster Risk Reduction
DP	Delivery Partner
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
FDB	Fiji Development Bank
FNDP	Fiji National Development Plan
FP	Focal Point
FPIC	Free, prior and informed consent
GAP	Gender Equity and Social Inclusion (GESI) Action Plan
GBV	Gender based violence
GCF	Green Climate Fund
GESI	Gender Equity and Social Inclusion
GoF	Government of Fiji
HRB	Human rights based approach
ILO	International Labour Organization
MIE	Multilateral implementing entity
MoE	Ministry of the Economy
MWCP	Ministry for Women, Children & Poverty Alleviation
NDA	National Designated Authority
NGP	National Gender Policy
NIE	National implementing entity
OHCRC	Office of the High Commissioner for Human Rights
RBF	Reserve Bank of Fiji
RIE	Regional implementing agency
SDGs	Sustainable Development Goals
UNDRI	United Nations Declaration on the Rights of Indigenous Persons
UNFCC	United Nations Framework Convention on Climate Change
UNDP	United Nations Development Program
UNEP	United Nations Environment Program
UNISD	United National Office for Disaster Risk Reduction
UN Women	United Nations Agency for Women
USAID	United States Agency for International Development
WRI	World Resources Institute

I. BACKGROUND

1. The Government of Fiji (GoF) has a strong commitment to climate change adaptation (CCA) and disaster risk reduction (DRR) and was the first government in the world to ratify the Paris Climate Change Agreement (April 2016). The Fiji Prime Minister is currently COP23 President. Under the Fiji National Climate Action Plan, the GoF pledged to generate 100 percent of its electricity from renewable sources and cut overall emissions by 30 percent by the year 2030.

“Fiji will continue its stewardship of climate change issues at the local, regional and global level with the plight of small island developing states at the center of this concern. We will work together with other nations to access climate finance and explore innovative ways of mobilizing public and private sector resources for adaptation and mitigation”.

National Development Plan

Ministry of Economy, Government of Fiji

2. While Fiji previously accessed climate financing through regional and multilateral implementing entities², the Government sought a more direct funding and management arrangement to increase national ownership and capacity for CCA and DRM. As such, in 2015 the GoF nominated the Minister of Economy as “National Designated Authority” (NDA) and the Fiji Development Bank (FDB) as National “Accredited Entity” (AE) for Green Climate Fund (GCF) accreditation. With support from Fiji’s development partners³, the GoF progressed the accreditation process and in October 2017 the GCF Board approved FDB as “Direct Access Entity” for the Fiji Islands. However, this approval included several accreditation conditions, one of which was the need for FDB to develop a Gender Policy to underpin GCF investment in Fiji. This requirement was welcomed by the FDB who had already committed to becoming more inclusive in the delivery of financial services to the nation.

3. The Fiji Development Bank, an autonomous statutory body established through legislation over 50 years ago, is the only government owned financial institution and development bank in Fiji. Its core business is lending - with the aim of *“facilitating and stimulating the promotion and development of natural resources, transportation and other industries and enterprises in Fiji...giving special consideration and priority to the economic development of the rural and agricultural sectors”* (Fiji Development Act 1967). The FDB envisions a future in which the Bank is:

“A leading regional and international development agency that reflects the principles of good governance, efficiency, gender equality, capacity development and promotes climate-solutions and energy efficient initiatives through partnerships across the public and private sectors that contribute to achieving the global Sustainable Development Goals⁴.”

² Regional implementing agencies (RIEs) include the Secretariat of the Pacific Regional Environment Program (SPREP) and multilateral implementing agencies (MIEs) include the United Nations Development Program (UNDP) and the Asian Development Bank (ADB).

³ Including the United Nations Development Program (UNDP), the United Nations Environment Program (UNEP) and a World Resources Institute (WRI) Readiness Grant.

⁴ Fiji Development Bank Strategic Plan 2018-2020, p. 4.

4. The *FDB Strategic Plan 2018-2020* indicates the Bank will “reduce the gender gap” by increasing services to women and women’s group⁵, as well as increasing its focus on youth entrepreneurs and “actively pursuing marketing to other disadvantaged individuals and cluster groups”. The Plan notes that Fiji is a youthful country (about 50 percent of the population is under the age of 27) with only a mid-range ranking on the 2016 Commonwealth Global Youth Development Index (6 on a scale of 1 to 10)⁶. As such, FDB recognizes that young people need better opportunities to engage in economic and social initiatives and the important role the Bank can play in creating employment and promoting youth entrepreneurship.
5. The *Fiji Development Bank Strategic Plan 2018-2020* also notes the “serious consequences of climate change and socio-economic degradation” and emphasizes the Bank’s important advocacy and partnership role in promoting “green technologies”. It refocuses FDB’s operations in line with its “true development bank role” including support for “climate-proof infrastructure development” and business models that “better incorporate environmental and social safeguards” in order to sustain growth and development for future generations. The effectiveness of these safeguards is significantly influenced by the degree to which gender relations are addressed and all members of Fijian society are included in climate change investments.
6. This Policy adopts a “human rights based approach” (see Glossary of Terms, Annex 1) to ensure that “no one is left behind regardless of their geographical location, gender, ethnicity, physical or intellectual capacity, social and economic status”⁷ and is based on the principles of gender equity and social inclusion or “GESI” (see Annex 1). This approach is congruent with FDB’s strategic focus on increased community engagement and public access to financial services and the *Green Climate Fund Gender Equality and Social Inclusion Policy and Action Plan 2018-2020*.⁸

“Climate Change affects us all, but it does not affect us all equally. Those who are least able to cope are being hardest hit. Those who have done the least to cause the problem bear the gravest consequences.”

UN Secretary General Ban Ki-moon, Bali, Dec. 2017

7. This Policy and Action Plan was developed by the FDB Enterprise Risk and Business Development Unit, Business Risk Services Division, through an extensive literature review and consultation process involving key stakeholders both internal and external to the FDB. Policy development technical assistance (TA) was provided by the Climate Ready Project.⁹

⁵ As of March 2017 women comprised only 11% and 5% by number and value respectively of the total FDB lending portfolio. Source: Fiji Development Bank Strategic Plan 2018-2020.

⁶ Retrieved from: thecommonwealth.org/YDI2016.

⁷ *Fiji’s 20 Year National Development Plan*, Ministry of Economy p. 2.

⁸ Retrieved from: [https://www.greenclimatefund/document/20182/953917/GCF_B.19_25_GCF_Gender_Equity_and_Social_Inclusion_Policy_and_Action_Plan_2018_2020.pdf/dc9ac\)6d-2cef-4442-8346-3bfbc7995aO](https://www.greenclimatefund/document/20182/953917/GCF_B.19_25_GCF_Gender_Equity_and_Social_Inclusion_Policy_and_Action_Plan_2018_2020.pdf/dc9ac)6d-2cef-4442-8346-3bfbc7995aO).

⁹ USAID Climate Ready is a five-year project funded by the United States Agency for International Development (USAID) and implemented by AECOM International Development (AECOM). USAID Climate Ready provides a range of technical assistance and capacity building support to Pacific Island Country climate change adaptation efforts aimed at strengthening and mainstreaming CCA policies and laws; enabling access to international climate change funds, and strengthening implementation of CCA projects.

8. To ensure full alignment of this Policy with core FDB operating systems, and in view of FDB’s strategic focus on improving community engagement and increasing services for women, youth and other under-serviced groups, the Bank intends to undertake a comprehensive “GESI mainstreaming” process. This process will involve a GESI audit on the internal and external operating environment, staff training and the development and implementation of an overarching “whole of bank” GESI Policy and Action Plan (see Annex 2).

GESI mainstreaming means the serious consideration of gender equity and social inclusion in all policy, operational and service delivery decisions. It means assessing and redressing internal as well as external barriers to equality and inclusion. It requires strong support from management and a whole-of-agency commitment to achieving GESI outcomes. It works best when staff are actively involved in developing the approach, monitoring implementation and identifying lessons learned.

II. DEFINITIONS

9. To ensure common understanding and use of the terms and concepts outlined in this Policy, the definitions contained in the Annex I “Glossary of Terms” will be applied by all FDB and Delivery Partner (DP)¹⁰ staff in carrying out GCF-supported work in Fiji.

III. POLICY RATIONAL

10. There are a number of compelling reasons why this Policy is critical to the successful management and delivery of climate change initiatives in Fiji - and more broadly to the mandate of the FDB in achieving national development objectives and meeting international GESI commitments. The FDB understands that achieving gender mainstreaming and social inclusion is a long-term undertaking that requires a serious commitment of time and resources at multiple levels.

i. Gender equity and social inclusion is a national priority

Fiji ranked 91st out of 188 countries in the United Nation’s Gender Development Index (GDI) in 2016.¹¹ Despite significant achievements in gender equity in health and education, this rating reflects the fact that patriarchal attitudes are still dominant in many areas of Fiji society and that men often have a high degree of control over women, including in their ability to access information, services and/or participate in income-generating activities.

¹⁰ A Delivery Partner refers to a non-accredited entity that works with an accredited GCF agency (i.e., the FDB) to implement an approved GCF project. DPs must be able to demonstrate relevant expertise, experience and ability with the implementation and management of GESI responsive CCA/DRR projects.

¹¹ The GDI measures gender gaps in human development achievements by accounting for disparities between women and men in three basic dimensions of human development— health, knowledge and living standards.

Women perform the vast majority of unpaid reproductive and domestic work and are primarily responsible for the care for children, the ill and the elderly. Fijian male heirs generally inherit traditional titles and ensuing responsibilities, with women only inheriting title if there are no male survivors. Further, gender based violence (GBV) remains a serious and widespread problem in Fiji, which stems from multiple factors including certain social and cultural beliefs and practices¹².

“The Fiji National Gender Policy provides a written commitment by Government to promote gender equality in all aspects of Fiji’s development and to eradicate or modify institutional and social barriers to such equality. It recognizes that gender equality is a fundamental human right and an inherent component of economic growth and development”.

Fiji National Gender Policy

The Government of Fiji recognizes the critical importance of gender equity and social inclusion to sustainable development. At national level, this is demonstrated through a series of legal instruments (i.e., the Constitutional Bill of Rights, the Family Law Act, the Child Welfare Decree and the Domestic Violence Decree), as well as numerous high level policies and plans including: the Fiji National Gender Policy 2014¹³; the National Climate Change Policy 2012¹⁴, the Women’s Plan of Action 2010-2019; the National Youth Policy 2012, the National Policy on Persons Living with Disabilities 2008-2018 and the Fiji National Financial Inclusion Strategic Plan. Therefore, this Policy serves to support implementation of the aforementioned national laws, policies and plans, as well as the implementation of numerous GoF international obligations which take a strong stand on GESI compliance requirements. This includes, amongst others: the Paris Agreement¹⁵; the United Nations Framework Convention on Climate Change (UNFCCC)¹⁶; the Sustainable Development Goals (SDGs)¹⁷; the United Nations Convention on the Elimination of all Forms of Discrimination against Women (CEDAW); the Convention of the Rights of People with Disabilities (CRPD); the Convention on the Rights of the Child (CRC); International Labour Organization (ILO) core conventions, the Pacific Leaders Gender Equality Declaration and Action Plan and the Maya Declaration¹⁸.

¹² The 2011 *National Survey on Women’s Lives and Family Relationships* reported that 72 per cent of ever-partnered women had experienced at least one or more of the three forms of violence (emotional, physical and sexual) by their husband or partner in their lifetime.

¹³ Policy platform 5.15 of the National Gender Policy, “Access to Energy, Disaster Risk Management and Climate Change sets out specific actions required for more inclusive and effective CCA (pp. 24-25).

¹⁴ The *Fiji National Climate Change Policy* identifies “gender considerations” as a policy principle and the need to “better understand and respond to the vulnerabilities and capabilities of women and men in dealing with CC issues” (p. 20). This policy is currently being updated and is expected to include an even stronger focus on GESI issues and required actions.

¹⁵ Parties to the Paris Agreement will “respect, promote and consider their respective obligations on human rights, the right to health, the rights of indigenous peoples, local communities, migrants, children, persons with disabilities and people in vulnerable situations and the right to development, as well as gender equality, empowerment of women and intergenerational equity”.

¹⁶ Parties to the FCCC agree to adhere to the principles of gender equality and empowerment of women who need to be respected, promoted and considered.

¹⁷ The SDGs make explicit commitments to gender through a standalone goal on gender equality and women’s empowerment (SDG5) well as a crosscutting theme across all the SDGs. SDG13 on combating climate change aims to promote mechanisms for raising capacity for effective climate change-related planning and management in least developed countries and small island development states with a focus on women, youth, and marginalized communities. Other relevant SDGs include SDG2 (zero hunger); SDG3 (good health and well-being); SDG6 (clean water and sanitation); SSG7 (affordable and clean energy), and SDG8 (decent work for all).

¹⁸ The Maya Declaration is an Alliance for Financial Inclusion’s (AFI) initiative to encourage national commitments to financial inclusion. It is the world’s first commitment platform which enables AFI member institutions to make concrete financial inclusion targets, implement in-country policy changes, and regularly share progress updates. A public commitment to the Maya Declaration is a means to champion financial inclusion, contributing to the range of the SDGs, but specifically focusing on Goal 1 — No Poverty.

Under the Maya Declaration, Fiji made a series of commitments in September 2016 which included:

- *Increasing access to formal financial services from 64% to 85% (21%) of the adult population – of whom 50% are women by year 2020, and*
- *Increasing the percentage of youth accounts with formal financial institutions from 51% to 80% (29%) by year 2020.*

The need to support the economic empowerment of women, youth and other marginalized groups is emphasized in numerous national policies and plans including the Fiji National Financial Inclusion Strategic Plan 2016-2020 under Strategic Goal 1: Empowerment of Women, Youth and those living with Disabilities¹⁹. Specific activities under this goal include, amongst others: encouraging innovation and relaxation of financial rules and procedures to address barriers faced by these groups; linking income-generating activities, including MSMEs and targeted programs in the various economic sectors; and empowering financial groups through training on financial literacy and other forms of training.

ii. GESI mainstreaming is essential to effective CCA and DRR

This Policy is based on strong global evidence that climate change adaptation and disaster risk management initiatives are more sustainable, equitable and effective when gender and social inclusion factors are fully mainstreamed in project design, implementation and monitoring. It recognizes that climate change and disasters affect women, men, children, the elderly, people with disabilities, and those living in isolated and/or under-serviced areas in different ways. It acknowledges that gender relations,

Effective gender equity and social inclusive strategies increase the leadership and engagement of all people - regardless of their gender, age, ethnicity, or socioeconomic background – in implementing the transformative agendas required to respond to climate change.

roles and responsibilities can significantly influence women and men's access to and control over information, decisions, assets and resources which, in turn, impact how development benefits are shared. Being consistently and consciously "GESI-responsive and socially inclusive" is a key objective of this Policy. As such, the Policy recognizes the need for all GCF initiatives to be underpinned by a comprehensive GESI analysis supported by a proactive GESI Action Plan and robust GESI-sensitive monitoring and evaluation (M&E) system. It also adopts the key principles of Disability Inclusive Disaster Risk Reduction (DiDRR) by ensuring: people with disabilities (and/or their organisations) have the opportunity to actively participate in GCF project planning and review processes; that all built and refurbished infrastructure is sensitive to the needs of PWDs and meets universal design standards; and that project communications is accessible to PWDs through the use of multi-mediums.

iii. Climate change is a threat multiplier

¹⁹ National Financial Inclusion Strategic Plan 2016-2020, National Financial Inclusion Taskforce and the Reserve Bank of Fiji. Retrieved from: <https://www.rbf.gov.fj/Left-Jenu/Financial-Inclusion>.

Climate change has been referred to as a threat or risk multiplier because it exacerbates the circumstances that lead to conflict and violence; and it contributes to crop failure, water insecurity, spread of disease, reduced education outcomes, lost livelihoods and increased poverty. Many of the main killers of children (malaria, diarrhea and under nutrition) are highly sensitive to climate conditions. Research has also shown that women and children are highly vulnerable during and following natural disasters due to changes in social control mechanisms and gender roles and responsibilities.

“As Fiji faces a future full of climate change catastrophes, including rising sea levels and increasingly intense storms, women are at greater risk of domestic violence and harassment...It’s going to get worse for women”.

Sharmina Ali

Director, Fiji Women’s Crisis Centre

Extracted from News Deeply, 25 May 2017

iv. Women and youth are key agents of change

This Policy recognizes the importance of seeing vulnerable groups of people - including women, youth and people with disabilities - not as climate victims, but as important agents of social and environmental change. In the words of the Fiji Prime Minister, Voreqe Bainimarama: *“Young people are powerful agents for change who need to be mobilized for climate action...Women are great mobilizers of action at the grassroots of any society, and when they are empowered with information, training and resources, we are all empowered”.*²⁰ The Fiji National Youth Policy on environment sustainability identifies the need to: *“promote youth participation in sustainable climate change adaptation strategies and good environmental principle and practices on the management and conservation of our natural resources and environment”.*²¹

“Women, with their extensive knowledge of communities, social roles of managing national environmental resources and caring responsibilities, increasingly play a critical role in disaster risk management. Empowering women is the key to strengthening disaster resilience of communities”.

Asian Development Bank

Gender-Inclusive Disaster Risk Management Tip Sheet, 2014

IV. POLICY GOAL AND OBJECTIVES

11. The goal of this Policy is:

To ensure gender equality and social inclusion are fully mainstreamed in all aspects of climate change work undertaken by the Fiji Development Bank for the Green Climate Fund.

This Goal is not considered adjunct to the mandate of the FDB, but, rather, is seen as a progressive mechanism to enhance social, economic and environmental dividends essential to our core functions as Fiji’s national development bank.

12. This Policy has six primary objectives:

²⁰ Opening Remarks, 6th Dialogue on Action for Climate Empowerment, May 2018, Bonn Germany. Extracted from speech reprinted in the Fiji Sun, Thursday May 10, p.12.

²¹ *Fiji National Youth Policy*, Ministry of Youth and Sports Government of Fiji.

- i. To promote climate investment (finance) that advances gender equality and social inclusion through climate change mitigation and/or adaptation actions;
- ii. To minimize social and gender-related risks and safeguard the rights of all members of the community through application of GESI-responsive policies, best practice approaches and universal standards;
- iii. To apply a GESI mainstreaming approach when carrying out all aspects of climate change work for the GCF by FDB and Delivery Partner staff;
- iv. To ensure adequate resources are allocated to achieve GESI outcomes in all climate adaptation and mitigation efforts;
- v. To develop and sustain effective partnerships with women, youth and disability organizations to better support the implementation of this Policy; and
- vi. To ensure regular monitoring, evaluation and reporting on the impacts of investment on women and other vulnerable groups with a view to learning from experience and sharing this knowledge with stakeholders in line with the requirements of the FDB Disclosure Policy.

V. SCOPE OF APPLICATION

13. The Policy applies across five inter-connected levels:

International level: This Policy supports implementation of numerous Government of Fiji international obligations including the UNFCCC, CEDAW, CRPD, CRC and the SDGs.

National level: This Policy supports implementation of numerous national policies and plans including the GoF 5-Year & 20-Year National Development Plan, the Fiji National Gender Policy, the Fiji National Climate Change Policy and the Fiji Development Bank Strategic Plan 2018-2020.

Agency level: This Policy applies to the Fiji Development Bank and its Delivery Partners, and will be reflected in the Bank's day-to-day management, operations, policies and procedures, resource allocations and performance management systems.

Project level: All activities supported under this Policy will seek to address, to the maximum extent possible, the needs of all beneficiary groups, with particular attention to the most vulnerable. All FCB/GCF projects will support deep stakeholder engagement in the identification of climate issues and solutions and all new infrastructure initiatives will adhere to universal guidelines and follow "build back better" principles.

Sector level: Adherence to this Policy will contribute to a more informed knowledge base through improved collection and analysis of disaggregated data and more regular and transparent sharing of lessons learned from a GESI perspective. This Policy emphasizes the importance of partnership approaches to address climate change issues from a holistic perspective.

VI. GUIDING PRINCIPLES

14. This Policy is underpinned by five principles that are aligned with FDB core values²² and with GoF national and international commitments to gender equality and social inclusion. The FDB and Delivery Partner staff will consistently adhere to these principles in all aspects of their work.

i. Good Governance

The Fiji Development Bank exhibits the highest levels of accountability, integrity, transparency, and responsibility at all times. This includes the need to ensure free, prior and informed consent in all GCF-supported initiatives.

ii. Equality and Non-Discrimination

The Fiji Development Bank believes in equality and non-discrimination on the basis of gender, race, ethnicity, age, language, disability, marital status, sexual orientation, religion, political or other opinion, geographical location or socio-economic status.

iii. Stakeholder Engagement

The Fiji Development Bank believes that women, men, youth, people living with disabilities, and those from marginalized and vulnerable communities must have equal opportunity to meaningfully participate in all project planning and decision-making processes.

iv. Collaboration and Partnerships

The Fiji Development Bank believes in a “one-team” concept and recognises the importance of collaborating with government agencies, civil society organisations and the private sector to optimize climate change resilience and safeguard the most vulnerable and marginalized members of our society.

We must recognize the special vulnerabilities of women in relation to national disasters and climate change and develop partnerships with development agencies.

Fiji National Gender Policy

v. Continuous Learning and Improvement

The *Fiji Development Bank Strategic Plan 2018–2020* stresses the Bank’s commitment to creating a culture of continuous learning and development throughout the organization. This will apply to ensuring excellence in monitoring and evaluation and building staff competency in gender-responsive and socially inclusive climate change adaptation.

VII. POLICY REQUIREMENTS

15. Policy adherence requirements by FDB and its DPs throughout the project cycle are as specified:

²² Fiji Development Bank Strategic Plan 2018-2020, pp. 21.

i. Project Inception, Design and Procurement

- i. The FDB and its DPs will apply robust GESI-responsive standards and mainstreaming principles to all GCF concept notes and funding proposals;
- ii. The FDB and its DPs will assess the socio-cultural factors underlying climate change-exacerbated inequality and exclusion and design project interventions to leverage the potential contribution of women, men and the wider community for maximum resilience. The outcomes of these assessments will be reflected in project theories of change (see Annex 1) and risk management plans;
- iii. The FDB and its DPs will ensure project design consultations are carried out using GESI-sensitive approaches that enable women and men from all walks of society to participate equitably and meaningfully. Children, youth, the elderly and those with disabilities will also be consulted. A comprehensive summary of stakeholder consultation outcomes will be included in project documentation;
- iv. The FDB and its DPs will ensure that all project designs are based on a comprehensive GESI Assessment and that corresponding GESI Action Plans (GAPs) identify specific strategies to ensure optimization of benefits for vulnerable and marginalized groups of people;
- v. The FDB will ensure that project budgets are sufficient to achieve GESI objectives, including resources that may be required to build the capacity of local people/organisations for sustainability purposes;
- vi. All activities proposed by the FDB and its DPs will include specific GESI indicators and GESI-sensitive data collection methods; GESI project objectives and targets will be aligned with relevant SDGs and national GESI policies and plans;
- vii. All activities proposed by the FDB for GCF financing will be consistent with this Policy, which will be reviewed from time to time in line with updates to the GCF GESI Policy and key FDB strategy, policy and procedural amendments; and
- viii. All project tenders will adhere to the FDB Procurement Policy and Insider Trading and Anti-Terrorism Policy.

“Promote increased regard for climate change impacts and disaster risks and the role of men and women at all levels in facilitating the harmonious and sustainable use of the country’s limited national resources through the use of gender impact assessments, gender analysis and gender aware approaches...”

Fiji National Gender Policy

ii. Project Implementation

- i. The FDB and its DPs will ensure the free, prior and informed consent (FPIC) of stakeholders prior to any project intervention involving the use of land and/or marine areas or resources;

- ii. The FDB will provide documented evidence of mutually accepted processes within GCF-financed activities between implementing entities and affected communities and any agreements between the parties arising from these negotiations;
- iii. The FDB and its DPs will make use of a range of methods and tools to promote gender equality and reduce social disparities, including through the application of social and environmental safeguards, universal standards, build back better principles, quota systems and other affirmative actions as required to “level the playing field”; and
- iv. The FDB and its DPs will ensure all project communication is transparent, readily accessible to stakeholders and adheres to the FDB Disclosure Policy.

iii. Project Monitoring and Evaluation

- i. The FDB and its DPs will ensure the ongoing measurement of project outcomes and impacts on the resilience of *all* project beneficiaries (including women, men, youth, children, people living with disabilities and other vulnerable groups) to climate change and disasters by, among other things, specifically requiring sex-disaggregated data (qualitative and quantitative) throughout the project cycle; and
- ii. The FDB and its DPs will ensure that monitoring and evaluation data on project impacts and outcomes, including lessons learned, are shared in an open and transparent way with beneficiaries and stakeholders (including the GCF) to enhance collective learning and the identification of best practice approaches.

VIII. POLICY IMPLEMENTATION

16. Implementation of the first FDB-GCF Gender Equity and Social Inclusion Policy will be supported by actions in five focus areas as outlined in the FDB GESI Action Plan (Annex 2):
- i. Governance and Management
 - ii. Competencies and Capacity Building
 - iii. Operational Procedures
 - iv. Partnership Development
 - v. Communication and Knowledge Sharing.

IX. DATE OF EFFECT AND REVISION

17. This Policy will come into immediate effect following adoption by the FDB Board and approval by the GCF Board.
18. This Policy will apply to all new FDB projects seeking support from the GCF.
19. This Policy will be formally reviewed and updated every three years based on lessons learned by the FDB and its DPs, and in keeping with changes to the GCF GESI Policy, the Fiji National Gender Policy, the Fiji National Climate Change Policy, and other relevant legislative and policy amendments at national and international level.

Annex 1: Glossary of Terms

The following definitions were drawn from the Fiji National Gender Policy (NGP), the GCF GESI Policy and Action Plan (GCF GESI Policy), and from various climate change and GESI-related international conventions ratified by the GoF.

“Agency” refers to the capacity to make decisions about one’s own life and to act on them to achieve a desired outcome, free of violence, retribution and fear (GCF GESI Policy).

“Build Back Better” refers to the use of recovery, rehabilitation and reconstruction phases after a disaster to increase the resilience of nations and communities through integrating disaster risk reduction measures into the restoration of physical infrastructure and societal systems and into the revitalization of livelihoods, economies and the environment (UNISDR). The term build back better is often used in association with climate-proofing.

“Climate-Proofing” refers to the practice of making buildings and other infrastructure usable and secure in the face of changing climate conditions. (“Climate Proofing for Development” is a tool designed to support the integration of climate change impacts and increasing awareness of the challenges and opportunities in development and project planning). One of Fiji’s national strategic goals is to climate-proof infrastructure developments to boost the resilience of the economy.

“Disability” refers to “those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others” (CRPD).

“Disability Discrimination” is defined as “any distinction, exclusion or restriction on the basis of disability which has the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise, on an equal basis with others, of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field” (CRPD).

“Empowerment” means achieving control over one’s life through expanded choices; it encompasses self-sufficiency and self-confidence and is inherently linked to increased knowledge and voice. Empowerment is a function of individual initiative which is facilitated by institutional change.

“Free, prior and informed consent” (FPIC) means there is bottom-up participation and consultation and that well-informed approval is given by indigenous people prior to commencing any development on ancestral land²³. FPIC is a fundamental requirement of the GCF.

“Gender” refers to the social roles, responsibilities, behaviors, attitudes and identities assigned to men, women, boys and girls as a consequence of social, cultural and historical factors as opposed to biological or sexual differences.

“Gender audit” is a type of analysis used to take stock of gender performance at organizational, project, policy or planning level. GESI audits go a step further to assess the extent to which all

²³ For further information on FPIC requirements and processes see the United Nations Declaration on the Rights of Indigenous Persons (UNDRIP) and the United Nations Permanent Forum on Indigenous Issues (UNPFII).

beneficiary groups have been included and benefit from a particular service or other development effort.

“Gender balance” means that men and women participate equitably in activities and decision-making processes. (Note: ensuring equal numbers of male and female participants is not necessarily an accurate measure of gender equity as factors related to culture; power and voice also need to be considered.)

“Gender budgeting” also referred to as gender-sensitive or -responsive budgeting) means preparing budgets or doing budget analyses from a gender perspective. The goal of gender budgeting is to address gender inequality by allocating resources in ways that reduce or compensate for gender disparities. Gender budgeting does not necessarily mean developing separate budgets for women and men.

“Gender equality” means that women and men enjoy the same status. Gender equality means that women and men have equal conditions for realizing their full human rights and potential to contribute to political, economic, social and cultural development, locally, nationally and internationally, and to benefit from the results. Sameness of treatment and opportunity does not necessarily ensure equality in outcomes. Therefore, gender equality must be accompanied by equity.

“Gender equity” refers to the process of being fair to women and men according to their respective needs. This may include equal treatment or treatment that is different but which is considered equivalent in terms of rights, benefits, obligations and opportunities. In the development context, a gender equity goal often requires built-in measures to compensate for historical and social disadvantages of women (NGP).

“Gender mainstreaming” refers to a globally accepted strategy for promoting gender equality that can be applied in different ways: (i) as a strategy for integrating gender issues into existing development policies, programs and activities of government; and (ii) as a means of agenda setting which implies transformation of the existing development agenda using a gendered perspective. These two concepts are not exclusive and actually work best in combination to ensure equity and equality of outcomes (NGP and GCF GESI Policy).

“Gender-responsive” refers to multidimensional approaches used to intentionally integrate gender equality and equity in policies, programs and services to ensure they are responsive to the issues and needs of both women and men (NGP).

“Gender-sensitive” refers to raising awareness and consideration of gender norms, roles and relations but does not necessarily address inequality generated by unequal norms, roles or relations through remedial action beyond creating gender awareness (GCF GESI Policy).

“GESI analysis” is a methodology for examining the causes and consequences of inequality based on gender, age, ethnicity, ability, religion, political orientation, social status, occupation, sexual orientation etc., and the differences in roles, rights, responsibilities, decision-making and access to information, services and other resources. A GESI analysis is the basis for developing a GESI Action Plan (GAP).

“GESI barriers” are the issues that need to be addressed in order to achieve equality in a particular situation. These barriers can include cultural, social, economic, legal, political, environmental and/or physical factors.

“Human rights-based approach” (HRB) requires that every human being is recognized both as a person and as a rights-holder. A HRB approach strives to secure the freedom, well-being and dignity of all people everywhere, within the framework of essential standards and principles, duties and obligations. The rights-based approach supports mechanisms to ensure that entitlements are attained and safeguarded. Rights are indivisible, interdependent and interrelated. The human rights-based approach focuses on those who are most vulnerable, excluded or discriminated against (GCF GESI Policy).

“Gender-Based Violence” - The terms ‘gender-based violence’ (GBV) and ‘violence against women’ (VAW) are often used interchangeably because violence is most often directed at women and girls. GBV refers to any act or threat that inflicts physical, sexual, or psychological harm. GBV recognizes the power inequalities between women and men that perpetuate violence.

“Resilience” to climate change can be understood as: (i) the capacity to absorb shocks and maintain function in the face of stresses caused by climate change; and (2) adapt and evolve into more sustainable socio-economic behaviors, leading people to be better prepared for the adverse effects of climate change (GCF GESI Policy).

“Social inclusion” refers to the process of improving the terms for individuals and groups to take part in society, and the process of improving the ability, opportunity, and dignity of those disadvantaged on the basis of their identity to take part in society.

“Gender Equity and Social Inclusion” (GESI) is a methodology for examining the causes and consequences of inequality in terms of gender, caste, faith, ethnicity and other “intersectionalities”. Drawing on gender analysis frameworks, it takes into account differences in roles, responsibilities, rights, decision-making, and access to resources to better understand disparities (GCF GESI Policy).

“Theory of Change” is developed during project design to link project outcomes and activities and explain how and why the desired changes will happen. “GESI responsive theories of change recognize that the conditions that need to be in place to achieve change are often different for women and men, girls and boys, people with disabilities, people in under-serviced areas, etc.

Annex 2: GESI POLICY ACTION PLAN

FDB-GCF GESI POLICY ACTION PLAN 2018-2021					
Priority Focus Area	Actions Required	Indicators	Responsibility	Timing	Budget
Management and Governance	1. GESI Policy endorsed by FDB Board 2. GESI Policy endorsed by GCF Board	<ul style="list-style-type: none"> FDB Board Minutes GCF Board Minutes 	<ul style="list-style-type: none"> FDB Management & Board GCF Management & Board 	July 2018 Aug. 2018	No cost implications
	3. Periodic monitoring of implementation of GESI Policy & Action Plan	<ul style="list-style-type: none"> Board Reports & Minutes 	<ul style="list-style-type: none"> FDB Management and Board 	Six monthly	No cost implications
Operational Procedures	1. FDB GESI Audit completed with clear mainstreaming recommendations	<ul style="list-style-type: none"> Audit Report endorsed by FDB Board 	<ul style="list-style-type: none"> FDB Management and Board (with TA) 	2018	TA costs to be sourced
	2. GESI mainstreamed in FDB operational policies and procedures including General Instructions, Lending Manuals, Human Resource, Disclosure & Procurement	<ul style="list-style-type: none"> Changes to FDB policies/procedures approved by Board 	<ul style="list-style-type: none"> FDB Management and Board (with TA) 	2018	TA costs to be sourced
Competencies & Capacity Development	1. FDB staff trained in GCF GESI Policy Implementation and GESI principles & practice	<ul style="list-style-type: none"> Attendance records Satisfaction survey results 	<ul style="list-style-type: none"> FDB Management (with TA) 	2018 - 2019	TA costs to be sourced
Partnership Development	1. Establish GESI Advisory Group to strengthen FDP/DP GESI analyses, implementation, monitoring, partner engagement and knowledge management	<ul style="list-style-type: none"> Advisory Group TOR & Meeting Minutes 	<ul style="list-style-type: none"> FDB Management and ERBD Unit 	2018 Ongoing	TBC
	2. Engage consultants, regional organisations, CSOs with GSI/CCA expertise for project work	<ul style="list-style-type: none"> Signed contracts, MOUs, LOAs, etc. 	<ul style="list-style-type: none"> FDB Management and Human Resource Team 	Ongoing	Costs covered by GCF
Communications and Knowledge Sharing	1. Develop FDB-GCF Communications Policy and Marketing Strategy	<ul style="list-style-type: none"> Policy and Strategy approved by FDB Management 	<ul style="list-style-type: none"> FDB ERBD Unit and Management 	2018	TBC
	2. Implement Communications Policy and Marketing Strategy	<ul style="list-style-type: none"> Progress report to FDB Management & Board 	<ul style="list-style-type: none"> FDB ERBD Unit 	Ongoing	TBC

Annex 3: GESI Policy Implementation Checklist

This checklist can be used by FDB and Executing Agency staff to assess the extent to which GESI is being mainstreamed in FDB-GCF projects and to identify areas of non-compliance. “No” responses indicate areas where additional effort may be required.

Mainstreaming GESI in the Project Cycle		
Project Inception (Concept Note)		Yes or No*
1	Did development of the concept note involve consultation with representatives of all stakeholder groups (i.e., women, men, youth, PWDs) and/or their organisations (i.e., women/youth groups, disability associations)?	
2	Does the project concept note include gender, equity and social inclusion issues and explain how the project will benefit marginalized or vulnerable groups?	
3	Does the concept note adhere to human rights and GESI principles?	
Project Design		
4	Does the design demonstrate real understanding of impacts of climate change and disasters on different vulnerable groups gained through participatory consultations with women, men, youth and PWDs in target areas?	
5	Does the design adequately consider the impacts of the project on people’s current roles, responsibilities and workloads?	
6	Will the project contribute to empowering women and other vulnerable groups?	
7	Does the design identify strategies to promote and support women and other vulnerable groups in leadership and decision-making positions?	
8	Does the design identify gender targets and strategies to ensure equitable participation in project activities?	
9	Have potential negative consequences for disadvantage groups been carefully assessed including damage to family, community or organisational relations?	
10	Does the design identify GESI-related risks and mitigation strategies?	
11	Will the project contribute to increasing the capacity of women, youth, and disability organisations to respond to the impacts of climate change & disasters?	
12	Does the design identify how the project will collaborate with organizations representing women, youth, people with disabilities, workers associations, etc?	
13	Does the design include a GESI budget and sufficient financial resources to achieve GESI outcomes?	
14	Does the design include a strategy and resources to build GESI capacity among project staff and stakeholders?	
15	Does the design include GESI indicators and GESI sensitive data collection methods for all proposed activities?	

16	Does the design align with international & national GESI-related standards and targets (i.e., SDGs, CEDAW, national CC, gender, youth & disability policies)?	
Project Implementation		
17	Are women, men, youth and PWDs actively and equitably engaged in project planning, implementation and review processes?	
18	Does the project have safeguard policies in place (i.e., child protection, staff codes of conduct) and are they upheld?	
19	Are project staff trained in GESI-sensitive analysis & approaches and do they have the necessary skills to be effective in this area?	
20	Is GESI technical assistance utilized and/or available to project staff and stakeholders as required?	
21	Does the project consistently produce documented evidence of free, prior and informed consent from stakeholders?	
22	Does the staff composition model gender balance at all levels?	
23	Does the project governance body model GESI principles through equitable representation of women and men and key beneficiary groups?	
Project Monitoring and Evaluation		
24	Does the project M&E Framework include specific GESI indicators & targets?	
25	Does the project consistently gather & analyze sex/age/disability disaggregated data and use this information to improve practice?	
26	Does the project provide regular reports to the Board, donors, Executing Agency staff & beneficiaries on GESI achievements, constraints and lessons?	

END.