

Gender Assessment and Action Plan (GAAP)

Date: 23/03/2026

1 GAAP Overview and Context:

Project details	Title of technical assistance	Reducing Smallholder Farmers vulnerability to climate change impacts including water scarcity in Mongolia through ecosystem-based adaptation (EbA) and digitalized risk mitigation insurance solutions.
	TA Response Plan Reference Number	LTR/2025/771/CTR
	Implementing partner	OIKO LOGICA S.L.
	Country(ies)	Mongolia
GAAP purpose	Brief overview of the technical assistance objectives	<p>This Gender Assessment and Action Plan (GAAP) aims to ensure that gender considerations are systematically integrated into the design and implementation of the technical assistance. The GAAP supports equitable access to climate-resilient technologies, financial services, and capacity-building activities for women and men smallholder farmers, with particular attention to women-led households and marginalized groups.</p> <p>The project adopts an intersectional approach to gender inclusion, recognizing that women are not a homogeneous group. Particular attention will be given to women-headed households, young women farmers, and those in remote or underserved areas who face compounded vulnerabilities due to geographic isolation, limited access to services, and socio-economic constraints.</p>
	How gender mainstreaming aligns with the TA goals	<p>The TA focuses on strengthening resilience of smallholder vegetable farmers through irrigation, greenhouses, agroforestry, and insurance solutions. Gender mainstreaming is critical because:</p> <ul style="list-style-type: none"> • Women are actively engaged in smallholder vegetable production (often as primary labor force) • They face limited access to finance, land tenure security, and technologies • Climate risks disproportionately affect women due to care burdens and economic vulnerability <p>The GAAP ensures that:</p> <ul style="list-style-type: none"> • Women benefit equally from climate technologies • Gender-responsive financial and insurance mechanisms are developed • Women's participation in decision-making and leadership is strengthened • Women contribute to family nutrition and household income
Stakeholder engagement	List of stakeholders (e.g., government agencies, local	<ul style="list-style-type: none"> ■ Ministry of Environment and Tourism (MET) ■ Ministry of Food, Agriculture and Light Industry (MoFALI)

	organizations, community groups)	<ul style="list-style-type: none"> ■ Provincial authorities (Dundgobi, Uvurkhangai) ■ Farmer cooperatives and smallholder groups ■ Women-led farming groups and associations ■ Financial institutions and insurers (including Mongolian Re) ■ NGOs working on gender and rural development
	Gender responsive representation demonstrating how women and marginalized groups are involved at each level	<ul style="list-style-type: none"> ■ Ensure at least 40–50% participation of women in consultations and trainings ■ Target women farmers, women-headed households, and youth ■ Engage women’s organizations in validation workshops and policy discussions
Contact details	Point of contact for GAAP (Gender expert) implementation (Name, email, phone number)	Undargaa Lkhagvadorj - undargaa@outlook.com

2 Gender Assessment

2.1 Overview of gender context

<p>Brief analysis of gender roles, norms, and dynamics in the target region/sector</p>	<p>In Mongolia, women play a significant role in agriculture, particularly in small-scale vegetable production, household food security, and informal markets. However, gender disparities persist in access to productive resources, including land ownership, finance, and climate-resilient technologies.</p> <p>Women are more likely to:</p> <ul style="list-style-type: none"> ■ Operate on smaller plots ■ Have limited collateral for loans ■ Be excluded from formal insurance schemes ■ Carry unpaid care responsibilities, limiting participation in training and decision-making <p>Climate change exacerbates these inequalities by increasing workload (e.g., water collection, farm labor) and reducing income stability.</p>
<p>A comprehensive analysis of gender barriers/necessities in the specific sector, i.e. energy, water, food systems, etc.</p>	<ol style="list-style-type: none"> 1. Limited access to productive resources <ul style="list-style-type: none"> ■ Women have lower rates of land ownership and weaker tenure security in Mongolia, limiting their ability to use land as collateral and reducing incentives to invest in long-term climate adaptation measures such as agroforestry and irrigation systems. ■ Limited access to irrigation systems, greenhouses, and mechanization ■ High upfront costs of climate technologies (e.g. solar irrigation) disproportionately exclude women 2. Financial exclusion <ul style="list-style-type: none"> ■ Women farmers face barriers in accessing credit due to lack of collateral ■ Limited participation in formal banking and insurance systems ■ Existing agricultural insurance schemes (e.g. livestock) have not been designed with women’s specific needs in mind 3. Limited access to information and extension services

	<ul style="list-style-type: none"> ■ Agricultural training and climate information services are not always gender-responsive ■ Women have less access to technical knowledge on irrigation, agroforestry, and greenhouse technologies <p>4. Time poverty and care burden</p> <ul style="list-style-type: none"> ■ Women’s unpaid care responsibilities reduce their ability to: <ul style="list-style-type: none"> ○ attend trainings, ○ engage in cooperatives, ○ adopt new practices <p>5. Underrepresentation in decision-making</p> <ul style="list-style-type: none"> ■ Women are underrepresented in: <ul style="list-style-type: none"> ○ farmer cooperatives, ○ water user groups, ○ policy and planning processes ■ Their needs are often not reflected in technology design or policy frameworks <p>6. Technology and innovation gaps</p> <ul style="list-style-type: none"> ■ Technologies are often not adapted to women’s needs (cost, usability, time constraints) ■ Lack of targeted support for women-led adoption of EbA practices
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2.2 Gender Assessment Table

Where baseline data is not readily available, initial assessments will be conducted during the inception phase to establish sex-disaggregated baselines for participation, access to services, and adoption of technologies.

Aspect	Issues to be addressed	Findings	Sources of data
Access and use	Do women and men have equitable access to climate technologies, resources, and services provided through the TA?	Women farmers have less access to capital, productive assets, and climate technologies (e.g. irrigation systems, greenhouses, mechanization). They are also less likely to access financial services and insurance products, limiting their ability to benefit from climate-resilient solutions.	World Bank Gender Assessment Mongolia (2024); UNDP Gender Report (2025); Project Proposal
	Are there gender-specific barriers to access these technologies or resources (e.g., cultural, social, economic, legal and policy framework)?	Yes. Key barriers include: (i) limited land ownership and tenure security, restricting investment capacity; (ii) lack of collateral and financial inclusion, limiting access to credit and insurance; (iii) social norms influencing decision-making power within households and communities; (iv) limited access to extension services and technical knowledge; and (v) time constraints due to unpaid care responsibilities. Policy gaps (e.g. lack of incentives for technology adoption) further exacerbate these barriers.	World Bank (2024); UNDP (2025); FAO/ADB programmes; Project Proposal
	How does the TA address the barriers described in the general analysis in 2.2	The TA adopts a gender-responsive approach by: (i) ensuring inclusive access to training and capacity building	Project Proposal

		(target ≥40% women participation); (ii) promoting affordable and accessible climate technologies adapted to women's needs; (iii) supporting the design of gender-responsive crop insurance and financial mechanisms; (iv) engaging women farmers and women's groups in stakeholder consultations and pilot activities; and (v) integrating gender considerations into policy and regulatory recommendations. Sex-disaggregated data will be collected to monitor equitable access and benefits.	
Participation	Are gender experts involved in all stages of the TA? Or Are consultations with women's and gender rights organisations considered?	While a dedicated gender expert is not formally required under the Terms of Reference, gender mainstreaming will be systematically integrated across all stages of the Technical Assistance. A designated gender focal point within the project team will oversee GAAP implementation, ensure compliance with gender targets, and coordinate with external gender specialists when necessary.	
	What best practices can enhance women's participation in the TA?	Women play a central role in vegetable cultivation and household nutrition management, making them key stakeholders in the adoption of climate-resilient agricultural practices.	
Leadership	Do women have leadership positions in climate technology and the specific sector?		
Scaling-up and transfer	Are the training materials and delivery methods designed to address gender-specific needs or challenges?	Nutritional (health-related) issues play a role in the selection of greenhouse vegetables	
	Are financial mechanisms or models in place to ensure accessibility for women and marginalized groups;	Yes. Simple, evidence-based crop budgets are created to clarify who is incurring which expenses and where profit is possible.	
	Is the technology easily maintained and operated by local communities.		

Gender Action Plan

Note: The information in the table below will be used by the CTCN to communicate the gender-related outcomes and expected results of the Technical Assistance (TA) through public platforms such as the CTCN website (www.ctc-n.org) and other communication channels.

The GAAP should emphasize how the TA integrates gender considerations, including i) Capacity building that addresses the specific needs of women, men, and marginalized groups in accessing and benefiting from climate technologies. ii) Gender-responsive data collection to inform equitable decision-making and policy development. iii) Actions promoting gender equity in leadership roles and access to resources within the context of climate technology.

i) **Outline**

<p>Beneficiaries</p>	<p>The Technical Assistance will directly and indirectly benefit smallholder vegetable farmers in Dundgobi and Uvurkhangai provinces, with a strong focus on women and vulnerable groups</p> <p>Direct beneficiaries:</p> <ul style="list-style-type: none"> ■ Smallholder farmers adopting climate technologies (irrigation, greenhouses, agroforestry), with a target of at least 40% women ■ Women farmers participating in capacity-building activities and pilot interventions ■ Representatives from local institutions, cooperatives, and farmer groups <p>Indirect beneficiaries:</p> <ul style="list-style-type: none"> ■ Rural households benefiting from improved food security and income stability ■ Women-led households with increased resilience to climate shocks ■ Local communities benefiting from improved ecosystem services and water management
<p>Challenge</p>	<p>In Mongolia, women smallholder farmers face structural barriers to accessing finance, land tenure security, and climate-resilient technologies. These barriers are linked to lower rates of land ownership (which limits collateral for loans), reduced participation in formal banking systems in rural areas, and limited access to extension services and digital tools. Seasonal migration patterns and dispersed rural settlements further constrain women's access to financial institutions and climate information services.</p>
<p>Summary of gender-responsive TA implementation</p>	<p>The TA will integrate gender considerations across all activities by ensuring inclusive participation, promoting equitable access to climate technologies and financial services, and strengthening women's capacity and leadership in climate-resilient agriculture. Gender-responsive approaches will be applied to training, technology deployment, and insurance design, supported by sex-disaggregated data collection and monitoring.</p>
<p>Output statements</p>	<ul style="list-style-type: none"> ■ At least 40% of participants in trainings and consultations are women ■ Gender-responsive training materials and methodologies developed and applied ■ Gender considerations integrated into policy and regulatory recommendations ■ A gender-responsive crop insurance prototype developed, incorporating features that improve accessibility and usability for women farmers, including simplified registration processes, affordable premium structures, and communication tailored to women's needs. ■ Sex-disaggregated data collected and used for monitoring and decision-making
<p>Outcome statement</p>	<p>Short-term:</p> <ul style="list-style-type: none"> ■ Increased knowledge and technical capacity of women farmers on climate-resilient technologies ■ Improved access to information and training for women <p>Medium-term:</p> <ul style="list-style-type: none"> ■ Increased adoption of climate technologies by women farmers ■ Improved access to finance and insurance mechanisms for women <p>Long-term:</p> <ul style="list-style-type: none"> ■ Enhanced climate resilience and income stability of women smallholder farmers

	<ul style="list-style-type: none"> ■ Increased participation of women in decision-making processes in the agricultural and climate sectors
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ii) Gender Responsive Activities (These expected results will be revised and compared to the closure report at the end of the technical assistance)

Activities	Indicator	Expected results	Data collection ¹	Comments
Pre-implementation Activity: Updating the project document as per the expectations, in line with budgetary and time constraints	Gender considerations integrated in updated workplan	Gender considerations integrated in updated workplan	Gender considerations integrated in updated workplan	Gender considerations integrated in updated workplan
Output 1: Inception workshop and technology options				
Activity 1.1 Inception workshop	% of women participants	≥40% women participants in workshop	Attendance sheets (sex-disaggregated)	≥ Target women's groups and local stakeholders
Activity 1.2 Feasibility studies on irrigation, greenhouse and agroforestry technologies	Gender analysis integrated in studies	All feasibility studies include gender considerations (access, affordability, usability)	Review of reports	Ensure technologies respond to women's needs
Activity 1.3 Cost-benefit analysis including water sustainability and maladaptation risks	Inclusion of gender-sensitive indicators	CBA includes gender-differentiated costs/benefits and risks	Review of CBA report	Consider time savings, labor burden, access
Activity 1.4 Development of technology menu and farmer guidelines	Gender-responsive guidelines developed	Technology menu includes recommendations tailored to women farmers	Document review	Include affordability, usability, labor-saving aspects
Output 2: Policy and regulatory framework for climate-resilient technologies				
Activity 2.1 Policy review and gap analysis	Gender gaps identified in policy review	Policy analysis includes gender barriers and recommendations	Review of policy report	Align with national gender strategies
Activity 2.2 Development of national guidelines and certification standards	Gender-responsive provisions included	Guidelines integrate gender equality principles and inclusion measures	Document review	Include access to finance, training, participation

¹ Ensure data is gender-disaggregated.

Activities	Indicator	Expected results	Data collection ¹	Comments
Activity 2.3 Agroforestry policy integration	Gender considerations integrated	Agroforestry policies include provisions supporting women farmers	Review of policy outputs	Promote women's access to land/resources
Output 3: Financing structure and digital insurance scheme				
Activity 3.1 Development of blended finance facility	Inclusion of women-targeted mechanisms	Financial model includes provisions to improve women's access (e.g. reduced collateral, targeted schemes)	Review of financing model	Ensure inclusivity in eligibility criteria
Activity 3.2 Digital crop insurance prototype	Gender-responsive insurance design	Insurance product considers women's needs and accessibility	Product documentation; stakeholder feedback	Ensure affordability, accessibility, awareness
Activity 3.3 Risk-sharing and partnership framework	Inclusion of vulnerable groups	Framework includes provisions benefiting women and smallholders	Document review	Promote inclusive financial participation
Output 4: Capacity building and training				
Activity 4.1 Training curriculum development	# Gender-responsive curriculum developed	Training materials adapted to women's needs (content, format, accessibility)	Review of materials	Use practical, inclusive formats
Activity 4.2 Training workshops	% women trained	At least 40% of trainees are women;	attendance records disaggregated by sex	Adjust timing/location to ensure participation
Activity 4.3 Institutional capacity strengthening	Gender capacity improved	Institutions demonstrate increased awareness of gender-responsive approaches	Pre/post training assessments	Include gender modules in training
Output 5: Implementation roadmap and scaling strategy				
Activity 5.1 Implementation roadmap	# of policy recommendations incorporating gender considerations in roadmap	Roadmap includes gender actions and indicators	Review of roadmap	Ensure sustainability of gender actions
Activity 5.2 Sustainable financing strategy	#Gender-responsive financing strategy developed	Strategy includes mechanisms to support women's access to finance	Document review	Link to national financial systems
Activity 5.3 Final validation workshop	% women participants	≥40% women participation in validation workshop	Attendance sheets	Baseline: Women participation = estimated 20–30%

iii) Post-Implementation Impact Assessment

Question	Response options	Details/comments
How did gender relations impact the project implementation	Not at all, rarely, a lot, etc	[Implementer to provide brief explanation if needed.]
Did the project identify interventions to address gender gaps in access, use, and transfer of climate technology?	Explain	
Had your project impacted women?	Not at all, rarely, a lot, etc	[Implementer to provide brief explanation if needed.]
How did your project impact women?	By adapting climate tech to women's needs By training women Other (please specify)	[Implementer to provide brief explanation if needed.]
Success stories on gender and climate technologies	[Provide examples of success stories related to gender inclusion and climate tech.]	[Implementer to share relevant case studies or experiences.]