2X CLIMATE FINANCE TASKFORCE

Sector notes

Ways to Gender-Smart Climate Finance: Sustainable Cities

A gender-smart climate finance investment can be defined as Paris aligned and meeting climate finance and 2X criteria.

Cities are critical to the inclusive transition towards a net zero climate-resilient economy. By 2050, two-thirds of the global population will be living in cities as a result of rapid urbanisation, particularly in developing countries.[1] The impact of climate change on agriculture in particular is expected to increase rural to urban migration[2] and women are becoming a growing share of urban populations. Today, men in the 15-49 age group, outnumber women in urban areas globally. However, for every 100 men aged 50+ and 60+ there are 113 and 122 women respectively.[3]

Cities currently account for two-thirds of the world's energy consumption and 70 per cent of greenhouse gas (GHG) emissions.[4,5] By 2050, emissions from the global building stock in place will need to be 80-90 per cent lower, while a 30 per cent reduction in energy used by the transport sector is consistent with limiting the 'overshoot' of the 1.5°C target.[6] At the same time, cities will face the physical impacts of climate change. Over 90 per cent of all urban areas are coastal, putting most cities at risk of flooding from rising sea levels and storms.[7] The urban heat effect will amplify the impacts of rising temperature on infrastructure and population, and extreme weather events put critical infrastructure at risk. City developments therefore must be made with these twin aims – reducing emissions and increasing resilience – firmly in mind.

The transition to sustainable cities will require changes, not only in infrastructure but also in the way cities are designed and in the behaviour of inhabitants, including women. Cities offer opportunities for greatly improved access to water, sanitation, education, and jobs – for both men and women. However, access to these services typically differs greatly by wealth, gender, family situation, and ability/disability.[8]

Over 80 per cent of global GDP is generated in cities.[9] Therefore, if managed well, urbanisation can contribute to sustainable growth by increasing productivity, allowing innovation and new ideas to emerge. City planning that ignores the needs of women limits economic productivity of at least half of urban populations. According to a United Nations Office for Project Services (UNOPS) report, an estimated $97 trillion of global infrastructure investment is needed to support sustainable development and meet the 2030 Agenda.[10] This will only be achieved if investment design meets the needs of women as well as men, and using the widest available talent pool.[11]

What is a gender-smart climate finance investment?

Put simply, it is an investment that delivers both significant climate outcomes and promotes gender equality and women's empowerment. A gender-smart climate finance investment can be defined as:

1. Being 'Paris aligned' – assessed as consistent with a pathway towards low GHG emissions and climate-resilient development in line with the objectives of the Paris Agreement. Paris aligned projects are characterised by:
   - A carbon footprint or carbon intensity that is limited or declining in line with a Paris aligned trajectory;
   - Limited vulnerability to physical climate hazards;
   - Low transition risk and carbon lock-in risk; and
   - Does not indirectly support non-aligned activities.
2. Meeting climate finance criteria.
3. Meeting 2X criteria.

This brief is part of a series of gender and climate finance thematic and sector briefs produced by the 2X Climate Finance Taskforce. You can access the series here.

CDC Investment works

European Investment Bank The EU bank

European Bank for Reconstruction and Development

2X COLLABORATIVE

Methodologies that assess Paris alignment at the transaction and institution level are emerging, for example Multilateral Development Banks (MDBs) have developed a joint Paris alignment approach and CDC has also published its own approach. Climate finance eligibility, either as mitigation or adaptation finance (or both), can be defined through established criteria or taxonomies, such as the joint MDB methodology for tracking climate finance or the European Union (EU) taxonomy for sustainable finance.

We encourage users of this guide to select a credible Paris alignment approach and climate finance definition which can then be overlaid with the 2X criteria to reveal the intersection of gender and climate finance. 2X is an industry standard aiming to mobilise investments in businesses that contribute to gender equality and women's economic empowerment.

When should I use this sector note?

This sector note supports development finance institutions (DFIs), MDBs, fund managers, and other financial institutions to pursue gender-responsive climate investments in line with the 2X criteria, climate eligibility frameworks, as well as specific impact frameworks (such as environmental social and governance (ESG) considerations, development impact and transition impact).

Click on each section to access relevant thematic information:

1. **Why?** Applying a gender and climate lens to investments in sustainable cities

Gender-smart investing is smart business. We know companies that perform well on sustainability[12] and gender diversity[13] return greater profit. The urban infrastructure sector is also going through a large-scale transformation to lay the foundations for net zero and resilient city infrastructure which enables the wellbeing of all citizens.

Women's roles as employees, consumers and leaders in cities

When women and families thrive, local business communities are also better off, by counting on a more reliable and productive workforce. Furthermore, residents with an income represent a sound consumer base for services and products – with women known to globally make over 85 per cent of all consumer purchasing decisions. In turn, more stable local economies also make for better taxpayers, helping to finance public services that work for all.[14]

While local governments traditionally play an important role in entrepreneurship, workforce development and homeownership, too often local policies and programmes do not create equitable outcomes or economic mobility for low wage workers, women, and immigrants. To ensure women and men equally benefit from public services, organisations have called on local and national governments and investors to institute policies and practices that respond to the needs of women. At the municipality level, such initiatives have often been led by female mayors and politicians.[15]

The gender gap in urban development initiatives and the urban infrastructure sector is apparent at all levels – from leadership roles to workforce participation and end-user access. Globally, women's share of jobs in the construction industry stands at 10.3 per cent,[16] women occupy about 10 per cent of the highest-ranking jobs at the world's leading architecture firms and only three of these firms are run by women chief executive officers (CEOs).[17] Moreover, in the infrastructure sector, the global share of the female workforce is very low: only 2 per cent of CEOs are women and women occupy 9 per cent of senior roles, 13 per cent of mid-level roles and 22 per cent of junior roles.[18]

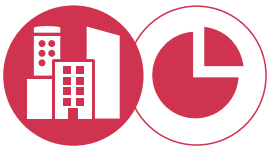
An inclusive transition to sustainable cities results in better outcomes

Women use urban infrastructure differently from men, and it is often wrongly assumed women will automatically benefit from urban infrastructure investments. Importantly, women often catalyse change in cities: they spearhead innovation that supports climate and environmental outcomes;[19] can bring an integrated gender and climate lens to urban regeneration that improves basic service provision;[20] and can help meet users' needs more efficiently once women access jobs in utilities and other service providers.[21]

Urban transformation provides a wide range of investment needs, opening economic opportunities for women. Investments in renewable energy, sustainable urban transport, district heating, energy-efficiency technology and 'green by design' buildings (including social housing, hospitals or educational buildings), utilities (water, sanitation, solid waste and wastewater), street lighting, green spaces, nature-based solutions and urban regeneration are all critical to reducing GHG emissions and improving resilience to climate change impacts.

Smart cities are inclusive

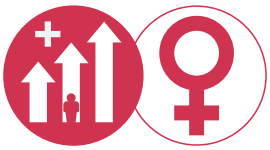
Business Case



- **Increase municipal revenue and drive citizen engagement:** Public awareness of the need to strengthen resilience has led to calls for increased green infrastructure investments[22] and inclusion of women's perspectives in the process of city planning and design. Including women as equal (and often main) users of services – and addressing their needs and priorities – can help maximise women's economic participation and increase economic development value. For instance, when urban transport services cater for their needs, women can access job opportunities further away from home, increasing their participation in the labour force. When female passenger numbers rise as a result, this can improve municipal revenue from the use of services. Depending on the size of the city, such actions can create value of $1.5 million to $1.8 billion.[23]
- **Boost innovation and performance in supply chains:** Selecting for supplier diversity is increasing in the infrastructure sector, driven by public procurement initiatives and policies that promote women's participation in civil works. Enabling women to access to these public procurement opportunities means women can access 30 per cent of GDP in developing countries and 10-15 per cent in developed countries.[24] Increased participation of women in supply chains not only generates access to employment and skills development, but can also help companies anticipate customer needs, drive innovation[25] and competition, while enhancing brands and delivering reputational benefits.
- **Addressing skills shortages:** The lack of skilled workers inhibits the ability of contractors to deliver green urban infrastructure projects. Tapping into the female talent pool – and providing women with science, technology, engineering and mathematics (STEM) skills development opportunities – can address skills shortages.
- **Women's participation should significantly increase as worksites become more gender-sensitive and workplace cultures become increasingly inclusive.** This can be achieved through the promotion of:
  - Equal opportunities policies and practices for women's recruitment, career progression and retention in traditionally male-dominated sectors (energy, construction, water and sanitation, solid waste management);
  - Better working conditions and workplace adaptation to meet women employees' needs;
  - Women's representation in decision-making roles; and
  - Inclusive procurement practices for urban infrastructure and services.
- **Remove barriers to increasing the resource efficiency of housing stock:** Fewer women own homes than men, and are more likely to rent property.[26] Owning a home and having access to finance for energy efficiency interventions are two key enablers to incentivise retrofitting houses for greater energy and water efficiency – a crucial part of the net zero and climate-resilient transition.[27] Research suggests there is a significant and growing market for financial services to help women buy and renovate their homes, particularly in developing countries.[28] Therefore, there is a significant business opportunity for financial institutions and policymakers to use a gender lens to grow this segment and incentivise increased resource efficiency.

Over 80% of global GDP is generated in cities

Impact Case



- **Women's inclusion supports the transition to low carbon businesses:** Research across 11,700 companies found that a critical mass of 30 per cent of women on a company's board of directors made a difference to climate governance and innovation, as well as a lower growth rate of emissions (0.6 per cent compared to 3.5 per cent for companies with no women on their board).[29]
- **Improve water and sanitation and build climate resilience:** Informal settlements in cities often lack access to running water and sanitation affecting up to 60 million people. Since 2000, the number of urban citizens without access to safely managed drinking water has increased by more than 50 per cent.[30] This imposes additional constraints on women's economic opportunities.[31] In sub-Saharan Africa, improved drinking water sources are on average 30 minutes or more away for 14 per cent of the population living in urban areas.[32] The gender-differentiated impact of lack of water and sanitation is expected to widen due to increased water scarcity and droughts resulting from climate change.[33] Sustainable, resilient water and sanitation infrastructure helps improve health outcomes and worker productivity. Moreover, education or training on sanitation and sustainable water usage can also reduce incidence of diseases and improve water management, by targeting women as primary users to improve water usage, bill payment and improve policy and pricing decisions.[34]
- **Increase use of sustainable urban transport.** Women are recognised as being more likely than men to adopt sustainable travel[35], making them a key market for green growth in cities. Other studies have found women also make 80 per cent of travel decisions.[36] The transformation to net zero emissions urban transport offers opportunities for gender-smart investments that help reduce considerable gender gaps when it comes to employment and security. Women tend to walk and use public transport more than men, have different travel patterns (shorter distances, more non-work-related travel, multi-stop trips)[37] and have more security concerns.[38] Sustainable urban transport systems that take these factors into account will empower mobility for women and encourage switching from cars to public transport. Green investments in cycling and walking infrastructure constitute healthier and more energy-efficient transport modes for both men and women.
- **Increase women's resilience to disasters by investing in resilient city infrastructure:** Extreme climate and weather events can damage or destroy the infrastructure of cities which women, in their multiple roles as service users, workers, entrepreneurs and primary caregivers, rely on for the provision of basic needs (roads, water supply, sanitation etc.). Women also tend to have less access to knowledge and information on impending weather events and how to prepare. For example, in low and middle-incomes countries, women on average are 14 per cent less likely to own a mobile phone than men, mainly for economic reasons, which translates into 200 million fewer women than men owning mobile phones.[39] There is evidence of a higher incidence of violence against women after a disaster and an increase in household workload.[40,41] Investing in resilient cities also increases women's resilience to disasters.
- **Smart cities can support an inclusive net zero and resilient transition:** The existing gender disparity in access to some digital services (internet and telecommunications, artificial intelligence (AI) the 'Internet of things' and 'big data') should be considered when developing future technologies for cities that use digital solutions to solve urban challenges. The global gender divide in internet use stands at 11 percent.[42] Smart solutions that collect and analyse gender-disaggregated data, AI and big data could help address this gap and create gender-smart green infrastructure, by identifying widespread usage patterns, barriers to use and opportunities to harness technologies and digital solutions that increase women's use of urban services.
- **Green and sustainable cities are healthier cities for all residents, including women:** Air pollution causes 7 million people to die prematurely every year.[43] More than 60 per cent of all premature deaths from household air pollution are among women and children.[44] Measures that reduce air pollution in cities and tackle climate change include shifting to cleaner energy production, reducing emissions from waste and shifting to low and zero carbon transport. Providing green public spaces can also help address air pollution through reducing the formation of photochemical ozone, as well as addressing the urban heat island effect and contributing to flood management.[45] Lower air pollution brings health benefits to everyone living in a city. Reducing indoor air pollution through cleaner cook stoves can particularly benefit women because of their greater exposure to indoor pollutants.
- **Support the transition to a circular economy:** There is evidence to suggest that women tend to be more sustainable consumers, have more ecological and environmental concerns and are more likely to recycle.[46] In the waste management sector, women are spearheading innovation in circular economy models as entrepreneurs and employees.[47]

BOX 1: C40 empowers women to take the lead in shaping more resilient and inclusive cities around the world[48]

C40 is a network of the world's biggest cities and is committed to taking bold action on climate change. Recognising the central role women can play in shaping a healthier, more sustainable and inclusive future, C40 brings together global mayors, business leaders, innovative change-makers and the mentees from its Women4Climate initiative to showcase how women can take the lead in promoting climate action.

C40's main goals include empowering women leaders of tomorrow through the Women4Climate Mentorship Programme, and identifying ways to address gender inequality in cities through inclusive climate action plans. Through the Women4Climate Tech Challenge, C40 promotes innovative solutions to climate change and air pollution by women around the world. Most importantly, C40 showcases commitments made by women mayors to improve the everyday lives of their citizens.

BOX 2: Gender-responsive affordable housing in Valencia, Spain

An EIB investment in Sociedad Anónima Municipal Actuaciones Urbanas de Valencia (AUMSA), a municipal company owned by the city of Valencia, promotes affordable public rental housing. The EIB loan is financing the construction of 323 new units in high energy efficiency buildings, and the rehabilitation of four existing units across different locations in Valencia. The initiative is contributing towards increasing the availability of affordable housing for rent in the city, improving the energy performance of buildings and promoting greater social inclusion by targeting low-income and single parent households. Under this category, single mothers tend to be widely represented. For this reason, the new housing units will include design features aimed at addressing the needs of women, mothers, single parents and other vulnerable groups.[49]

2. **How** to invest with a gender-smart climate lens: sustainable cities

A gender-smart climate finance investment can be defined as Paris aligned and meeting climate finance and 2X criteria. This section maps potential investments in the sustainable cities sector and explains how to interpret the 2X criteria.

Climate finance eligibility

Climate finance in sustainable cities can include the finance of activities which reduce GHG emissions, including sequestering carbon dioxide from the atmosphere or building resilience to a known context-specific physical climate risk. Recognising that green infrastructure investments have long timeframes and require high upfront costs, concessional finance instruments available can also be used to offset cities' first-mover additional costs and ensure the infrastructure design is gender-smart.

Some potential examples include:

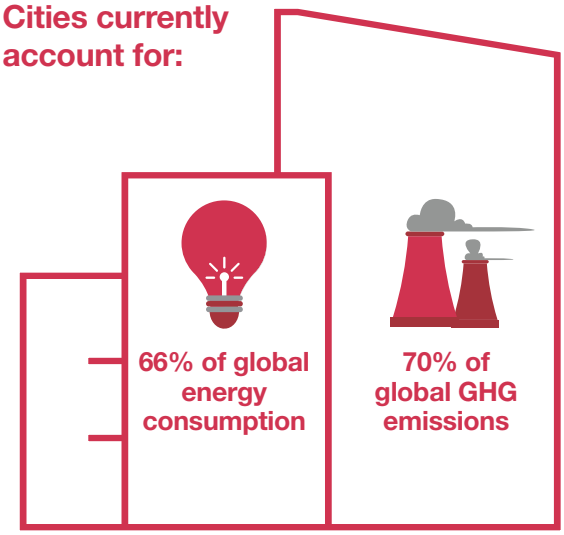
- **Urban transport** ensuring a modal shift from a higher-carbon mode of public transport (trains, buses, bus rapid transit) and **non-motorised transport** (bicycles and pedestrian mobility). These can be designed with a gender perspective e.g. safety features and consideration women's mobility patterns, to enable greener mobility patterns.
- **Low or zero carbon road vehicles/rail/ships** and associated infrastructure such as charging stations or hydrogen fuelling.
- **Integration of transport and urban development planning** (dense development, multiple land-use, walking communities, transit connectivity, and so on)
- **Transport and travel demand-management measures** dedicated to reducing pollutant emissions, including GHG emissions (such as high-occupancy vehicle lanes, congestion charging or road pricing, parking management, restriction or auctioning of licence plates, car-free city areas, low-emission zones)
- Treatment of **waste water** which reduces greenhouse gas emissions can qualify as climate finance, if 'substantial' greenhouse gas emissions can be demonstrated
- **Solid waste management** can also qualify (such as capture of combustion of methane emissions, waste to energy)
- For **waste collection, composting or recycling** where net emission reductions must be demonstrated
- **Digital solutions** and programmes dedicated to reducing GHG emissions, smart technologies (such as smart metering)
- **Energy Efficiency** interventions which substantially reduce net energy consumption/emissions to a Paris aligned trajectory.

- **Household, commercial and industrial renewable energy** (such as rooftop solar installation)
- **Green buildings** including measures that reduce net energy consumption, resource consumption or CO_2e emissions, or measures that increase plant-based carbon sinks in new or retrofitted buildings and associated grounds, enabling certification standards to be met.
- **Adaptation Finance, including but not limited to**;
  - **Disaster risk resilience, climate-resilient risk and early warning systems**, such as flood protection and early warning systems
  - **Finance dedicated to improving the resilience of urban infrastructure to location specific acute and chronic physical climate risks**
  - **Green spaces and nature-based solutions to reduce vulnerability to climate change**

2X eligibility

To qualify as a 2X investment, investments must meet or commit to targets under at least ONE of the 2X's criteria — women's entrepreneurship, leadership, employment, consumption, or financial intermediaries. More details on how to invest and apply the 2X criteria can be found in the 2X Challenge Working Group's 'Guide to the 2X Criteria'.

Cities currently account for:



Examples of potential climate finance investments in sustainable cities that align with the 2X criteria:

Women Entrepreneurs

Investment in a climate finance qualifying infrastructure company, municipality or municipal service provider in which is women-founded or women-owned (51 per cent).

Example: A women-founded, women-led sustainable water supply company operating in an urban area with climate-related water risk which qualifies as adaptation finance.

Women Leaders

Investment in a climate finance qualifying infrastructure company, municipality or municipal service provider in which the share of women in senior management stands at 20-30 per cent, or the share of women on the board, investment committee or municipal council is at least 30 per cent.

Example: Dedicated finance for a municipality to implement climate adaptation or mitigation policies that has a woman mayor and/or a significant share of women (50 per cent) in leadership roles in the municipal council.

Women Employees

Investment in a climate finance qualifying infrastructure company, municipality or municipal service provider in which the share of women in the workforce stands at 30-50 per cent and there is one 'quality' indicator beyond compliance.

Example: A municipal bus company that transitions to a full electric bus fleet, employing 33 per cent women workers.

Women Consumers

Investment in a climate finance qualifying infrastructure company, municipality or municipal service provider for sustainable, inclusive, green infrastructure that specifically or disproportionately benefits women.

Example: An investee company that undertook a robust gender baseline assessment and designed certifiably green social housing units that prioritise caregiving (for example by establishing a creche facility), addressing women's primary role as caretakers, while demonstrating greater than 20 per cent improvement in energy efficiency, water usage and GHG emissions as compared to the baseline.

Impact via Financial Intermediaries

Investments in climate finance qualifying on-lending facilities of 30 per cent of the investor or financial institution (FI) loan proceeds or 30 per cent of the FI's portfolio or percentage of companies supported by the fund meet direct 2X criteria.

Example: A fund investee meets the indirect criteria by investing 35 per cent of its portfolio in women owned or led companies, providing climate finance qualifying infrastructure that participate in public procurement, which is 2X aligned based on the leadership criteria. Per best practice, the investor or FI monitors adherence to the threshold over time and develops a Gender Action Plan to appoint at least 40 per cent women board members.

3. **What?** Gender-smart climate finance in practice

The following investments by 2X members provide an overview of what a gender-smart climate investment to achieve sustainable cities can look like.

- **EMPLOYMENT, CONSUMPTION**
- **CLIMATE MITIGATION**

How EBRD Green Cities drive positive climate impact and promote equal opportunities in the urban infrastructure sector

Setting the scene: Under its Green Cities programme, the EBRD is working to accelerate the transition to low-carbon cities while promoting women and men's equal opportunities in the infrastructure sector. Of particular note are the activities in Tbilisi, Georgia. In 2016, the EBRD collaborated with the Tbilisi Transport Company (TTC) to finance the purchase of low-emissions buses, with a project extension granted in 2019. In 2020, EBRD signed a new project with the Green Climate Fund (GCF) to invest in the modernisation of the Tbilisi metro system, consisting of a €75 million sovereign loan, with €65 million provided by the EBRD and €10 million by GCF.

Approach and impact: In 2016, TTC employed 5,789 people, about half of whom in jobs related to public bus transport. Only 22 per cent of employees were women. The gender gap was the highest in managerial, technical and operational divisions, such as drivers' positions where the share of women is particularly low. Out of 1,441 staff employed as bus and metro train drivers in 2016, there was only one female bus driver. Among its 83 managers, only 13.2 per cent were women. As well as tackling environmental challenges, EBRD sought to address these gaps through a set of specific initiatives as part of its investments. With the first bus project, EBRD focused on supporting TTC to improve gender-inclusivity in its human resources (HR) policies and practices.

As a result of a tailored equal opportunities action plan, the number of women employed by TTC increased, as did the retention of women employees, and the awareness of the company around the importance of gender equality improved. TTC hired 22 qualified women bus drivers. The commitment of TTC to championing gender equality was made clear in November 2019, when it signed up to the UN's Women Empowerment Principles to mark the successful implementation of the assignment. More recent projects demonstrate an even deeper commitment to gender equality. An inclusive transport strategy for Tbilisi will be developed, safety in the metro system will be enhanced through a better data collection of incidents, and metro users will benefit from a more comfortable and environmentally-friendly means of transport, promoting wider use of public transport and reducing air pollution.

- CONSUMPTION
- CLIMATE MITIGATION

How ADB and EIB help transform the climate-vulnerable ger areas of Ulaanbaatar into affordable, climate-resilient and inclusive eco-districts[50,51]

Setting the scene: A third of Mongolia's population live in urban, nomadic dwelling 'ger' areas where poor sanitation, solid waste management, electricity and water supplies pose health and environmental hazards. The Government of Mongolia, Asian Development Bank (ADB) and EIB are seeking to turn Ulaanbaatar's ger areas into affordable, low-carbon, climate-resilient, and liveable eco-districts. Plans include building 10,000 homes in 20 new environmentally-friendly eco-districts with good services, green spaces, and access to shops and jobs.

Approach and impact: A gender analysis and a gender action plan has been developed for the project with support from the GCF. The action plan targets 80 per cent of female-headed households to have improved and climate-resilient water, sanitation and heating systems, recognising that this will reduce women's and girls' domestic time burden. Women-led households will have priority access to the new affordable green housing built by the project. Targets have been put in place to ensure women benefit from employment opportunities during construction and operation management stages, and 40 per cent of workspaces constructed will be provided to women-led businesses. Further, at least 40 per cent of green mortgage loans produced will be accessed by women.

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The following resources provide guidance on gender-climate impact measurement for this sector:

- Ways to Gender-Smart Climate Finance: Sustainable Transport
- Ways to Gender-Smart Climate Finance: Sustainable water supply and sanitation
- CDC Group, Gender Sector Brief: Infrastructure
- EBRD, Green Cities
- EBRD, Green Cities Action Plan methodology
- EBRD Toolkit: Gender Mainstreaming in District Heating Projects in the Commonwealth of Independent States (2016)
- IFC, Integrating gender in cities projects (2020)
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- OECD, Sustainable Connectivity: Closing the Gender Gap in Infrastructure (2019)
- World Bank, Gender Equality, Infrastructure and PPPs (2019)
- World Bank, Handbook for gender-inclusive urban planning and design (2020)

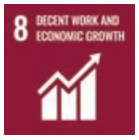
SDGs IMPACT

Investing with a gender and climate lens in this sector can help enhance your contribution to the following SDGs:

Achieve gender equality and empower all women and girls

Ensure availability and sustainable management of water and sanitation for all

Ensure access to affordable, reliable, sustainable and modern energy for all



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation

Reduce inequality within and among countries

Make cities and human settlements inclusive, safe, resilient and sustainable

Ensure sustainable consumption and production patterns

Take urgent action to combat climate change and its impacts

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The contents of this publication reflect the opinions of individual authors and do not necessarily represent those of the 2X Collaborative, CDC, EBRD and EIB.

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