

**GENDER ACTION PLAN**  
(Gender Category: Effective Gender Mainstreaming)

<b>Impacts the Project is Aligned with</b>			
Access to disaster resilient energy for consumers increased (Palau Energy Policy) <sup>a</sup> Safe, resilient, and prepared communities for calamities and women livelihood recovery enhanced (National Disaster and Risk Management Framework) <sup>b</sup> Resilience of Palau communities to climate change and disasters enhanced (Palau Climate Change Policy for Climate and Disaster Resilient Low Emissions Development) <sup>c</sup> Renewable Energy Roadmap of Palau <sup>d</sup>			
<b>Outcome:</b> Consumers' energy expenditures reduced.			
<b>Actions</b>	<b>Activities and Targets/Indicators</b>	<b>Time Frame</b>	<b>Responsible</b>
<b>Output 1. Disaster resilient clean energy financing for eligible borrowers made available.</b>			
1c. 80% of loans funded by ADB and disbursed by NDBP for the acquisition and installation of rooftop SHSs (2020 baseline: 0)	(i) At least 30% of Palau Community College's female students in energy and STEM fields trained on rooftop SHSs (2020 baseline: not available);	Q1 year 1  Q3 year 1 and onwards	NDBP/PMU, energy and gender specialists
<b>Output 2. Accessibility to disaster resilient clean energy loans for eligible women borrowers improved.</b>			
2a. NDBP adopts gender inclusive lending policy (2020 baseline: NA);	(i) At least 20% loans made to women and women headed households/borrowers for purchase and installation of rooftop SHSs (baseline: not available); OP 2.1.2  (ii) Gender, institutional, financial demand study carried out as foundation for gender inclusive lending policy (baseline: 0);  (iii) Gender-inclusive lending policy to improve women's accesses to finance developed and adopted by NDBP's Board of Directors (baseline: 0); (OP 2.3.2)  (iv) Gender-sensitive GRM in NDBP developed, operational and accessible for borrowers, with 50% women members in GRM Committee (baseline: 0);  (v) NDBP/PMU, MOF, PPUC staff attend annual training seminar on NDBP lending policy and GRM with 50% participation of women and 10% of NDBP operation staff (baseline: 0);	Q1 year 1  Q2 year 1  Q1 year 1 and onwards  Q2 year 1 and onwards	NDBP/PMU, and gender specialists



Actions	Activities and Targets/Indicators	Time Frame	Responsible
additional financing  3d. NDBP supports capacity building for sub borrowers		and onwards  Q4 year 1 of DRCEF AF and onwards	
<b>Output 4. Advance low-carbon technologies in clean energy projects made available</b>			
4a. Facilitate women led/owned enterprises in accessing loans	<u>Additional Financing:</u> (i) Three public awareness raising campaigns conducted on “new financial product” under DRCEF additional financing for SMEs with special attention to women-led/owned enterprises (baseline: 0) (ii) Needs assessment conducted for SMEs including women led/ owned enterprises (Target: 20 SMEs participated) (2023 baseline: 0) (iii) SMEs capacity building conducted with 30 % participation of women-led/ owned enterprises (2023 baseline: 0) At least 10% loans made to women led businesses <sup>9</sup> for purchase and installation of solar PVs/BESS (2023 baseline: 0) OP2.1.3	Q1 year 2 of DRCEF AF and onwards	NDBP/PMU energy and gender specialists
<b>GAP Implementation Arrangement</b>			
NDBP will be responsible for the overall implementation, monitoring and reporting of this GAP. Gender, communication, and capacity building/ development specialists will be engaged under the attached TA of ADB. <sup>f</sup> The national gender specialist hired under the TA will assist NDBP in the GAP implementation and reporting. NDBP will submit quarterly progress reports including GAP implementation progress to MOF and ADB.			

ADB = Asian Development Bank; AF = additional financing; BESS = battery energy storage system; CSOs = civil society organizations; DRCEF = Disaster Resilient Clean Energy Financing; GAP = gender action plan; GRM = grievance redress mechanism; HH = household; MOF = Ministry of Finance, NA = not applicable; NDBP = National Development Bank of Palau; O&M = operations and maintenance; OP = operational priority, PM = person-month; PMU = Project Management Unit; PPUC = Palau Public Utility Corporations; PV = photovoltaic; Q = quarter; SHS = solar home system; SME = small and medium enterprises; STEM = science, technology, engineering, and math; TA = technical assistance.

<sup>a</sup> Government of Palau. 2010. *Palau Energy Policy*. Ngerulmud.

<sup>b</sup> Government of Palau. 2010 (amended in 2016). [The National Disaster and Risk Management Framework 2010: Palau](#). Ngerulmud.

<sup>c</sup> Government of Palau. 2015. [Palau Climate Change Policy for Climate and Disaster Resilient Low Emissions Development](#). Ngerulmud.

<sup>d</sup> International Renewable Energy Agency. 2022. [Republic of Palau: Renewable Energy Roadmap 2022-2050](#). Abu Dhabi.

<sup>e</sup> Through communication mechanisms such as gender-focused community events, mass media, social media, text messaging campaign for the outer islands, and published materials such as posters and brochures.

<sup>f</sup> One national gender, one national capacity building/ development and one national communication consultants (1 person-month, 6 person-months and 2 person-months respectively on intermittent basis during the project duration).

<sup>9</sup> For this project the following definition of women-led enterprises is used: enterprise having either: (a) ≥51.0 percent ownership held by a woman/ women; OR <51.0 percent ownership held by a woman/women AND at least ≥1 woman in top leadership as CEO/COO (president/vice-president or equivalent leadership/decision making role (director)).

Source: ADB.