



PPP and Climate Change Mitigation and Adaptation Screening Assessment Report for the Nasarawa State University Student Accommodation Project

1. Summary Output

For inclusion in the State PPP Pipeline, a preliminary project screening was conducted using United Kingdom Nigeria Infrastructure Advisory Facility's (UKNIAF's) Project Screening Tool. The Project Screening Tool Kit incorporates **Poverty, Gender and Social Inclusion & Climate Change** (PGESI & CC) considerations and captures UKNIAF's Project Screening criteria for Public Private Partnership (PPP) Investment projects.

The screening tool is based on the well-known international standards used by infrastructure investors for gender and climate smart investing, such as the Development Impact and Environmental & Social

(E&S) risk due diligence framework of the CDC Group, the IFC's Performance Standards, and the 2X Criteria developed by the 2X Challenge initiative for gender-smart investing.

The output from the project screening show weak commercial viability potential, but extremely high development impact, and low environmental, social, and climate risk.

Project Selection Decision Criteria

i. Have a minimum overall score of 70% ii. Have a minimum score of 60% on Climate Change and Adaptation criteria

iii. Have a minimum score of 60% on environmental and social factors

The Project has an overall score of 70%, an E&S score of 93%, and a Climate Mitigation & Adaptation score of 70%. This is above the minimum required for the Project to be selected and to proceed in the PPP Lifecycle. Project is therefore recommended to proceed. See detailed scoring output in Annexure 2

Below is the summary result of screening the Project with UKNIAF's Project Screening tool. Detailed output of the screening is in the Annexure

Table 1: Preliminary Environmental and Social Risk Assessment Outcome

Key Assessment Criteria	High, Medium, Low
Commercial Viability	
Strategic Alignment	High
Market Demand	High
Commercial Viability	Low





Key Assessment Criteria	High, Medium, Low
Complexity	Low
Lenders' Interest	Medium
Development Impact Assessment	
SDG Fit	High
Sector Fit	High
GESI Impact	Medium
Poverty Impact	High
Climate Impact	Low
E&S Risk Assessment	
Exclusion List met? (Y/N)	Yes
Compliance with local laws / develop E&S Management Systems	High
Environmental Pollution or Destruction	Low
Negative impact to heritage, resettlement, and indigenous communities	Low
Adverse impacts from Climate Change and/or high emissions	Low
Material E&S risks (biodiversity, climate, other)	Low

2. Project Overview

Description	
Project Title	Nasarawa State University Student On Campus Accommodation Project.
MDA	Key MDA Nasarawa State University
	Other MDA Nasarawa Investment and Development Agency
Project Locations	Keffi, Nasarawa State
Sector	Education and Real Estate

The proposed Project is for the development of energy-efficient and sustainable student accommodation for NSUK, thereby meeting student accommodation needs while reducing CO_2 emissions from enhanced project design and reduced use of motorised transport without significantly increasing the burden on existing energy infrastructure. The aim is to bridge the student accommodation deficit within NSUK and enhance student academic performance through the provision of environmentally conscious and socially responsible accommodation solutions that meet the needs of students while minimising its ecological impact.

The student accommodation deficit is significant and established, as the University currently has the capacity to accommodate only 5% of the student population. This shortage of bed spaces in the oncampus hostel has caused overcrowding, with room occupancy in the hostels typically more than twice the intended level. Available evidence suggests that overcrowding heightens the risk of social and psychological challenges related to health, mental wellness, and gender-based violence. It also exerts pressure on existing infrastructure, reduces energy efficiency, and increases CO₂ emissions from the buildings, thus challenging their sustainability and reducing hostel occupants' quality of life. Resolving the on-campus accommodation challenge is now a top priority for not just the school management, but also at the highest level of government in the State.





At the State and Federal level, there is a recognition of the need to enhance the infrastructure stock in tertiary institutions as a key contributor to the systemic strengthening of tertiary education. There is also an appreciation that private capital will be critical in bridging the funding gap for the required infrastructure. At the State level, it aligns with the NEDS, and at the federal level, the development of the student accommodation project fits into the strategic objectives for education in the NDP (2021-2025), and the recent Access to Higher Education Act 2023, also called the Student Loan law. At the University level, the proposed student accommodation aligns within the broader objective of the University Infrastructure Master Plan as well as its Action Plan (2023-2027), which both collectively encapsulates the University's vision for enhancing its academic and non-academic facilities and services, to sustainably meet the evolving needs of its student population and stakeholders.

Furthermore, the Project supports Nigeria's Nationally Determined Contributions (NDC) target of contributing to global efforts to mitigate climate change by developing climate-resilient infrastructure to reduce loss and damage caused by climate-related extreme events and reducing greenhouse gas (GHG) emissions and help achieve the unconditional target of 20% emissions reduction from business-as-usual (BAU) by 2030 and a conditional target of 45% emissions reduction from BAU by 2030. The Project seeks to take a holistic approach to the inter-related issues of climate, gender and inclusion and nature, by mainstreaming all three lenses across all stages of the Project, focusing on the most significant material impacts. This is consistent with the approach outlined in the NDC. A unique benefit of this Project is access to academic and student expertise from Nasarawa State University itself to design these solutions including local, national, and international stakeholder engagement.

The University has attempted to leverage PPPs in the delivery of small-scale infrastructure projects such as a printing press and bank buildings within the campus with some success. Efforts to leverage PPPs for hostel accommodation have not been successful due to issues around poor project preparation, the absence of a robust procurement approach, weak capacity of the private sector, and bankability challenges. Lessons from these are considered and reflected in the different cases of the OBC.

A shortlist of options to taken forward in the evaluation under the Economic Case assessment was developed by first screening a longlist of options at a broad strategic level taking into account not only expected costs and benefits but also a range of critical success factors.

The shortlisted options are:

OPTION 1: 4,000-bedspace/ basic on-site supporting facilities;

OPTION 2: 2,000-bedspace/ basic on-site supporting facilities.

After careful quantification of the cost and benefits where possible, using the base case, the Benefit-cost ratio for the 4,000-bedspace option was estimated at 3.5, while for the 2,000, the Benefit-cost ratio option was 3.1. The BCR for both options are above the team's assessment of the required hurdle rate of 2.0 that the Project should achieve for it to succeed from an Economic Case standpoint, given the developing status of the Nigerian economy and its volatility and rating. However, given the higher BCR for the 4,000-bedspace option, it becomes the preferred option to proceed with. A high-level sensitivity analysis on the economic model inputs has been conducted to test in broad terms the impact of a given percentage changes in such inputs on the BCR. This test was conducted on capital costs, operating costs, and all (monetised) benefits. Across all scenarios examined, BCR remained above the Hurdle rate of 2.0.

The 4,000 bedspaces with basic on-site supporting facilities provides a substantial number of bedspaces to cover a significant deficit, demonstrate a feasible size that can attract private sector participation, inspires stakeholders by addressing accommodation needs in multiple campuses, and can be delivered in a timely manner with proper planning and execution.





Overall, given that the project implementation will most likely be in phases, the selection of the number of bed spaces permits some flexibility in practice.

For Service Solution, the Preferred pathway was "Hostel Accommodation with basic on-site support facilities,". This option strikes a good balance between cost-effectiveness and meeting the basic needs of students – both of which are critical considerations. It also allows for the possibility of phasing, where the Project starts with the most basic provision, and support facilities are added later on in the project lifecycle.

NSUK has a global Environmental and Social Impact Assessment (ESIA), and the Project fits within the master plan of the University, which the ESIA covers. Furthermore, given the project type and scope, the environmental impact expectation is minimal, as no significant impact on noise level, air quality, biodiversity, water, and local communities is expected.

In terms of alignment with national climate change policies and strategies, the project screening exercise using the Decision Support Tool (DST) reveals that the NSUK student hostel project is climate-smart infrastructure which is aligned with Nigeria's NDC goals and Medium-Term National Development Plan (MTNDP) and offers both climate change mitigation and adaptation benefits. These benefits can be strengthened by applying a gender and inclusion and nature lens. The indicative level of risk to the outcome/service delivery that the Project aims to provide is Moderate. This rating is derived from hazard information, subject matter expertise, and contextual understanding of the Project and is modulated based on the Project's soft components and broader development context.

Based on the initial screening, the potential risks to the climate-smart students' hostel to be constructed by the Project due to extreme heat, flooding, and drought can be greatly reduced by preliminary design, which considers flood risk and extreme temperatures. The Project will also support updating flood maps to inform the location of future critical urban infrastructure away from high-risk sites. A gender and inclusion lens, for example, by including women and other vulnerable groups in assessing risks and developing solutions can help to reducing the risks and strengthening solutions. Applying a nature-lens, for example, urban green spaces and forests, trees, green roofs, and walls, can also reduce risks and enhance benefits, including biodiversity. However, the lack of emergency response systems for recovery in the project location in the case of extreme weather events increases the risk. Therefore, the overall risk to the Project's outcome is considered **Moderate**. By understanding which of the Project's components are most at risk from climate change through this initial screening, additional measures could be taken to avoid the impacts and lower the risks to a No/Low-risk level. Additional adaptation measures have been presented that if considered in the project planning & design, can help achieve the No/Low-Risk level.

3. Climate and Disaster Risk Assessment

A structured climate and disaster risk assessment for infrastructure projects is necessary to understand the short- and long-term climate risks that may impact the project components' sustainability. It provides information to guide decisions on climate-smart design and other resilience measures to reduce the impacts of the identified climate and disaster risks and insight on how the Project aligns with national and global climate policies such as Nationally Determined Contributions, National Adaptation Plans, and the Paris Agreement.

Project Exposure to Climate and Geophysical Hazards

The current and future exposure of the project location and target beneficiaries to relevant climate and geophysical hazards was assessed screening using information and data from World Bank's Climate





Change Knowledge Portal (CCKP)¹, ThinkHazard!² And Nigeria's National Adaptation Plans. A **High** exposure to risks associated with Extreme Precipitation & Floods, Droughts and Extreme Heat were considered.

Maximum annual temperatures in Nasarawa, Nigeria, where the Project is located, is projected to increase by 0.88-1.7°C (SSP2-4.5 scenario) by mid-century (32.91°C in 2021 and a median (50th percentile) of 33.79°C, with the 10th-90th percentile projections of 34.61°C in 2050). Warming is projected for all seasons with substantial increases are expected in the frequency of days and nights that are considered 'hot' (Tmax under greater than 35°C) the current climate (27% increase). Projected increases in seasonal rainfall and the proportion of rainfall as heavy events will have implications for flooding. Continuing climate change is likely to exacerbate existing challenges including drought and water scarcity. The risk is rated as High since projections clearly indicate an increase in extreme temperature and precipitation in future decades. Although flooding risk is rated Low and drought risk is rated Medium, overall exposure rating is High on principle since extreme heat hazard level is rated high according to ThinkHazard!

Potential Impact of Identified Climate Change Risks on the Project's Infrastructure, Services Delivery, and Beneficiaries

Extreme temperature: Extreme temperature can induce cracking and fissuring of the hostel buildings and impact cooling and water systems. Exposure to higher-than-average temperatures and lack of cooling infrastructure, can decrease cognitive ability – especially in hot regions. On the other hand, extreme heat exposure can lead to increased demand of energy to meeting cooling needs.

Extreme Precipitation and flooding: Flooding can damage and impact access to the hostel buildings and facilities, and interrupt school sessions. Extreme precipitation can increase transmission of vector-borne and waterborne diseases.

Drought and water scarcity: Exposure to drought conditions is associated with poorer cognitive ability, lower school enrolment and diminished educational opportunities. Droughts can also affect water quality, leading to diarrheal disease.

In 2022 alone, a flooding event induced by heavy rainfall in Nasarawa State damaged and destroyed houses and other critical infrastructure, displaced 145 000 people from 95 communities (settlements) in 11 LGAs while also disruption business and livelihoods in the state. the North-central states are recording a reduction in the amount of rainfall resulting from late onset of rainfall, early cessation, and shortened length of the rainy season as well as desert encroachment which are evidence of drought in the region. The Project is constructing climate-resilient hostels for NSUK students with a consideration to both recent and future climatic trends in its preliminary designs. This includes locating new constructions in areas with low flood-risk, building elevated structures with considerable tree cover to provide shade and designing drainages to be more storm-resilient.

The indicative rating of the potential impacts of climate and geophysical hazards on the Project's physical infrastructure and assets as currently designed under relevant subsectors is Moderate. Climate and geophysical hazards are likely to impact the structural integrity, materials, siting, longevity, and overall effectiveness of the investments.

Climate Actions | Resilience Measures - Modulation of risks by the Project's soft components and development context

¹ <u>https://climateknowledgeportal.worldbank.org/country/nigeria/trends-variability-projections</u>

² <u>https://thinkhazard.org/en/report/182-nigeria</u>





Further analysis on the potential impact on key components/subsectors due to exposure from hazards is modulated by the Project's soft components and broader development context, considering particularly vulnerable groups including women, is presented as follows:

- i. Modulation of risks by the Project's soft components: The Project includes capacity enhancement, emergency preparedness plans, awareness raising and evacuation drills for target beneficiaries. The Project also supports the updating of flood maps to inform the location of future critical urban infrastructure away from high-risk sites. Combined, these features will reduce the anticipated risk from climate and geophysical hazards;
- ii. Modulation of risks by the Project's development context: In Nasarawa state, where the Project is taking place, there is efforts to develop strategies and build institutional capacity to identify and respond to disruptions from climate and geophysical hazards. Also, the project development is located in a well-organised academic environment where there is effective enforcement of laws ensuring that building and development are zoned in low-risk locations. However, there are weak emergency response systems in place to bring relief services in case of extreme weather events. There is an overall decrease in the risk from climate and geophysical hazards.

Overall Project Risk

The indicative level of risk to the outcome/service delivery that the Project is aiming to provide is Moderate. This rating is derived from hazard information, subject matter expertise, contextual understanding of the Project, and modulated on the basis of the Project's soft components and broader development context.

The potential risks to the climate-smart students' hostel to be constructed by the Project due to extreme heat, flooding and drought are greatly reduced by preliminary design, which takes flood risk and extreme temperatures into account. The Project will also support the updating of flood maps to inform the location of future critical urban infrastructure away from high-risk sites. However, lack of emergency response systems for recovery in the project location in the case of extreme weather events increases the risk. Therefore, the overall risk to the outcome of the Project is considered to be Moderate.

By understanding which of the Project's components are most at risk from climate change through this initial screening, additional measures could be taken to avoid the impacts and lower the risks to No/Low risk level.

The following additional adaptation measures could be considered in the project planning & design to achieve the No/Low Risk level.

Design project components to help alleviate the risks to women from climate and geophysical hazards. For example, include long-term plans that considers women's needs and constraints for assessing early warning systems and emergency or post-disaster recovery services.

Establish pans to Strengthen early warning systems, disaster planning and response for urban infrastructure and services. This ensures there is emergency response systems to bring relief services in case of extreme weather events.

Potential Impact of Identified Climate Change Risks on the Project's Infrastructure, Services Delivery, and Beneficiaries

Extreme temperature: Extreme temperature can induce cracking and fissuring of the hostel buildings and impact cooling and water systems. Exposure to higher-than-average temperatures and lack of cooling infrastructure, can decrease cognitive ability – especially in hot regions. On the other hand, extreme heat exposure can lead to increased demand of energy to meeting cooling needs.





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Climate Actions | Resilience Measures Modulation of risks by the Project's soft components and development context

Further analysis on the potential impact on key components/subsectors due to exposure from hazards is modulated by the Project's soft components and broader development context, considering particularly vulnerable groups including women, is presented as follows:

Modulation of risks by the Project's soft components: The Project includes capacity enhancement, emergency preparedness plans, awareness raising and evacuation drills for target beneficiaries. The Project also supports the updating of flood maps to inform the location of future critical urban infrastructure away from high-risk sites. Combined, these features will reduce the anticipated risk from climate and geophysical hazards.

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Project is taking place, there are efforts to develop strategies and build institutional capacity to
identify and respond to disruptions from climate and geophysical hazards. Also, the project
development is located in a well-organised academic environment where there is effective
enforcement of laws ensuring that building and development are zoned in low-risk locations.
However, there are weak emergency response systems in place to bring relief services in
case of extreme weather events. There is an overall decrease in the risk from climate and
geophysical hazards.

Environmental and Social Impact Assessments (ESIA)

NSUK has a global ESIA, and the Project fits within the master plan of the University, which the ESIA covers. Furthermore, given the project type and scope, the environmental impact expectation is minimal, as no significant impact on noise level, air quality, biodiversity, water, and local communities is expected. A full Environmental and Social Impact Assessment (ESIA) might therefore not be required. The land covers approximately 5 hectares and is characterised by plain terrain with no dense vegetation or trees. These factors collectively contribute to a positive outlook for the Project's environmental compatibility and adherence to sustainable land use practices. Despite the positive outlook, some potential environmental risks remain, and the impact and risk response are presented below.





Table 29: Environmental Risks, Impact and Risk Response

Activities	Risk	lmpact	Risk Response
Construction Phase	Land Disruption	Temporary disturbance of land	Implement soil erosion control measures
		Potential soil erosion	Conduct regular environmental monitoring
		Disruption to local ecosystems	Engage with local communities for feedback
		Noise pollution	Schedule noisy activities during off-peak hours
		Dust emissions	Use dust suppression methods during construction
		Potential traffic congestion	Coordinate with local authorities for traffic management
Operational Phase	Resource Consumption	Increased water and energy use	Implement water and energy- efficient technologies
	Waste Generation	Generation of solid waste	Develop a waste management plan
		Potential pollution of water bodies	Treat and manage wastewater appropriately
	Community Relations	Community dissatisfaction	Establish a community liaison officer
		Social conflicts	Conduct regular stakeholder engagement
		Local job opportunities	Prioritise local hiring and skill development
	Habitat Disruption	Removal of project structures	Develop a habitat restoration plan
		Potential impacts on local fauna and flora	Monitor ecological recovery
		Noise and disturbance during removal	Notify local communities in advance









ANNEXURE 1: ABOUT THE PROJECT SCREENING TOOL AND DECISION CRITERIA

About the Screening Tool

The Project Screening Tool Kit incorporates Poverty, Gender and Social Inclusion & Climate Change (PGESI & CC) considerations and captures UKNIAF's Project Screening criteria for Public Private Partnership (PPP) Investment projects.

The quality of existing infrastructure to support Nigeria's productivity and competitiveness have been categorised as poor; constraining; disproportionately accessible to the poor; and extremely vulnerable climate change risks. Closing Nigeria's infrastructure gaps in a way that can sustain equitable human development requires a re-orientation in designing and delivering commercially viable PPP inftrastructure projects that integrate more "responsible" considerations. These responsible considerations look beyond the typical 'Value for Money' and 'affordability' tests to focus on 'doing no harm' and 'leaving no-one behind' in order to attract private sector funding. It will integrate climate smart, environmental & socio-economic considerations in the current PPP delivery approach.

In this light, the Project Screening tool outlines a systematic approach for selecting, prioritising, categorising, assessing, & managing PPP projects that focus on climate adaptation and effective management of Environmental & Social issues while integrating opportunities for increasing developmental impact through meeting poverty reduction, gender equality and social inclusion targets. The Project Screening toolkit is based on the international standards used by infrastructure investors for gender and climate smart investing. It will be used by the UKNIAF team to engage with the Nigerian government and member of the investment community.

Decision Criteria

The maximum score for each Assessment Area is 100%, and the overall score will be determined by the sum of all weights taken from each thematic area (Commercial Viability, 20%; Climate Change, 25%; E&S Risk, 25%; Gender Equality, 15%; Poverty Reduction, 15%) which is also a maximum of 100%. For a project to be selected, it must meet a set of criteria, which includes;

- *i.* Have a minimum overall score of 70%
- ii. Have a minimum score of 60% on Climate Change and Adaptation criteria
- iii. Have a minimum score of 60% on environmental and social factors

The second and third criteria are critical to avoid a scenario where a project that scores very low on key E&S and CC issues but scores high on other thematic areas still proceeds to be selected. This would be a major risk to the project, UKNIAF and the people of Nigeria.





ANNEXURE2 : OUTPUT FROM PROJECT SCREENING

Summary Sheet – Screening Result of the Nasarawa State University Student On Campus Accommodation

1: Investment Details	
Investment Name	Nasarawa State University Keffi Student On Campus Accommodation
Project Owner	Nasarawa State University Keffi
Location	Keffi, Nasarawa State
Investment Category	Minor
Investment Tenor (years)	20
Investment Size (USD)	₩14.5 Billion (\$19.1 Million)
Investment Sector	Houing and Real Estate
Date	44997

2. Exclusion List	
Does the Project to be invested in participate in any activities listed in the exclusion list? (click here)	No

OVERALL SCORE	70%

SCORE





COMMERCIAL VIABILITY (20%)

3. Strategic Alignment	
Project has high strategic importance	1
Project delivers public infrastructure or service in a priority sector	1
Project fills a clear and substantiated critical Infrastructure gap or service deficiency	1
Existing legal framework accomodates private sector participation in the Project	1
MDA can finance the Project's operating and maintenance costs out of its recurrent budget	0

4. Market Demand	
Market appetite to support the Project is proven	1
Government has successfully delivered similar PPP projects	1
Project has secured funding commitments from non-IGR sources	0

5. Complexity	
Project is a brownfield project	0
Project output requirements are clearly defined in tangible or measurable terms and are verifiable	1
Project affects, or is affected, by the delivery of other critical infrastructure project(s)	1

6. Lenders Interest	
Project meets all or parts of lenders' commercial requirements	1
Interest rate risk (fluctuation of loan interest)	0





Project is exposed to currency exchange rate risk	0
The sector of the terror of terr	U

Environmenta	l and Socia	I Risk	(25%)

7. Provisional E&S Risk Categorization

Does the Project operate in a High, Medium or Low Risk Sector?

8. Potential Environmental & Social Risks	-
Air Emissions: Significant levels of air emissions that may breach of local regulations or World Bank/IFC Standards	1
Solid Waste Management: Potential generation of waste that can significantly affect the living conditions of local communities or ecosystems or may have an impact on ambient environmental conditions (i.e. air, surface and groundwater, and soils)	1
Water Quality / Management: Significant impact on availability and/or quality of water resources to local communities or habitats	1
Community Health, Safety & Security: Significant risk to local communities due to heavy industrial transport activities	1
Community Health, Safety & Security: Significant risk to local communities due to exposure to communicable diseases from operations or movement of migrant workers (e.g. HIV/AIDS, or water borne diseases such as malaria or cholera).	1
Community Health, Safety & Security: Need for consultantion with, and disclosure to, the public in relation to the investment operations and its potential impacts in accordance with appropriate procedures. Specifically acknowledging stakeholder engagement of women as a subset of the community.	1
Operation in remote areas : Operations in remote areas (or with supply chains that affect such areas) which introduce infrastructure (e.g. roads, electricity, etc.) or increase activities in such areas.	0
Land Acquisition: Significant changes in use of the land (e.g. from agricultural land or residential premises to industrial use, or vice versa) that requires prior agreement and informed consultation with stakeholders	1

1





Resettlement and economic displacement: Operations will require people to move from their homes, or will result either in the loss of economic assets (e.g. crops, fields), or access to livelihoods that leads to loss of income,	1
Wildlife and natural habitats: Impacts on protected areas or other natural habitats. Potential introduction of invasive alien species, major changes to ecosystem services	1
Indigenous Peoples : Direct or indirect impacts on indigenous / vulnerable peoples (i.e. distinct social and cultural groups with identities that are distinct from dominant groups in national societies).	1
Cultural Heritage: Operations will impact on cultural heritage e.g. building on sites with archaeological, historical, cultural, or religious value) or intangible cultural heritage (e.g. by impacting a minority community such that its language, performing arts, customs are affected).	1
Social Licence to Operate/Track Record : Scale, location and Project operations may raise concerns from local or international communities (e.g. newspaper articles, NGO action, etc.) or Project will be located in areas where there is a history of tension and activism over oil & gas development (including locations where plant damage, closure or public campaigns have occurred)	1

Climate Mitigation & Adaptation (25%)	70%
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9. Climate Change Risk, Mitigation & Adaptation	
Potential vulnerability of the Project to Climate Risk	1
Does the program contribute towards the NDC's taregt to achieve Climate Mitigation in at least 2 areas?	
Contribute to net change in Greenhouse Gas Emissions (tCO2e) – tonnes of GHG emissions by x% (KPI 6)	1
Reduce deforestation of degradation by x% (KPI 8, 10)	0
Promote energy saving <mark>by x%</mark> (KPI 16)	1
Improvement of electricity generation grid (NDC)	0
Does the program contribute towards NCD's target to achieve Climate Adaptation in at least 2 areas?	





Promote Climate Smart Agricultural practices	0
Improve access to clean energy for x people , clean low carbon emission technology <mark>for x people</mark> (MW)	1
Mobilise up to NGN x of public or private finance funds with the main objective to reduce climate change or impacts of climate change (KPI 11, 12)	1
Integrate Climate Change in any national planning process with defined policy / program outputs (KPI 13)	1
Promote knowledge of climate change issues, mitigation and adaptation approaches with clear expected policies / projects outputs (KPI 14)	1
Gender Equality (15%)	50%
6. Development Impacts (Gender Impact, Climate Adaptation Considerations)	1
Project will integrate at least 30% share of women in the workforce	1
Project will diversify supply chain to include at least 30% of women entrepreneurs	0
Women in Senior Management will represent at least 40% share or Women on Board / Investment Committee will represent 30%	0
Program will contribute to women's access to at least 2 of the following services (select as appropriate)	
Increase access to internet services for x people	0
At least 30% of the DFI loan proceeds to financial institutions support invesments for women entrepreneurs	1
Increase access to safe transportation for at least x women and girls in the community	1
Increase access to life skills training and job placement assistance for at least x women and girls in the community	1
Increase access to community clinical preventive and emergency services for at least x women and girls in the community	0
Poverty (15%)	60%
6. Development Impacts(Poverty Reduction Impacts)	
Project will create at least winkscreatially grean and inclusive jaksand access to jaks for wylnerable needle (KDLE)	1





Does the program contribute to reducing poverty for the poor and vulnerable & Climate Adaptation in at least 1 of the following ways	
Project will improve access to finance for at least x poor and vulnerable	0
Project will improve access to markets for at least x poor and vulnerable people	1