



KEMENTERIAN KEUANGAN  
REPUBLIK INDONESIA

# **Report of the First Annual Participatory Review Forum**



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# I. Introduction

On January 30<sup>th</sup>, 2019, the first Annual Participatory Review Forum for the National Designated Authority of Green Climate Fund (NDA GCF) was conducted. The Forum was the second part of an event titled *Multi-Stakeholder Forum on GCF Country Programme For Inclusive Climate Change Finance*. It serves as medium to gather inputs from stakeholders that are an important part of GCF funding and climate projects in Indonesia. The Forum was attended by representatives from ministries and government agencies, private sectors, banking sectors, development partners or NGOs, as well as CSOs and community-based natural resource management, including women group and people with disability group. The Annual Participatory Review Forum was organized by Fiscal Policy Agency of the Ministry of Finance with support from its delivery partner, the Global Green Growth Institute (GGGI).

## II. Background and Rationale

The Green Climate Fund (GCF) was established in 2010 to provide support to developing countries in responding to challenges caused by climate change. As the financing mechanism of the United Nations Framework Convention on Climate Change (UNFCCC), GCF has initiated its funding mobilization and reached a commitment of USD 10.3 billion from developed countries by 2014. Projects funded by the GCF are required to be aligned with country priorities, in accordance with GCF's country ownership principle.

To ensure alignment of GCF-funded project with the national climate priorities, National Designated Authorities (NDA) was appointed as GCF representation in each country. In Indonesia, the Chairman of Fiscal Policy Agency has been appointed by the Ministry of Finance to represent the Minister as Indonesia's NDA to the GCF through Minister of Finance Decree number 756/KMK.010/2017.

In addition to its country ownership principle, GCF integrates the principle of gender and social inclusion in all stages of its operations. This principle is emphasized in GCF gender equality and social inclusion policies. Through its policies, GCF is committed to consider vulnerable and marginalized groups affected or potentially affected by programs/projects it funded. GCF realizes that climate change induced different impact on women and men, due to the inherent gender inequality within the society's daily life. Furthermore, GCF is also aware that other vulnerable groups such as indigenous people and people with disabilities are differently affected by climate change. To that end, GCF strongly underlines the need to involve and consider these vulnerable groups into various phases of the GCF funding to ensure inclusivity.

## III. Objectives

The objectives of the Annual Participatory Review Forum were:

1. To identify and understand stakeholders needs, expectations and challenges faced in relation with climate change programs/projects and its funding.
2. To identify stakeholders' expectation on the distribution mechanism of climate financing, such as the GCF.



3. Collecting inputs from stakeholders, including women, persons with disability, indigenous people, and community-based organizations, regarding inclusive natural resource management to ensure benefits of GCF financing can be accessed by everyone.

## IV. Concept of the Forum

The Annual Participatory Review Forum is designed to be inclusive by involving vulnerable groups such as women, people with disabilities, indigenous people and community-based organizations<sup>1</sup>. The Forum's design is based on GCF gender and social policies that highlighted the importance for NDA and (D)AE to engage with their stakeholders, especially civil society and people affected by programs/projects.

The objective of inclusive stakeholder engagement is to ensure activities proposed for GCF financing "effectively engaged with affected or potentially affected communities and individuals, including transboundary, vulnerable, and marginalized groups and individuals" (GCF Environmental and Social Policy, p.21). The GCF stakeholder engagement mechanism is developed based on GCF principles of transparency, inclusiveness, non-discrimination, "do no harm", and accountability. The policy also stated that engagement must be culturally appropriate, applicable to all phases of programs/projects, gender inclusive and responsive, free from coercion, and the result will be used in decision-making process.

Below are brief explanations of the forum's concept:

### a. What is inclusive and meaningful participation?

Men and women use natural resources differently. Therefore, changes to natural resources affect men and women differently. In their community, men and women have different rights or access to resources and decision-making power due to imbalanced gender socio-cultural norms and discrimination. These disadvantages pose a threat to women and make them highly vulnerable to climate change and inequalities.

Besides women, indigenous people and people with disabilities are also prone to be excluded from economic opportunities, social participation, and decision-making processes, hence negatively affected by climate change. Social exclusion happened when individuals or groups of people are, either wholly or partially, systematically denied their rights from fully participating in the society. This situation calls for an inclusion of vulnerable groups in all aspects of the program, including its participatory mechanism.

Inclusive participation is about recognizing difference of experience and knowledge between individuals or groups, especially vulnerable groups, such as women, indigenous people, and people with disabilities. Inclusive participation is achieved when all stakeholders, including vulnerable groups, feel engaged, welcomed and provided with opportunities to participate in one or more stages of the program. With inclusive participation, vulnerable groups become agents of change for climate-based development.

Meaningful participation promotes sustainable decisions by involving all stakeholders in program design, review and decision-making processes. It provides stakeholders with access to information and facilitates them to provide inputs in areas that are important to them and their livelihoods. The principle

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<sup>1</sup> In this Forum representative for indigenous people could not attend, but is willing to be included in future forums.

of meaningful participation is similar to disability-inclusion, which is “nothing about us without us”. It underlines the importance of actively involving people affected by policies or programs to voice their opinion and provide inputs to ensure they benefit from the policies or programs.

### **b. Who is involved in the inclusive Annual Participatory Review Forum?**

Organization of the Annual Participatory Review Forum is based on the principle of transparency, openness of communication, harmonized information and accountability, as well as inclusive and meaningful participation. The challenge is to ensure that the Forum can be conducted in an effective and efficient manner, while maintaining desirable breadth of multi-stakeholder active involvement. The involvement of civil society organizations (CSOs) and community-based organizations (CBOs) are critical to produce a constructive engagement with decision-makers, to represent people affected or potentially affected by programs, and to hold the government, donors and other key actors accountable. The presence of CSOs/CBOs create an inclusive forum, while their active involvement in the discussion generates meaningful participation.

Below are the stakeholder representative groups that attended the Forum and actively participating:

1. Ministries and government agencies
2. Private sector and business associations
3. Banking sectors
4. Development partners or NGOs
5. CSOs and community-based natural resource management

### **c. What roles do the inclusive Annual Participatory Review Forum perform?**

The Annual Participatory Review Forum is expected to perform the following roles:

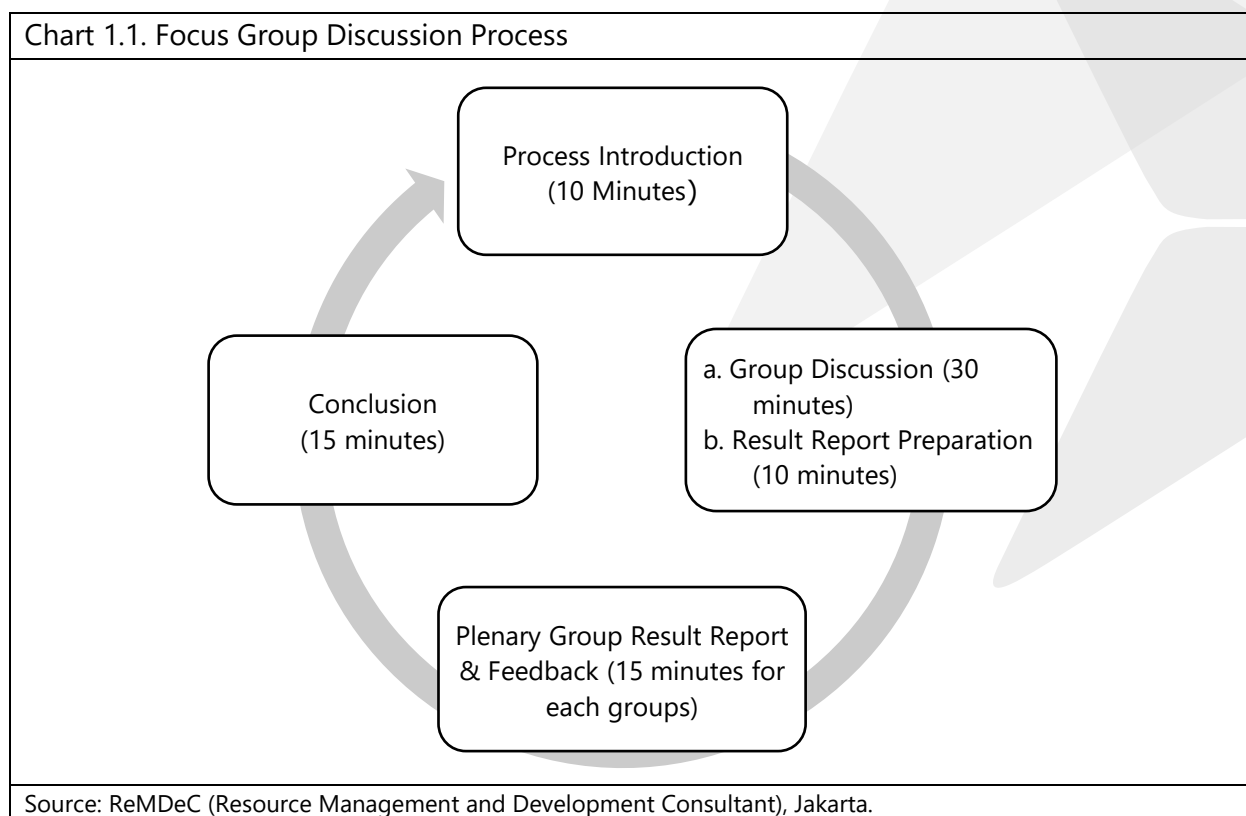
1. Provide input to the GCF Country Program
2. Generate synergy and collaboration amongst stakeholders
3. Enhance coordination between stakeholders, particularly with private sector and CSOs/CBOs
4. Facilitate dialogue and enhance communication among the government, private and banking sector, development partners, and communities
5. Promote inclusive and meaningful participation

## **IV. Methodology of the Focus Group Discussion**

Five (5) focus group discussion were conducted with representatives from (1) ministries and government agencies, (2) private sectors, (3) banking sectors, (4) development partners or NGOs, as well as (5) CSOs and community-based natural resource management. The FGD session was the second part of the day, as the day started with series of presentations from the Ministry of Finance, Ministry of Environment and Forestry, Ministry of National Development Planning, Ministry of Agriculture and Ministry of Energy and Mineral Resources, and Ministry of Public Works and Public Housing.



The FGD follows series of questions that were prepared in advanced specifically to each group to extract their experiences and expectations about climate change programs/projects and climate financing (see attachment 1). The FGD process included a 30-minutes group discussion facilitated by REMDEC and a 10-minutes result report preparation by members of each group, that were presented in plenary discussion for further response and feedback (see attachment 2 – 6). Diagram below depicts the FGD process that put forward participants active contribution during the 4-hours session.



## V. Key Findings

### a. Discussion 1: Ministries/Agencies

Participants for this group consists of representatives from Ministry of Agriculture, Ministry of Finance, Ministry of Energy and Mineral Resources, Ministry of Environment and Forestry, Ministry of Public Works and Public Housing, Ministry of Transportation, and Ministry of National Development Planning. All participating ministries hold mitigation and adaptation programs in their respective offices that are mainly funded by the state budget. However, all participants concurred that state budget alone is not enough to finance all mitigation and adaptation program needed to achieve the goal of Nationally Determined Contribution by 2030. Hence, they see the potential of GCF-financing and the need to access it.

Current mitigation and adaptation programs within the ministries and funded by the state budget are limited to research. There are needs to expand the programs beyond research that cannot be financed by the state budget and in need of financial support from outside source, such as the GCF.



In agriculture sector, there are potential projects such as mitigation of paddy field emission with 8.3 million ha of paddy field in the country, restoration of peat land, development of climate tolerant crop variety, as well as land and water conservation. In oil and gas sector, there are potential technology research projects for the reduction of carbon emission through depleted reservoir mechanism that requires the participation of private sectors as technical actors that hasn't been done. Furthermore, since stakeholder consultation process has not been done, there are potential to carry out this activity to ensure accurate targeting of the programs that benefit all groups in the community.

From the discussion, this group recommended the following:

1. Develop a think tank for climate financing as a support mechanism to NDA GCF, to analyze risks of climate change, develop emission verifier in Indonesia, and develop community-based knowledge in each sector, among others.
2. Increase the number of Accredited Entity (AE) in Indonesia and increase scope of GCF-financing to village level programs, such as *Kampung Iklim* Program of the Ministry of Environment and Forestry.
3. Synergize research results by the ministries and by private sectors to develop a comprehensive carbon emission reduction programs
4. Socialize climate change programs to the people to raise awareness and increase active participation in adaptation programs.
5. Prepare carbon market, including its requirement of mechanism, regulation, and incentive; identification of carbon market producer and buyer; and the potential of lower cost to reduce emission in Indonesia.

## **b. Discussion 2: Private Sector and Business Association**

Participants for this group consists of representatives from business association, such as GAPKI (Indonesian Palm Oil Association), KADIN (Indonesian Chamber of Commerce and Industry), and METI (Indonesian Renewable Energy Society), as well as representatives from private sector, such as P.T. 3GT Servis Indonesia, P.T. PII, and P.T. RMU. Regarding climate change programs, participants listed several programs that has run in the past three years, including renewable electricity based on biomass, waste or water; low carbon technology for electricity (natural gas); drinking water treatment system; and provision of perennial plant for reforestation. Current and past climate change projects were financed from bank loans, multilateral agencies, and investors.

The main challenge in accessing funding and running climate change projects are preparation of funding proposal and its supporting documents, changing regulations, limited information on climate-financing, difficult permission for environmental impact analysis (AMDAL), high cost investment with longer time to reach break even point, and the use of low carbon technology that is not financially feasible. From the discussion, private sector and business association needs are identified. They include regulation support and easy process to access climate-financing.

For climate-finance mechanism, the participants listed several supports needed to access the funding. The supports needed are simplified requirement, shorter timeline for processing the proposal, effective online registration, simplified accreditation process, as well as feasible process to access GCF fund in terms of timeline and required documents that includes Environmental and Social Management System, Gender Assessment and Gender Action Plan. According to participants, applicants should never loose too much time to complete all required documents. For



this point, participants stated that GCF should be based on the principles of (1) simple requirement; (2) financially feasible; (3) sustainable finance; and (4) accessible for emission reduction programs.

### c. Discussion 3: Banking Sector

In this group, participants consist of representatives from Bank Mandiri, BCA, Bank Artha Graha Indonesia, BRI, Bank NISP, BPD Jawa Barat, International Finance Corporation, Tropical Landscape and Finance Facility, and Financial Services Authority (OJK). During the discussion, it is apparent that the banking sector has committed to contribute to carbon emission reduction effort by 19 – 20%. The contribution is part of the implementation of Financial Services Authority Regulation No. 51/2017 on Sustainable Finance Implementation for Financial Service Institutions, Issuers, and Public Companies. Guidelines for this regulation includes Book 3 and 4 that regulates foreign banks, and Book 1 and 2 that will be issued by 2020 regulating issuer banks with small to medium scale equity. Banking sector commitment must refer to the guidelines and should comply to the environmental social governance (ESG) and enterprise risk management (ERM) system.

Currently, there are 8 banks headed by BRI that provided funding for projects related with the mitigation and adaptation effort. The projects include capacity building to prepare the human resources such as training for environmental analysis, conducted together with OJK and IFC or USAID. Furthermore, specific trainings related with palm oil plantation was also conducted within the 8 banks, involving its internal business units. More trainings for palm oil plantations are prepared in collaboration with the World Bank since the Bank funds various palm oil plantation companies; *RSPO (Roundtable on Sustainable Palm Oil)*, rules, funding procedures, and engaging the local community.

Access to GCF-financing is seen as an enabler to provide more benefits such as strengthening of international good governance standard, providing affordable fund sources, long-term financing (up to 15 years), and to enable small scale business to grow. However, participants stated that there is a need to diversify GCF scheme such as grant, soft loan, and equity. There is already experience in receiving soft loan with 0.75% interest, grant for capacity building, and insurance. Furthermore, participants stated that there is a need to a possibility to write-off the loan, in case the project defaults so long as the risk has already stated in the application form.

Regarding challenges to access GCF financing, participants listed several points including long accreditation process, long proposal submission process, and long process of fund disbursement. There are many standards in terms of governance or implementations which banks and developers must satisfy to receive GCF-financing that are burdensome. Another challenge comes from the debtor side which is not only performing production, but must also implement corporate social responsibility (CSR) and the needs to engage local NGOs. In plantation sector, for example, there is *RAC (risk acceptance criteria)*. Debtors also need technical assistance to calculate carbon reduction, as well as support from OJK and related ministries to include ESG. Furthermore, another challenge for banking sector is the risk of fluctuation of exchange rate (USD v IDR).

Discussion of this group resulted in several recommendations for GCF that includes:

- Acceleration and simplification of accreditation and proposal submission process.
- Open possibility for accreditation model of blended financing performed by several banks.
- Provide funding on one specific issue
- Include *pot treasury* to ensure distribution (*fungible*)
- Specially designed concessional (blended finance)

- Provide credit insurance
- Workout government incentive with the NDA
- NDA to develop synergy between banks and government

#### **d. Discussion 4: Development Partners/NGOs**

Participants for this group includes Kemitraan, WWF Indonesia, GIZ, Hivos Southeast Asia, Red Cross Association and Energy, and UNDP. Climate change programs implemented in the past three years by these organizations include climate disaster, disaster readiness, biogas house, Sumba Iconic Island, CSO capacity building, urban climate change research, and The Million Solar-Roof Movement (*Gerakan Sejuta Atap Surya*). Funding for these programs are in the form of grant from donors and without co-financing from the NGOs.

Regarding access to GCF financing, challenges faced by development partners are duration and complexity of application process; the high cost of accreditation process; and the non-existence of small-scale grant scheme. Participants stated that with only one Accredited Entity (AE) so far, there is a need for small-scale grant scheme that offers a simplified mechanism that enables them to access small scale financing. The discussion also conferred about difficulties faced by sub-national government in accessing GCF financing, due to insufficient capacity to prepare quality proposal and to satisfy requirements by GCF.

The discussion from this group generates the following recommendations for GCF:

- To provide small-scale grants and appoint related AE in managing the small-scale grants
- To provide technical assistance for the local government to strengthen their capacity so that they can access GCF financing
- To develop database that includes best practices of inclusive climate change programs in Indonesia

#### **e. Discussion 5: CSOs and Community-Based Organizations**

Participants in this group includes PEKKA (Pemberdayaan Perempuan Kepala Keluarga), PJS (Perhimpunan Jiwa Sehat), Solidaritas Perempuan, The Samdhana Institute, Mitra Aksi Jambi, Yayasan Annisa Lombok, dan HKM Mandiri Kalibiru Jogjakarta. The discussion generates list of needs in relation to climate change programs, such as capacity building to submit proposal and implement the program, networking expansion, access to public information to enable effective implementation of the program, simplification of mechanism and requirement to access GCF financing, and community-based technology.

To answer the question about principles of inclusive climate change programs, participants concurred on the following:

- Strengthening active participation from the community
- Non-discrimination to people with disability, indigenous people, women, children, elderly and other vulnerable groups.
- Sustainability of program/project
- Accessibility for people with disability and other vulnerable groups, including in the decision-making processes.
- Consideration on local context and issues when developing program indicators

On the topic of good practice for inclusive funding mechanism, participants stated that program must be planned, implemented and monitored by involving local community; program must generate benefit to family and community; program must be sustainable and non-discriminatory to vulnerable groups; and must generate contribution on the country's mitigation and adaptation effort. The following are some examples of small-scale best practices by CSOs that needs financial support to scale up:

- Sustainable Land Conservation and Agriculture Program in Jambi.
- Peat Land Restoration Program in Tanjung Jabung Timur and Tanjung Jabung Barat, Jambi.
- Social Forestry Program in several areas.
- MAKL (Indigenous People and Local Community) living improvement showcase as the local tenurial rights are recognized.
- Community-based Micro Hydro Program (planned, executed, managed, and monitored by the community) in West Java, NTT, and NTB.
- Women-based Salt Business Development Program in Lombok.

From community-based organization (CBOs) point of view, who received most of their financial support from CSR and other support from the government such as training, provision of equipment and infrastructure, additional funding are needed to expand their activities. Currently, CBOs are implementing community-based empowerment programs, inclusive programs for people with disabilities, women empowerment program and indigenous people empowerment program. Within these programs, CBOs roles includes ensuring local community as beneficiaries and executing a participative and inclusive process in all stages of the program.

## VI. Conclusion and Recommendations

Based on the implementation of the Forum, participants and facilitators felt that the half-day FGD session is not enough to extract comprehensive information. Most of them stated that because information about GCF and its Country Program were not disseminated earlier, they could not provide more substantial input. However, all participants concurred that the Forum provided opportunity to all to voice their opinion, including representatives of vulnerable groups. This is a good start for NDA GCF in creating inclusive and meaningful stakeholder participation. For the technical aspect of the Forum, the groups recommended NDA GCF to assign sufficient time for discussion on the next Forum, and to disseminate information few days prior to the Forum to ensure meaningful and substantial input from the participants.

Based on the discussion with each group, we found commonalities in their needs, expectations and challenges in accessing climate financing such as the GCF. All groups expressed their needs to access climate financing to support their programs, whether it is a new program or to scale up a small-scale program. Currently, all group have mitigation or adaptation programs that are in planning stage or already running and have financing for the programs. Programs shared by participants are targeted to reduce carbon emission, but has not yet elaborate inter-relationship with GCF principles of gender equality and social inclusion.

However, with the current financing situation, the programs can only be small-scale or limited to research. To expand the program and achieve bigger results to contribute to carbon emission reduction, these programs need additional financing, and expectations from the GCF financing are



high. The groups unanimously agreed that the existence of GCF can provide them with additional financial support they need. Hence, they have expectation for easy access to the funding.

Nevertheless, they found accessing the funding quite challenging. Almost unanimously, each group listed similar challenges, that includes duration and complexity of application process and its requirements, both for accreditation and for proposal submission. The groups also highlighted lack of information socialization on climate-financing and on GCF Country Program, especially to marginalized groups; changing in government regulations; and lack of synergies between government offices or between government and other sectors, including private sector, banking sector, and CSOs/CBOs. Additionally, two groups identified challenges in preparation of funding proposals and highlighted the need for GCF to provide technical assistance or capacity building for sub-national government and CSOs/CBOs.

To overcome these challenges and to ensure financing access and benefits to all groups, including vulnerable groups, participants provided list of recommendations for GCF and NDA as seen below:

- Create a simplified mechanism to access its funding and for accreditation process.
- Provide small-scale grants for specific context in Indonesia to address local issues
- Provide technical assistance scheme for the applicants, especially local government at CSO/CBO
- Develop database on best practices of inclusive climate change programs in Indonesia
- Intensify socialization about GCF and its Country Program to various sectors and the public to obtain substantial feedback. The Forum should be conducted both at national level and regional level with sufficient time for discussion, and organizer should send written information prior to the Forum to ensure participants are came prepared. By doing so the discussion can be more elaborate, both for providing feedback for GCF practices and Indonesia Country Program, as well as for sharing more cases on best practices and lessons learned from each sectors and communities.
- Ensure gender equality and social inclusion from projects funded by the GCF, by the following:
  - Enforce programs/projects to strengthen active participation from the community, including vulnerable groups;
  - Practice non-discrimination approach to people with disability, indigenous people, women, children, elderly and other vulnerable groups;
  - Provide accessibility for people with disability and other vulnerable groups, including in the decision-making processes; and
  - Consider local context and issues when developing indicators(Note: these recommendations are aligned with GCF gender and social policies)
- The banking sectors discussion generates more specific recommendations including possibility for accreditation model of blended financing performed by several banks, accommodate pot treasury to ensure distribution (fungible), provide credit insurance, and workout government incentive with the NDA.
- Encourage Accredited Entity (AE) to take coordination role to accelerate projects through their network. AE is also expected to actively engage with the community, including vulnerable groups, by performing annual multi-stakeholder forum themselves in their respective area; and to create continuous campaign to raise awareness on climate change initiatives and inclusive climate change programs/projects.





# Annex 1 – List of Participants

## 1. Group 1: Ministries and Agencies

No.	Name	F/M	Institutions
1	Ai Damiah	F	Badan Litbang Pertanian
2	Joei Th. Damanik	M	Sekjen Dewan Energi Nasional ESDM
3	Iskandar	M	Kementerian ESDM
4	Aldi Aufar	M	PPI KLHK
5	Ajeng Rachmatika D.A.	F	Kantor UKP - PPI
6	Dian Novi Wibowo	F	BKF Kemenkeu
7	Irnaldi P.	M	BKF Kemenkeu
8	Noor Syaifudin	M	BKF Kemenkeu
9	Handika P.	M	BKF Kemenkeu
10	M. Bentar Prakoso	M	BKF Kemenkeu
11	Tiofan Bagus W.S.	M	BKF Kemenkeu
12	Merry Elter A.	F	BKF Kemenkeu
13	M. Zainudin	M	BKF Kemenkeu
14	Rachmat Sule	M	ITB

## 2. Group 2: Private Sector and Business Association

No.	Name	F/M	Institutions
1	Enriko Saga	M	Asosiasi Industri dan Pelaku Pengembangan Energi Baru Terbarukan Indonesia (ASIPEBTI)
2	Herahmat	M	Asosiasi Industri dan Pelaku Pengembangan Energi Baru Terbarukan Indonesia (ASIPEBTI)
3	Auryn Saputra	M	Asosiasi Industri dan Pelaku Pengembangan Energi Baru Terbarukan Indonesia (ASIPEBTI)
4	Dr. Lenny	M	Asosiasi Industri dan Pelaku Pengembangan Energi Baru Terbarukan Indonesia (ASIPEBTI)
5	Ratna Widianingrum	F	PT Penjamin Infrastruktur Indonesia (PII)
6	Dwi Susanto	M	PT Penjamin Infrastruktur Indonesia (PII)
7	Maharani Sahara	F	PT Indonesia Infrastructure Finance (IIF)

## 3. Group 3: Banking Sector

No.	Name	F/M	Institutions
1	Muhammad Alviza	M	Bank Muamalat
2	Eko Suharti	M	Bank Muamalat
3	Ibnu Fathoni	M	Bank Muamalat
4	Kurniawan Teguh A	M	BJB
5	Rio Borneo P.	M	BJB
6	Rahadian Fitra	M	BJB
7	Baron Arya V.	M	BRI Syariah
8	Yeandly Putri	F	BRI Syariah
9	Tria Mutiari	F	BRI
10	Diana Trisnawati	F	Bank Artha Graha
11	Muchsin	M	World Bank
12	Andreas Sylverius	M	IFC
13	Dewi Elyana	F	TLFF

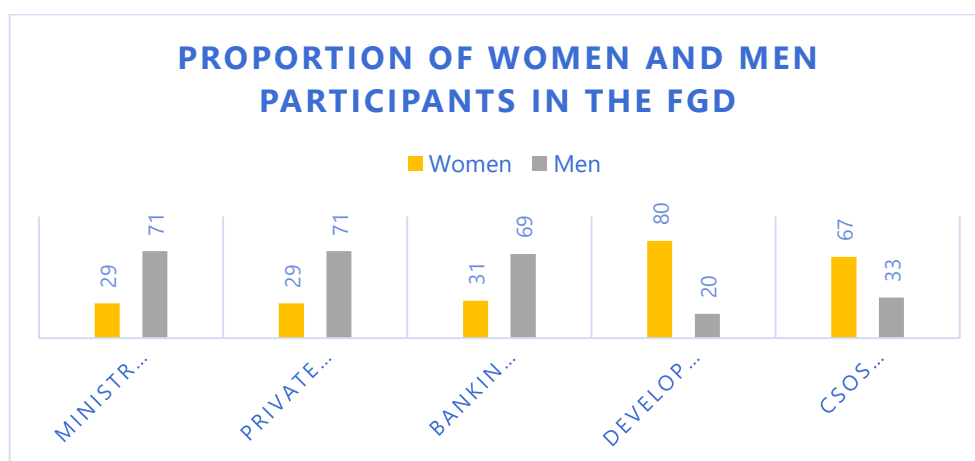
#### 4. Group 4: Development Partners (NGOs)

No.	Name	F/M	Institutions
1	Monica Tanuhandaru	F	Kemitraan
2	Imelda	F	HIVOS
3	Laily Himayati	F	HIVOS
4	Raja Siregar	M	IFRC
5	Erina Mursanti	F	IESR

#### 5. Group 5: CSOs and CBOs

No.	Name	F/M	Disability	Institutions
1	Patty Rahmi Rahayu	F	-	Samdhana Institute
2	Nurul Chairunnisa	F	-	Samdhana Insitute
3	Oemi F.	F	-	Yayasan PEKKA
4	Yeni ROsa	F	Mental (Bipolar)	Perhimpunan Jiwa Sehat
5	Misnur S.N.	M	-	ANNISA
6	Puspa Dewy	F	-	Solidaritas Perempuan
7	Moko Soekmo	M	-	HKM Mandiri Kalibiru Jogja
8	Hambali	M	-	Mitra Aksi Jambi
9	Maulani Rotinsulu	F	Physical	HWDI

Based on this participant list, the number of women and men participating in the discussion are almost equal, with 20 women and 28 men respectively. By sector, most men participants are from government representatives (71%), private sector (71%), and banking sector (69%). While most women participants are representing development partners (80%) and CSOs/CBOs (67%), and 4% of participants are with disability. The proportion of representatives from each sector depicts the real condition where men have more opportunity than women and people with disability to participate in events and represents their institutions.





## Annex 2 – Photos of group discussions

### Discussion 1: Ministries and Agencies



Group discussion with representatives from Ministries and Agencies  
Photo provided by Meirini Suchahyo

### Discussion 2: Private Sector and Business Association



Group discussion with representatives from private sector  
Photo provided by Meirini Suchahyo

### Discussion 3: Banking Sector



Group discussion with representatives from banking sector  
Photo provided by Meirini Suchahyo

### Discussion 4: Development Partners (NGOs)



Group discussion with representatives from development partners  
Photo provided by Meirini Suchahyo



## Discussion 5: CSOs and CBOs



Group discussion with representatives from CSOs and CBO  
Photo provided by Meirini Suahyo



**KEMENTERIAN KEUANGAN**  
REPUBLIK INDONESIA

**NDA** | National Designated Authority  
**GCF** | Green Climate Fund  
Indonesia

**Sekretariat NDA-GCF Indonesia**

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