US Agency for International Development (USAID) / India

REQUEST FOR CATEGORICAL EXCLUSION (RCE)
THE TIBETAN RESILIENCE PROJECT

Program/Project/Activity Data:

<table>
<thead>
<tr>
<th>Activity/Project Title: The Tibetan Resilience Project</th>
<th>Solicitation #: TBD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract /Award Number (if known): Award No TBD</td>
<td></td>
</tr>
<tr>
<td>Geographic Location: India and Nepal</td>
<td></td>
</tr>
<tr>
<td>Originating Bureau/Office: USAID/India, Office of Social Sector Initiative (OSSI)</td>
<td></td>
</tr>
<tr>
<td>Supplemental IEE:  ☒ Yes ☐ No</td>
<td>DCN and date of Original document: N. A</td>
</tr>
<tr>
<td>Amendment: ☐ Yes ☒ No</td>
<td>DCN and ECD link (s) of Amendment (s): N. A</td>
</tr>
<tr>
<td>Programmatic IEE:  ☐ Yes ☒ No</td>
<td>Amendment No: N. A</td>
</tr>
<tr>
<td>Funding Amount: $1,000,000</td>
<td>Life of Project Amount: $1,000,000</td>
</tr>
<tr>
<td>Implementation Start/End: FY 2020-FY2022</td>
<td></td>
</tr>
<tr>
<td>Prepared By: Balaka Dey</td>
<td>Date Prepared: March 10, 2020</td>
</tr>
<tr>
<td>Expiration Date (if any): N.A.</td>
<td>Reporting due dates (if any): N. A</td>
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<td>Environmental Media and /or Human Health Potentially Impacted (check all that apply)</td>
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<tr>
<td>None ☒ Air ☐ Water ☐ Land ☐ Biodiversity ☐ Human Health ☐ Other ☐</td>
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<tr>
<td>Recommended Threshold Determination: ☒ Categorical Exclusion</td>
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<tr>
<td>☐ Positive Determination</td>
<td>☐ Deferral ☐ Exemption ☐ USG Domestic NEPA action</td>
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<tr>
<td>☐ GCC/Adaptation ☐ GCC/Mitigation ☒ Climate Change Vulnerability Analysis (included)</td>
<td></td>
</tr>
<tr>
<td>Adaptation/Mitigation Measures: Not Applicable</td>
<td></td>
</tr>
</tbody>
</table>
1. SUMMARY OF FINDINGS

The purpose of this document, in accordance with Title 22, Code of Federal Regulations, Part 216 (22CFR216), is to provide a preliminary review of the reasonably foreseeable effects on the environment of the USAID intervention described herein and recommend determinations and, as appropriate, conditions, for these activities. Upon approval, these determinations become affirmed, per 22CFR216 and specified conditions become mandatory obligations of implementation. This IEE also documents the results of the activity level Climate Risk Management process in accordance with USAID policy (specifically, ADS 201mal, https://www.usaid.gov/sites/default/files/documents/1868/201mal_042817.pdf).

This IEE is a critical element of USAID’s mandatory environmental review and compliance process meant to achieve environmentally sound activity design and implementation. Potential environmental impacts should be addressed through formal environmental mitigation and monitoring plans (EMMPs) and/or Environmental Assessments (EAs), if needed. Pursuant to 22 CFR 216.2(a), environmental analysis/evaluation is required for the Tibet Financing Activity authorized by USAID. This Initial Environmental Examination (IEE) evaluates activities being undertaken and planned under the USAID/India for a period of 2 years.

2. RECOMMENDED ACTION:

i. Categorical Exclusion: Pursuant to 22 CFR 216.2(c)(3), the USAID/India’s Office of Social Sector Initiative (OSSI), the "originator" of the subject activities, has determined that the program activities, representing (100%) of the total project’s LOP funding level estimated at $1,000,000, consist of types of interventions entirely within the categories listed in 216.2(c)(2) and are therefore recommended to be categorically excluded by falling under the following classes of actions:
   a. Education, technical assistance, training programs, development of training material, workshops and meetings except to the extent such programs include activities directly affecting the environment {22 CFR 216.2(c)(2)(i)}.
   b. Analyses, studies, academic or research workshops and meetings {22 CFR 216.2(c)(2)(iii)}.
   c. Document and information transfer {22 CFR 216.2(c)(v)}.
   d. Studies, projects or programs intended to develop the capability of recipient countries and their institutions to engage in development planning, except to the extent designed to result in activities directly affecting the environment {22 CFR.2(c)(2)(xiv)}.

ii. Climate Risk Screening: In accordance with ADS 201mal, the initial screening of the project against climate change effects has been conducted and it indicates that the activities do not pose social or environmental risks that need to be further analyzed. None of the proposed project activities will be exposed to climate hazards like cyclones, droughts, floods and storm surges. There are no demographic and socio-economic aspects of the project that increase the vulnerability of the project to climate change. Based on the information none of the proposed project activities will effect climate
change and eco-systems and cause GHG emissions. However, the link between the Tibetan Resilience activity and Climate Change should be understood and managed by the implementing partner while undertaking the interventions.

The proposed activity would have very little impact on climate change. However, change in climate may lead to increased number of natural disasters. This might impact the businesses of small traders who are likely to take the loan from the bank and this would make it difficult for the borrowers to repaying back the loans. However, better understanding of the climate change and its impact on financial institutions will lead to improved risk management and internalize the negative externalities.

Natural disasters might also impact revitalization of the Tibetan language as there might be delays in publishing books and other Tibetan reading materials making the learning and teaching of the language less accessible. However, better understanding of the climate change and its impact on revitalization of the Tibetan language will lead to improved risk management and internalize the negative externalities.

For climate change related impact on Tibet the Implementing Partner should refer to the study “The Impacts of Climate Change on the Tibetan Plateau: A Synthesis of Recent Science And Tibetan Research” (https://tibet.net/wp-content/uploads/2011/08/climatechangereport.pdf). This report was prepared by Environment and Development Desk Department of Information and International Relations (DIIR) Central Tibetan Administration Dharamshala, INDIA. This report is the first by Tibetan scientists and social scientists to comprehensively survey the full range of scientific findings on all aspects of climate change on the Tibetan Plateau. This synthesis report summarises over 150 recent research reports published in scientific journals, by Chinese and international scientists, all fully referenced. Tibet is in trouble, as climate change is now happening faster than in many areas, with multiple impacts on human livelihoods, rangeland degradation, desertification, loss of glaciers and more, all detailed here. Trouble in Tibet means trouble downstream and downwind from Tibet, across Asia, where Tibetan rivers flow and Tibetan climate generates and regulates monsoon rains over Asia.

Tibetan settlements in India in general are seeing new peaks in weather losses, with losses having doubled in last decade: During last few years, India also observed new peaks in temperature and economic losses from weather-related disasters, as the frequency and severity of these events has intensified. Climate change is emerging as a serious threat to India’s financial health and economic development. The Economic Survey 2016-17 estimates that India incurs losses of approximately Rs 7,000 crore annually due to extreme weather events such as floods, droughts, rising peak temperatures, and water shortages. This loss is around 0.38% of India’s GDP of $2,597 billion (2018) and may not seem alarming, but the increase in intensity and the frequency of the climate induced disasters makes this is a growing problem that needs to be addressed.

The probability of such extreme disasters is rising rapidly from one in 100-year events earlier, to one in every 10 years now for many cities. Fifty-two per cent of India’s population depends on agriculture and their concentration is even higher at 76% in the villages. It is predicted that a loss of 10 to 40% in production may occur by 2100 due to climate change. These climate-induced
events disrupt business operations directly through physical damage to infrastructure, and indirectly by additional market risks. Managing and mitigating climate risks will require banking sector and government to work together to devise innovative solutions. Physical consequences of climate change, such as extreme weather events, can cause direct risks for the financial market in the form of higher and more volatile losses for the insurance industry and possible operational risks such as the closure of bank branches in case of extreme events.

3. BACKGROUND AND ACTIVITY DESCRIPTION

3.1 Purpose and Scope of the IEE

The purpose of this IEE, in accordance with 22CFR216, is to provide the first review of the reasonably foreseeable effects on the environment, as well as recommended Threshold Decisions, under the Tibetan Resilience Project activity. This IEE provides a brief statement of the factual basis for a Threshold Decision as to whether an Environmental Assessment is required for this new activity.

3.2. Objective

The overall goal of the activity is to strengthen the financial and cultural resilience of the Tibetan community that would contribute to sustainable livelihoods improvement and strengthened cultural identity. The two biggest factors that will determine the long-term resilience of the Central Tibetan Administration (CTA) and the Tibetan community are: financial sustainability; and preservation of the Tibetan language and culture.

The proposed activity will provide technical assistance to Gangjong Development Finance Private Limited (GDF) to develop a strong five-year business plan and a strategic direction including inclusive investment models for the diaspora; develop policies, structure, and strategy needed to best raise capital which can then enable GDF to provide adequate credit products for target clientele; and strengthen the capacity of the newly recruited banking staff. The GDF is a Non-Banking Financial Company set up to provide financial support for various development initiatives for the Tibetan settlements in India.

The other component of the activity also plans to revitalize Tibetan language through the publication of high-quality literature, making the learning and teaching of the language more accessible, and increasing youth participation.

3.3 Background

To provide financing opportunities to Tibetan small businesses and livelihood generation for over 94,000 Tibetans in India, the Social and Resource Development Fund (SARD) under the Department of Finance, Central Tibetan Authority (CTA), launched the Tibetan Refugee Livelihood Support Program (TRLSP) with grant support from USAID. The program aim is to resolve capital needs of Tibetan businesses and enterprises by providing soft loans. This reduces the dependence on informal, high cost loans and improves economic opportunities for Tibetans.
During the last two years, the TRLSP has provided INR 277 million (~USD $3.9 million) in financial assistance to more than 2,000 Tibetans in India and Nepal. The loan repayment rate is 100% and on time.

To institutionalize this financial support program on a commercially viable, legally compliant and long-term basis, GDF was registered as a Private Limited Company on November 27, 2017 under the Indian Companies Act, 2013. This entity then applied for and was granted a Non-Bank Finance Company license (NBFC-ND) by the Reserve Bank of India on December 13, 2018. Under the NBFC-ND license, GDF is legally authorized to do lending in India. Eventually, GDF would like to become a full-fledged commercial bank (Small Finance Bank) under the Indian Banking Structure. An IEE was prepared and approved for this earlier activity (Asia 20-006) titled “The Tibetan Finance Activity / USAID INVEST Project on November 7, 2019. The activity had two objectives: (a) Organizational Capacity Assessment of the GDF and (b) capital raise plan. The current proposed activity will further strengthen the functioning and capacity of the GDF to qualify it as a small finance bank.

Another critical part of the Tibetan Resilience Project would be to revitalize Tibetan language by developing powerful pedagogical tool like animated videos, age appropriate reading materials that would be distributed widely to promote and encourage reading amongst children and community members.

The activity will provide assistance to GDF in (1) developing environmental and social safeguards policies and procedures as required capabilities and organizational set-up (and/or helping GDF develop environmentally friendly financial products/lending for small and micro enterprises, and 2) enhancing and preserving Tibetan knowledge and practices related to environmental conservation.

3.4 Description of Activities

Activity# 1: Capacity Building of Ganjong Development Finance (GDF)

1.1 Development of a Strategic Business Plan

GDF’s goal of becoming a small finance bank will require a comprehensive five-year business plan and a strategic road map. The business plan and road map will enable GDF to come up with an operational plan, set priorities, formulate a clear overview of the short term and long-term goals of the enterprise to its stakeholders and optimize productivity. The Business plan will include GDF’s strategic direction and business structure, capitalization structure, operational policy, a product development strategy, sales and marketing plan and an analysis of the size of the potential market, growth prospect and competition. GDF will develop the business plan with the help of an experienced and professional organization. The Tibetan Resilience Project (TRP) will ensure this activity complements DAI’s INVEST project also funded by USAID that involves an organizational capacity assessment (OCA) of GDF.

1.2: Development of an appropriate MIS and Core Banking Software
GDF’s current MIS system is inadequate to support current needs and continued growth of the company. The TRP will support the implementation of a robust and scalable MIS and core banking software platform that meets both the current and future needs of GDF. An appropriate platform will include:

a) **Management Information System (MIS)**
   MIS will provide information related to the clients, loan portfolio, loan officers and various statutory and non-statutory reports.

b) **Loan Management System**
   This system will provide information related to various loan accounts and its details, etc.

c) **Financial Accounting System**
   This system will provide reporting and information related to financial position of GDF.

d) **Customer and Field Agent User Interface/Interaction Points**
   This mobile app with support for both the iOS and Android platforms will enable clients and GDF field agents to receive real-time information related to loan accounts, client details, etc. and will also allow clients to apply for various services from GDF.

1.3: Marketing and Branding

GDF will build on the marketing and branding strategy developed in the strategic business plan by hiring the services of a marketing and branding agencies. This would include -

a) **Brand Identity**: Based on the company's vision, mission and offering, GDF will develop a brand identity which will enable GDF to offer a unique proposition to its clients and become more recognizable to its customers. GDF will revise all the visible elements of its brand: color design, tagline and logo.

b) **Brand Communication Strategy**: A brand's success is measured in the way the consumer perceives it. GDF will use its brand identity in a consistent manner to ensure high brand retention and recall level. GDF will use its brand identity consistently by designing company letterhead, application and other related forms; loan product brochure; presentation template; business cards; marketing and promotional posters; a redesigned website; and digital and social media marketing.

c) **Marketing and Promotional Campaign**: With a well-defined brand identity and brand communication strategy, GDF will run marketing and promotional campaign targeting customers, stakeholders and potential clients. During orientation program with Tibetan Settlement Officers, GDF will distribute brochures and applicable marketing materials. Outreach program will also include presentations, hoardings, brochures, promotional poster and distribution of GDF branded stationeries as souvenirs to clients, training participants and the general public.

1.4: Development of Policies and Manuals
GDF will develop various policies and manuals for internal control purposes and ensure that it is in full compliance with all regulations and that the board and staff have clear governance structure and policy guidance. The manuals and policies needed include - board governance manual, accounting policy, financial management, operations, human resources, procurement, risk management, asset-liability management, internal audit, best practices, and standard operating procedures. Also, the bank will develop environmental and social safeguards policies and procedures as required capabilities and organizational set-up for environmentally friendly financial products/lending for small, medium & micro enterprises, and enhancing and preserving Tibetan knowledge and practices related to environmental conservation.

Development of the manuals listed will help in managing the day-to-day business processes. Documenting standards will enable the GDF to maintain quality, generate growth, and customer satisfaction. With a policy and procedure manual in place, the staff will have proper guidance. GDF will seek external expertise to develop the policies and manuals.

**1. 5: Training for Board, Staff and Key Stakeholders**

The activity will carry out several trainings for different officials involved on strengthening the bank. CTA through SARD conduct training in Dharamshala to build capacity of the board of directors on strategic planning and decision-making which will help the directors as they make key strategic decisions and steward the overall management of GDF. The training will cover the roles and responsibilities of the board, fundamentals of director and board effectiveness, best practices, corporate oversight, fiduciary responsibilities and many more.

The project also plans to build the capacities of current staff of GDF are junior staff with limited experience and exposure in finance and banking. More specialized training and exposure are needed in areas such as business planning and budgeting; product development and marketing; high-value credit appraisal; financial management; internal audit and risk management; IT and MIS; and customer service and communication.

Since GDF will be unable to open too many branch offices, it must leverage the existing network of CTA settlement offices and use this network to identify potential clients, educate about the bank products, and deliver various financial services. It is therefore critical that GDF strengthens the capacity of the accountants and other project people working in the settlement offices so that they become effective GDF representatives. There are over forty Tibetan settlements located across India with major concentration in the Southern state of Karnataka, the North in areas like Dharamsala and Dehra Dun, the North East and Ladakh.

This activity will also orient the clients as the majority of GDF’s target clients have poor financial literacy. Training is critically needed in the areas of debt management, business planning, basic accounting, savings promotion, entrepreneurship development, etc. GDF will design financial literacy modules, train GDF staff as part of a Train the Trainers (TOT) program. It will also seek the collaboration of the Tibetan Entrepreneurship Development (TED), a program supported by USAID through TSRR. This will help the Tibetan community members to
be better informed about basic finances, the credit market and the various financial services provided by GDF and the banking sector in general.

**Activity# 2: Tibetan Language Revitalization**

### 2.1 Production of Tibetan Animation Videos and Audio Books

Animation is a powerful pedagogical tool and a form of digital storytelling that enhances children’s language acquisition. However, the availability of such tools and learning resources for Tibetan children is very limited. Under the project, Department of Education (DOE) will target the primary schools and produce animated stories and nursery rhyme videos in Tibetan language which has been received positively. DOE will also produce audio books to enable technology-based language learning in children. The books will be selected based on the popularity from the already published Graded Reading Series (GRS) books translated under EGR program. The popularity of the books is based on the survey conducted with children by SARD. All the resources will be uploaded and made available on the DOE Facebook page, Website, YouTube and the Tibetan learning portal. Outreach efforts will be made to teachers and school administrators informing them of the resources to the different sites and platform.

### 2.2 Pre-Primary Teaching Aids

Teaching aids are an important tool to cultivate interest in the children. They help young children in their motor development, hand eye coordination, analytical and coordination skills, which will benefit in mental and physical growth. Many of the pre-primary classrooms require high quality Tibetan teaching aids to facilitate children’s intellectual and socio-emotional development in Tibetan Children's Village (TCV) and Tibetan Homes Foundation (THF) schools in India.

### 2.3 Publication of Children’s Literature for Middle to Senior Secondary Schools

To improve the reading levels of the Tibetan children DOE with support from USAID’s Tibetan Education Program’s (TEP) and TSRR’s EGR program have made a major contribution in supporting the production of the first Tibetan language graded reading series, translation of high quality children’s books, installation of classroom reading corners with grad-appropriate reading materials in Tibetan language for children under class V. However, there have been no materials produced for students in classes 6 to 12.

To address the severe shortage of high quality, age-appropriate children’s literature in Tibetan language for children in Grades 6 and above, DOE will publish 40 Tibetan translations of children’s books and 20 selected books written by Tibetan authors. To keep the books age appropriate, titles will be selected based on the recommendations from a committee formed by DOE. Translators and illustrators will be hired to develop age appropriate reading materials which will then be published and distributed to Tibetan schools in India and Nepal.

Book fairs will be organized in the major settlements in South, North and North-East India where the goal would be the promotion of Tibetan language and reading amongst Tibetan students, youth, parents and educators.
2.4 Development of a Language Learning Portal

DOE currently runs a website (bodyiglobjong.com) where users can freely download textbooks, animation video, children's literature, audio books, teacher's handbook, student learning tests, magazines, etc. This website is currently not user friendly and lacks useful reading materials that are age appropriate. Under this project, Department of Education (DOE) will completely redesign and transform the current website into a full learning portal that provides a gateway to teaching and learning resources on Tibetan including documents, podcasts, videos, audio books, presentations, etc. The portal will also enable community interaction and will have discussion forums, blogs and sharing buttons to create an environment that encourages interaction and learning of Tibetan language and culture.

2.5 Annual Summer Language and Cultural Immersion Program

To revitalize and preserve Tibetan language, this project plans to host a six-week course conducted every summer (July/August) for around twenty-five students by the Library of Tibetan Works and Archives (LTWA) in Dharamsala. The course will include Tibetan language and literature, culture, history and spirituality to be taught by highly learned Geshes (doctorate in Buddhist philosophy), resident scholars and qualified teachers. The program will primarily target Tibetan youth living abroad but will not restrict admission of other interested people if there are vacancies. On each working day there will be four classes of at least one hour each. At times, extra sessions may be conducted to have direct interaction with non-residents scholars and other notable individuals. The course will also include curriculum activities – both indoor and outdoor. The program will target Tibetan youth ranging in ages 18-30 residing in the West and those interested in learning or strengthening their Tibetan language, getting exposure to various aspects of the Tibetan culture, and strengthening ties with the Tibetan community.

4. RECOMMENDED THRESHOLD DECISIONS AND MITIGATION ACTIONS

Recommended Action: Categorical Exclusion

(Please refer to Summary Section)

All activities under the project consist of technical assistance, training, mentoring, monitoring and evaluation. The table below lists all the activities according to Reg. 216 requirements and recommends Threshold Decisions and environmental compliance actions.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Components and illustrative activities</th>
<th>Effect on Natural or Physical environment or Climate Change</th>
<th>Threshold Decisions and Reg. 216 Actions Required</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Capacity Building of GDF</td>
<td></td>
<td>Categorical exclusion: No action required</td>
</tr>
<tr>
<td>1.1</td>
<td>Development of a Strategic Business Plan</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
</tr>
<tr>
<td>S. No.</td>
<td>Components and illustrative activities</td>
<td>Effect on Natural or Physical environment or Climate Change</td>
<td>Threshold Decisions and Reg. 216 Actions Required</td>
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<td>1.2</td>
<td>Development of an appropriate MIS and Core Banking Software</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
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<td>1.3</td>
<td>Marketing and Branding</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
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<td>1.4</td>
<td>Development of Policies and Manuals</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
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<td>1.5</td>
<td>Training for Board, Staff and Key Stakeholders</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
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<td>2</td>
<td><strong>Tibetan Language Revitalization</strong></td>
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<td></td>
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<tr>
<td>2.1</td>
<td>Production of Tibetan Animation Videos and Audio Books</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
</tr>
<tr>
<td>2.2</td>
<td>Pre-Primary Teaching Aids</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
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<td>2.3</td>
<td>Publication of Children’s Literature for Middle to Senior Secondary Schools</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
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<tr>
<td>2.4</td>
<td>Development of a Language Learning Portal</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
</tr>
<tr>
<td>2.5</td>
<td>Annual Summer Language and Cultural Immersion Program</td>
<td>None</td>
<td>Categorical exclusion: No action required</td>
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</table>

5. **REVISIONS**

Pursuant to 22 CFR 216.3(a) (9), if new information becomes available which indicates that activities to be funded by the project might be “major” and their effects “significant,” this determination will be reviewed and revised by USAID/India and submitted to the BEO for approval, and, if appropriate, an environmental assessment will be prepared in accordance with the procedures stipulated in 22 CFR 216. It is the responsibility of the AOR/Activity Manager to timely inform the Mission Environment Officer and BEO of any changes in the scope and nature of the approved activities, which may require the revision of the approved Environmental Determination. The COR and MEO/CIL will explain this RCE to the IP/beneficiary at the post award conference.
APPROVAL OF ACTIONS RECOMMENDED

Clearances:

Activity Manager
______________________ Date: 3/24/20
Balaka Dey

Dy Mission Environmental Officer & Mission Climate Integration Lead
______________________ Date: 3/23/20
Chandan Samal

Regional Environmental Adviser for SCA and OAPA:
______________________ Date: 3/23/20
Andrei Barannik

Resident Legal Officer:
______________________ Date: 4/7/20
Diana Weed

Deputy Mission Director (A):
______________________ Date: 4/7/20
Karen Klimowski

Mission Director (A):
______________________ Date: 4/9/20
Ramona El Hamzaoui

Concurrence:
Asia Bureau Environmental Officer:
______________________ Date: 4/9/20
Will Gibson

Cc’ed: project file, MEO tracking, OAA, RLO
The Tibetan Resilience Project – Activity Level Climate Risk Management Summary Table

Pursuant to ADS Chapter 201 and Executive Order 13677, Missions must assess climate-related risks and vulnerabilities in all programs and address them as appropriate. As presented in the following Activity-Level Climate Risk Management Summary Table, OSSI has rated the possible climate risks associated with the Tibet Resilience Project interventions as “low”. The Summary Table includes recommendations for how these climate risks will be addressed during implementation of TRP activities, as well as opportunities for strengthening climate resilience.

Table 2. TRP: Activity-Level Climate Risk Management Summary Table

<table>
<thead>
<tr>
<th>Tasks/Defined or Illustrative Interventions</th>
<th>Climate Risks</th>
<th>Risk Rating</th>
<th>How Risks are Addressed</th>
<th>Opportunities to Strengthen Climate Resilience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capacity Building of Ganjong Development Finance (GDF)</td>
<td>Change in weather pattern and climate induced disaster may result in greater uncertainty in organization of events and training programs for the participating institutions. This could result in cancellation or postponement of the training programs. -Participants may not be able to</td>
<td>Low</td>
<td>The activities under the component are focused to address Governance and regulatory compliance, organizational systems and controls, planning and Strategy Risk Management through trainings and technical assistance.</td>
<td>Sensitization of the financial institutions to integrate climate change effects as part of the risk management strategy to mitigate and internalize the risks while doing financial transactions.</td>
</tr>
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</table>
attend training due to extreme weather conditions such as flooding, storms, heat or cold waves.

- The training center may get damaged due to extreme climatic conditions such as flooding, storms, etc.
- Due to increased number of extreme events, there may be limited resources available with the GDF to spend on skills development of its staff.

<table>
<thead>
<tr>
<th>Tibetan Language Revitalization</th>
<th>Sensitization of the higher school administration to integrate climate change effects as part of the risk management strategy to mitigate and internalize the risks while doing and planning for events for Tibetan language revitalization activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in weather pattern and climate induced disaster may result in disruption in production of the teaching and learning aids and thus result in the inability to revitalize Tibetan language.</td>
<td>Low</td>
</tr>
</tbody>
</table>