

Clima-Med

Acting for Climate in
South Mediterranean



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CLIMATE FOR CITIES

CLIMATE FINANCE GUIDEBOOK

Annexe 6

**FRAMEWORK CONDITIONS FOR CLIMATE FINANCE
IN PALESTINE**

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01.

Introduction



1.1 Content

The **“Framework Conditions for Climate Finance in Palestine – Annex 6 to Clima-Med’s Climate Finance Guidebook”** presents a selected set of rules, regulations, structures, and examples of relevance to the overall effort to scale up climate finance in the country.

The information included in this Annex is meant to guide climate finance actions in general and, more specifically, to enhance the planning and implementation of the recommendations in the Clima-Med Climate Finance Guidebook.



The Framework Conditions relate to the following:

- The availability and usability of Clima-Med SEACAPs and the CAS.
- Main technical support facilities and programmes related to climate finance in the country.
- Institutional set-up, including leading state institutions whose role and needs are related to climate action in general and, more particularly, to climate finance.
- Commercial banks, funds, and other financing actors with experience and potential role in climate financing, including Development Banks Funds and relevant funding programmes.
- Specific framework conditions related to NDC implementation in the country.
- Existing key financial instruments or critical sources of funding for climate projects.
- Past or existing subsidy programmes and subsidies supported by bilateral governments, Multilateral Development Banks, and climate-related blended finance.
- Application, qualification process and recourse to Energy Service Companies (ESCO) and Energy Audits Companies.
- Applicability and enabling conditions for Public-private partnerships and concessions.
- Selected examples of financed climate actions and overall conclusions.

1.2. The Clima-Med project

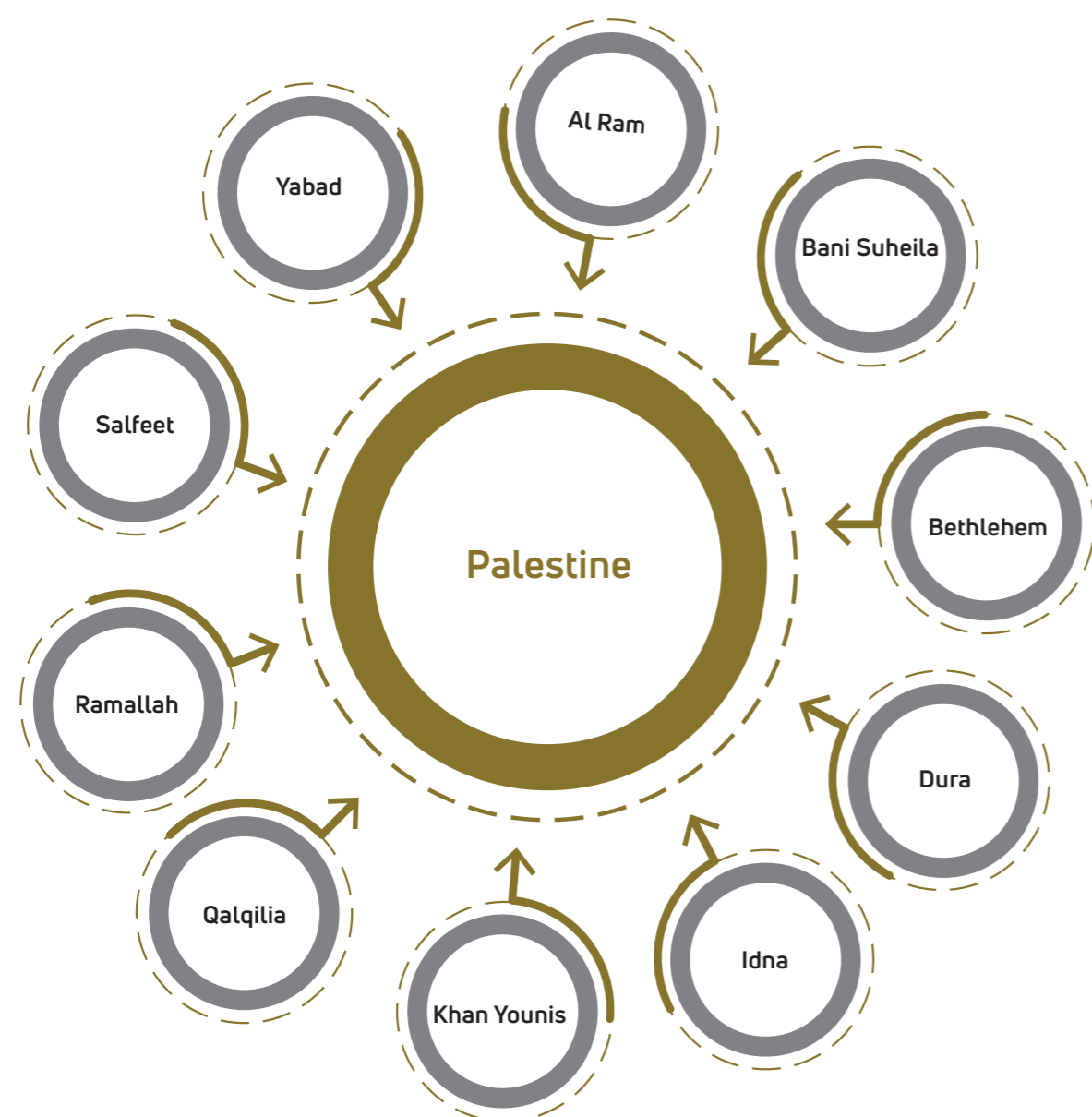
The Clima-Med project, which started in 2018 for the benefit of 8 countries and over a hundred cities in the southern Mediterranean, enhances three essential components aiming at guiding and implementing policies, strategies and programs related to the climate at national and local levels.

The first project's part is dedicated to coordinating climate action at the national level by creating the National Coordination Group (NCG) and developing a National Climate Coordination Strategy (CAS). The second component supports local authorities (LA) in preparing Sustainable Energy Access and Climate Action Plans (SEACAPs), and the third component aims to enhance Climate Finance, primarily to fund the SEACAPs projects.

The CAS aims to provide recommendations to national authorities to improve the mainstreaming of climate change (at both mitigation and adaptation aspects of climate change) in public policies and to ensure more effective coordination between all climate change actors nationwide.



The following 10 cities have developed their SEACAP in Palestine:



Moreover, the Clima-Med Project has created and led the CoM Med initiative, attracting many cities committed to preparing SEACAPs, thus increasing the need for supporting them in financing the plans' actions.

The prepared SEACAPs and the engagement of more cities are a solid basis to be presented to the attention of national institutions and primarily to international donors.

02.

Institutional and Planning Set-up



The Palestinian Government has been very proactive in pursuing international climate commitments. Palestine signed and ratified the Paris Agreement and was the first in the Middle East and North Africa (MENA) region to do so. Palestine submitted the Initial National Communication Report (INCR) and National Adaptation Plan in November 2016 and the National Determined Contributions (NDCs) in August 2017 to UNFCCC. Palestine has recently finalised the NDCs Adaptation Implementation Plan for Agriculture and Energy Sectors, in addition to implementing two readiness projects funded by the Green Climate Fund (GCF): NDA Readiness and Preparatory Support and Gender-Responsive Climate Technology Road Map.



The Environment Quality Authority (EQA):

As a National Focal Point for the UNFCCC, the EQA has led, facilitated, and coordinated national efforts to respond to the challenges of climate change^[1]. This Authority's purposes are to monitor and implement environmental actions. Its responsibilities include conserving and protecting the environment, curbing and reducing the depletion of natural resources, combating desertification and pollution, promoting environmental awareness, ensuring sustainable development, and developing policies and adaptation plans for climate change.



The EQA developed the “**National Climate Change Adaptation Strategy**” with support from UNDP/PAPP (**Programme of Assistance to the Palestinian People**)^[2]. The Strategy provides:

- An assessment of historical trends in climate about the State of Palestine.
- Identification and prioritisation of vulnerabilities.
- Future climate scenarios for the State of Palestine.
- Identification and prioritisation of adaptation options, including costings.
- Future developments are required for the State of Palestine's institutions to be able to participate in climate-modelling research.
- An outline of the process for future monitoring and evaluation.
- Next steps^[3].

With UNDP support, the EQA has prepared the **Palestinian Adaptation Programme of Action (PAPA)**. The PAPA aims to identify the most effective means to cope with climate hazards and proposes proactive actions to reduce their impacts. Adaptation measures cover options for the Palestinian water sector and agricultural land use. Each proposed adaptation measure is classified by (i) category, (ii) scale, (iii) adaptive capacity, (iv) technical feasibility, and (v) economic cost. To help eliminate hunger, food insecurity and malnutrition, the interventions will focus on (i) increasing farming conditions; (ii) reduction of water stress for more significant development of agriculture; and (iii) selecting crops and ruminants tolerant to high temperatures and drought.

[1] <https://www.greenclimate.fund/document/state-palestine-country-programme>

[2] <https://www.undp.org/papp/publications/palestinian-climate-change-adaptation-strategy>

[3] <https://www.preventionweb.net/publication/palestine-national-adaptation-plan-nap-climate-change>

Palestinian Energy and Natural Resources Authority (PENRA) is responsible for implementing the goals of the **National Plan to Develop Renewable Energy Sources**, conducting research and feasibility studies on the development or use of new or renewable energy sources, systems and equipment, contributing to the development of standard specifications for the equipment and systems, implementing renewable energy projects and developing local manufacturing capabilities for equipment, establishing information systems for renewable energy, providing technical advice on renewable energy and energy efficiency and encouraging the diversification of energy supply^[4].

Other vital actors include the **Palestinian National Committee on Climate Change (PNCCC)**, which is a national platform for the integration of multistakeholder dialogue and planning on climate change; **The Palestinian Water Authority**, which is responsible for the integrated and sustainable management of water resources and the protection and preservation of water resources^[5].

Other plans related to climate actions include the **National Agricultural Sector Strategy (2017-2022)**, the **National Water Sector Strategic Plan and Action Plan (2017-2022)**, the **Comprehensive National Strategy of Energy Sector in Palestine (2017-2022)**; the **Overall strategy for Renewable Energy (2012-2020)**; and the **National Energy Efficiency Action Plan (NEEAP) (2012-2020)**.



[4] <https://www.devex.com/organizations/palestinian-energy-and-natural-resources-authority-penra-123197>

[5] <https://www.developmentaid.org/donors/view/15098/palestinian-water-authority-pwa>

03.

Examples climate-related funding



3.1. The Municipal Development and Lending Fund (MDLF)

The Municipal Development and Lending Fund (MDLF) is an autonomous juridical entity to accelerate Palestine's drive toward self-sustained, decentralised, prosperous, and creditworthy local government. MDLF carried forward the functions of the Project Coordination Unit and the Project Technical Secretariat (PCU/PTS)^[6].

The main objective of the MDLF is to encourage the flow of financial resources from the Palestinian Authority and various donors to the Palestinian local government units (LGUs) and other local public entities to improve the delivery of local infrastructure and municipal services, to promote economic development and improve municipal efficiency and accountability.

To serve these objectives, the MDLF is mandated to provide municipalities, village councils, local councils, joint services councils, municipally controlled institutions, and local government units with improved financial products and services and access to capital markets. In addition, the MDLF aims to enhance the mobilisation of donor assistance, strengthen intergovernmental financial transfers and promote emergency response capacity.

3.2. The Palestine Investment Fund (PIF)

The Palestine Investment Fund (PIF) is Palestine's Sovereign Development Fund. PIF seeks a double bottom line by maximising impact through innovation and investing in strategic projects in underdeveloped and vital sectors while achieving sustainable returns.

PIF was established in 2003 as a public company registered in the **Ministry of National Economy** under Palestinian Corporate law and is wholly owned by the Palestinian people. PIF is the leading investor in Renewable Energy, Agriculture and agribusiness, Healthcare, Hospitality, and Entrepreneurship in Palestine. PIF invests and mobilises partnerships in strategic projects in vital, underserved sectors of the Palestinian economy. PIF originates projects and invites local and international partners to co-invest at the development stage, thereby de-risking projects for its partners.

Palestinian Investment Fund's Solar Rooftop Program aims to utilise Palestine's abundant solar energy resource to develop local and clean power generation plants across the country, thus reducing the imported power and supporting the local economy's growth. The Program entails two components: Utility Scale Solar Parks and Solar Rooftops Program^[7] to generate 35 megawatts of electricity from solar energy on school roofs,

equivalent to the consumption of about 16 thousand homes, by installing solar panel arrays on the roofs of 500 public schools, with a total investment size of approximately USD 35 million.

The project is one of the components of the **Noor Palestine program**, which has so far succeeded in installing more than 55,000 solar panels in various governorates of the country. Investment in Noor Palestine solar program is expected to reach USD 200 million with a target capacity of 200 MW of electricity generated from solar energy in the next eight years, equaling 17% of Palestine's peak demand^[8].

3.3. The Climate Action Enhancement Package (CAEP) Partnership's

Palestine became a member of the NDC Partnership in September 2019 and has been actively engaged through the Climate Action Enhancement Package (CAEP), updating its NDC and developing fourteen gender-responsive NDC Implementation Plans, which jointly form the country's NDC Partnership Plan. A highly consultative process was undertaken with relevant government agencies, partners, and other local stakeholders to develop the plans.

The Partnership Plan includes six key outcome areas focused on Health, Transport, Waste, Water, Agriculture, and Energy and the cross-cutting regions related to policy, finance, M&E, and regional cooperation. The NDC is explicitly aligned with SDGs 1, 3, 5, 6, 7 and 13, and the Partnership Plan contributes to national and sectoral development plans. Palestine's Partnership Plan was launched and circulated to NDC Partnership members in September 2021, and resource mobilisation is ongoing.

[6] <https://www.mdlf.org.ps/en/Home/Index>

[7] <https://www.massader.ps/en/page/1513260694>

[8] <https://english.wafa.ps/page.aspx?id=dmV0VLa110459501427admV0VL>

3.4. Palestine for Development Foundation (PsDF)

The PsDF is a National not-for-profit Organisation founded by Palestine Investment Fund (PIF) in 2014 as a Corporate Social Responsibility / Investment CSR/I Arm. During the last few years, the PIF launched the Jerusalem Granting Facility in cooperation and funding by the EU to support small and medium-sized enterprises. The PIF and the EU agreed on launching “The Green Energy and Sustainability Granting Facility”, which focuses on investing in environmentally friendly equipment and clean and renewable energy. They will contribute to raising the number of SMEs interested in alternative and renewable energy, given its environmental impact as an economical solution to the problem of the high cost of energy in Jerusalem^[9].

3.5. Public-private Partnerships and Concessions

In its **2014-2016 National Development Plan**, the Palestinian Authority recognised the need for significant improvements to the quality and affordability of infrastructure services. It acknowledged that its financial situation would require private sector participation to provide the necessary expertise and investment to supplement its public infrastructure budget. Three of the most critical components for PPP programs in any country are infrastructure planning, donor coordination and capacity. Mr Jones considers that ‘due to the ongoing fiscal constraints and risks involved in investing in both places, it is highly likely that PPP transactions, at least initially, will rely on donor support. In the West Bank and Gaza, the PPP program currently falls under the remit of the Deputy Prime Minister’s Office for Economic Affairs, where the **Public-Private Infrastructure Advisory Facility (PPIAF)** activity will seek to define a long-term institutional structure^[10].



[9] <https://www.psd.f.ps/en/program/1646828337>

[10] <https://blogs.worldbank.org/ppps/making-ppps-work-fragile-situations>

3.6. Green Public Procurement

According to the Art.6 of the Cabinet Decision No. (5) of 2014 Public Procurement Regulations, 'The Council shall plan and implement programs to assist the procuring entities to enhance the efficiency and effectiveness of procurement operations and encourage bidders to participate in them. These may include the development of sustainable procurement policies and practices by the objectives of the sustainable development policy of Palestine. The policy elements cover the promotion of Palestinian economic development, including small businesses, employment growth, energy efficiency, environmental protection, green building, water conservation, and corporate social responsibility^[11].



3.7. Crowdfunding

BuildPalestine is a social enterprise that aims to connect supporters worldwide with social impact projects in Palestine. Locally, it is committed to finding the most innovative, social impact projects that make a difference for the Palestinian cause. Globally, it uses the latest tools in digital marketing to connect with supporters worldwide and engage with them virtually.

BuildPalestine works with local changemakers and non-profits to help

them launch crowdfunding campaigns. From project design to outreach, we work side-by-side with each project so that they reach their most significant potential and make a sustainable impact in Palestine^[12].

Get Funding Palestinian Territory Crowdfunding Campaigns helps people from all over Palestinian Territory crowdfund the things that matter to them most, from personal fundraisers to acts of kindness, emergency relief, and more^[13].

[11] <https://www.shiraa.gov.ps/Portals/0/LawAndRegulations/Palestine%20Procurement%20Regulations.pdf?ver=2021-03-04-095321-540>

[12] <https://buildpalestine.com/crowdfunding-campaigns/>

[13] <https://gogetfunding.com/campaigns/?country=ps>

04.

Examples of climate financing by donors and multilateral development Banks



The European Investment Bank (EIB)

The EIB has worked with Palestine since 1995. The Bank operates in Palestine per the European Neighbourhood Policy (ENP) and other EU bilateral agreements. The EIB invested over EUR 600 million to finance energy, water and transport projects and support small businesses and the banking sector. For example, its technical advice supports the project preparation efforts for the Gaza Central Desalination Plant, which will provide drinking water to more than 2 million people in Gaza^[14].

Palestine benefits from European Investment Bank (EIB) support through the Economic Resilience Initiative (ERI). Under the ERI, a USD 18 million loan agreement was recently signed with the Palestine Investment Fund (PIF) to finance the installation of rooftop photovoltaic systems in 500 public schools in the West Bank. This will generate 35 MW of clean energy – enough to power more than 16,000 houses across the West Bank and save 31,000 tons of CO₂ emissions yearly.

The Islamic Development Bank (IsDB)

The IsDB, an Implementing Partner to the NDC Partnership, will support Palestine in developing the NDC implementation action plans in its five sectors/themes and providing policy recommendations to guide the action plans. The project will support the Palestinian Government represented by: the EQA, Ministry of Health (MOH), Palestinian Water Authority (PWA), Ministry of Local Government (MOLG), Ministry of Transport (MOT), and Ministry of Women's Affairs (MOWA) in implementing Palestine's NDC by developing an action plan for the implementation of conditional actions included in Palestine's NDC in the following five sectors: Health, Water, Solid Waste, Transport and Gender and providing input for policy recommendations, institutional arrangements, as well as mapping of potential donors aiming at enhancing the implementation of developed action plans^[15].

The French Development Agency (AFD)

The AFD supports the municipalities in their policy of mitigation and adaptation policies to the effects of climate change, notably through support to the MDLF, as it has been investing for more than 20 years in the water and sanitation sectors, in local government infrastructure and services, in renewable energy and access to affordable electricity, and civil society organisations' projects^[16]. AFD also seeks to promote direct access to climate finance by strengthening the institutional capacities of national and regional entities^[17].

SUNREF Palestine: Developing the Green Investment Market, 2017-2021

in an AFD-funded project to develop the private sector's and individuals' green investments, including creating the enabling conditions for green investments. It has three components: credit lines with two banks for loans to project promoters, investment bonuses to project leaders, and technical assistance. This EUR 33 million programme is co-financed by EUR 25 million from AFD and EUR 8 million from the EU.

AFD supports the project's second phase, **"Improving Energy Efficiency in the Public and Private Sectors, 2013-2017"**, with a grant of EUR 3 million. The first phase established an energy efficiency team in the Palestinian Energy Authority and identified, through energy audits, the potential for savings across all sectors of the economy. This second phase established a revolving fund using EUR 2 million from the AFD grant to support the installation of energy efficiency measures across the whole building stock of the Palestinian Authority by 2018. The project will reduce the energy bill and reduce greenhouse gas emissions.

[14] <https://www.eib.org/en/projects/regions/southern-neighbours/palestine/index.htm>

[15] https://www.isdb.org/sites/default/files/2020-05/ToR_Palestine%20NDC%20Action%20Plan.pdf

[16] <https://www.proparco.fr/en/carte-des-projets/gpp-ariz-al-quds-tap>

[17] <https://www.greenclimate.fund/ae/afd>



The European Union

Quds Bank, Proparco Group, and AFD signed the first risk-sharing agreement in 2021 under the European Union's MENA SME Facility. This operation will allow Quds Bank to lend the equivalent of EUR 2m to SMEs, focusing on high-impact companies, especially green SMEs, companies owned by women and start-ups. The project will contribute to Quds Bank's efforts to support Palestinian SMEs (Small and medium-sized enterprises) operating in critical segments, such as green microenterprises and small and medium-sized enterprises (companies working in sectors such as renewable energies, energy efficiency and sustainable agriculture), etc. ^[18]

In 2022, in cooperation with the EU, the Bank of Palestine (BOP) and Proparco jointly announced the signing of the SUNREF II Green Program after successfully completing SUNERF I. The SUNREF II Green Finance Program aims to provide solutions to promote energy efficiency and renewable energy projects for the private sector. The program has played a crucial role in the Palestinian ecological system since energy services' costs are high, and the supply of electricity is limited with increasing demand. The signing of this agreement is part of EUR 200 million agreements with several Palestinian Banks aimed at boosting the Palestinian economy, supporting sustainable green investment and COVID-19 economic recovery.

[18] file:///C:/Users/o.matiushyna/Desktop/MENA/GPP_ARIZ_AL-QUDS_TAP-3242.pdf

[19] <https://www.greenclimate.fund/document/state-palestine-country-programme>

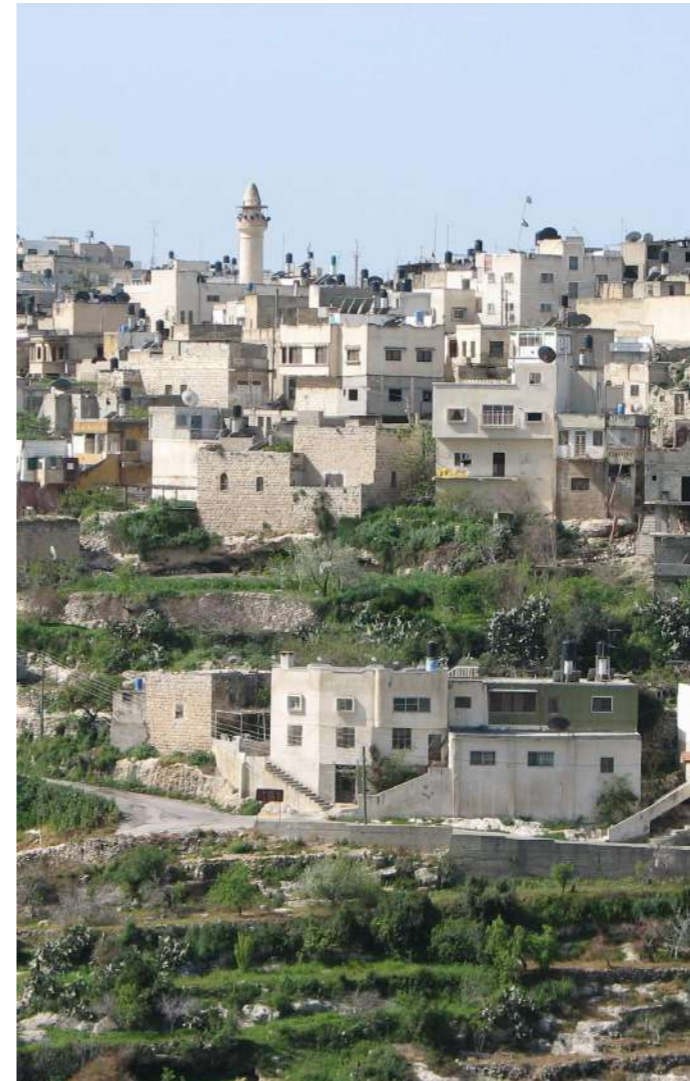
The Green Climate Fund National Country Programme (EQA)

The EQA, in its capacity as a National Focal Point for the United Nations Framework Convention on Climate Change, has coordinated the preparation of the Green Climate Fund National Country Programme, which is focused on large-scale projects and those that fall under a range of Green Climate Fund support mechanisms, namely: the Simplified Approval Process; the National Adaptation Plans Support process; and the Green Climate Fund Readiness Support process ^[19].

The Palestinian Partnership for Infrastructure Development Multi-Donor Trust Fund (PID fund)

The PID Fund was established in 2012 to improve the coverage, quality, and sustainability of infrastructure in the Palestinian territories through financial and technical support in the water, urban development, and energy sectors^[20].

With the following contribution, the total amount allocated to the PID fund has been about USD 101 million. Sweden has contributed so far, equivalent to around USD 40 million. Currently, donors contributing to the fund include the governments of Croatia, Denmark, Finland, France, Netherlands, Norway, and Portugal.



The Swedish International Development Cooperation Agency (SIDA)

SIDA contributed the amount of SEK 190 million, equivalent to USD 22 million, to the PID fund in 2015. The funds provided by SIDA supported the Palestinian Authority in implementing priority activities in water and urban development, including carrying out reforms in the water sector and improving the dire conditions of the water and sanitation situation in Gaza. The operations will also support the Palestinian local governments to improve service delivery and good local governance through an incentive program that links disbursements to achievements.

[20] <https://www.worldbank.org/en/programs/palestinian-partnership-for-infrastructure-trust-fund>

[21] <https://english.wafa.ps/Pages/Details/85566>

[22] <https://www.giz.de/en/worldwide/379.html>

[23] <https://www.kfw-entwicklungsbank.de/International-financing/KfW-Development-Bank/Local-presence/North-Africa-and-Middle-East/Palestinian-Territories/>

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

GIZ has been operating in the Palestinian territories since the 1980s. Since May 2005, it has been working with the KfW Development Bank at the Deutsches Haus in Al-Bireh-Ramallah. There are also two GIZ programme offices managing individual programmes and a GIZ office in the Gaza Strip^[22].

GIZ also supports sustainable economic development and improvement of essential services – such as access to healthcare, drinking water and sanitation – for Palestinian refugees and vulnerable population groups in the Gaza Strip.

KfW Development Bank

On behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ), KfW Development Bank promotes employment and education, the water sector and municipal development in the Palestinian territories^[23].



05.

CONCLUSIONS



Palestine's economic and political situation is such that it will continue relying on international donors for its infrastructure investments, including climate ones. At the same time, responsible institutions can facilitate the process by updating the strategic framework and by removing legal obstacles to PPP, crowdfunding and ESCO consolidation whenever there are such. While Palestine has a relatively well-developed upstream enabling policy and institutional framework and relevant plans, the main obstacles are the conditions imposed by the occupation and land fragmentation caused by Israeli settlements.

Despite this, there are possibilities for improvements in the following:

- Clima-Med SEACAPs have helped 10 Palestinian cities select and prioritise many climate investment projects. This represents a solid basis to be presented to the attention of international donors.
- Identifying and mapping available financing sources will help mobilise and scale up climate finance from a wide range of private, bilateral and multilateral, including alternative sources.

- Further effort is needed to improve mainstreaming of adaptation at local levels, which needs help identifying the necessary sources, attracting financing, and setting up appropriate mechanisms.

- Advancing the implementation and developing legislation to support ESCOs, create a relevant institutional framework, and raise awareness among end users and consumers.



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