

Clima-Med
Acting for Climate in
South Mediterranean



CLIMATE FINANCE GUIDEBOOK

Annexe 7

**FRAMEWORK CONDITIONS FOR CLIMATE FINANCE
IN TUNISIA**



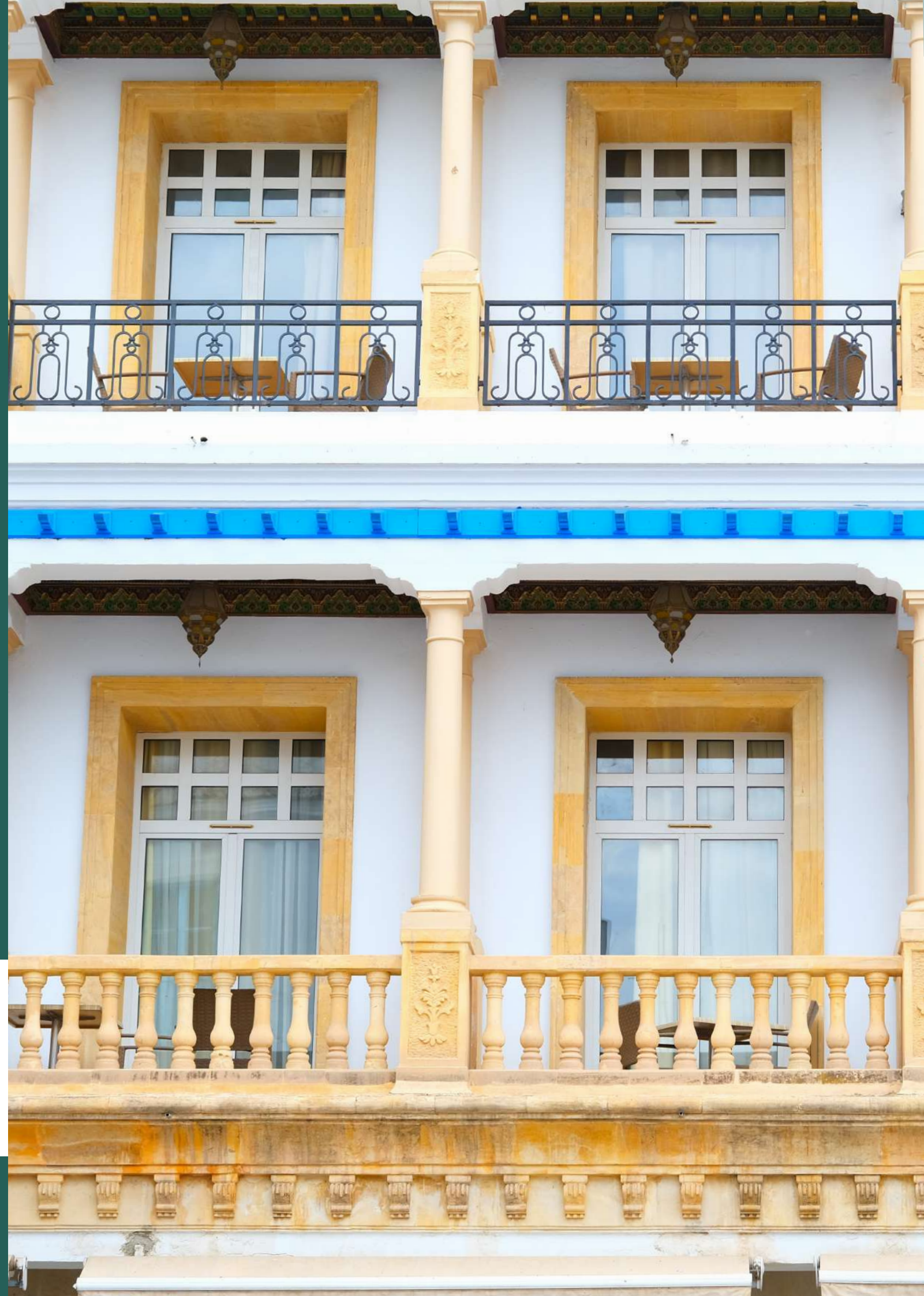
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01.

Introduction



1.1 Content

The Framework Conditions for Climate Finance in Tunisia – Annex 7 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.

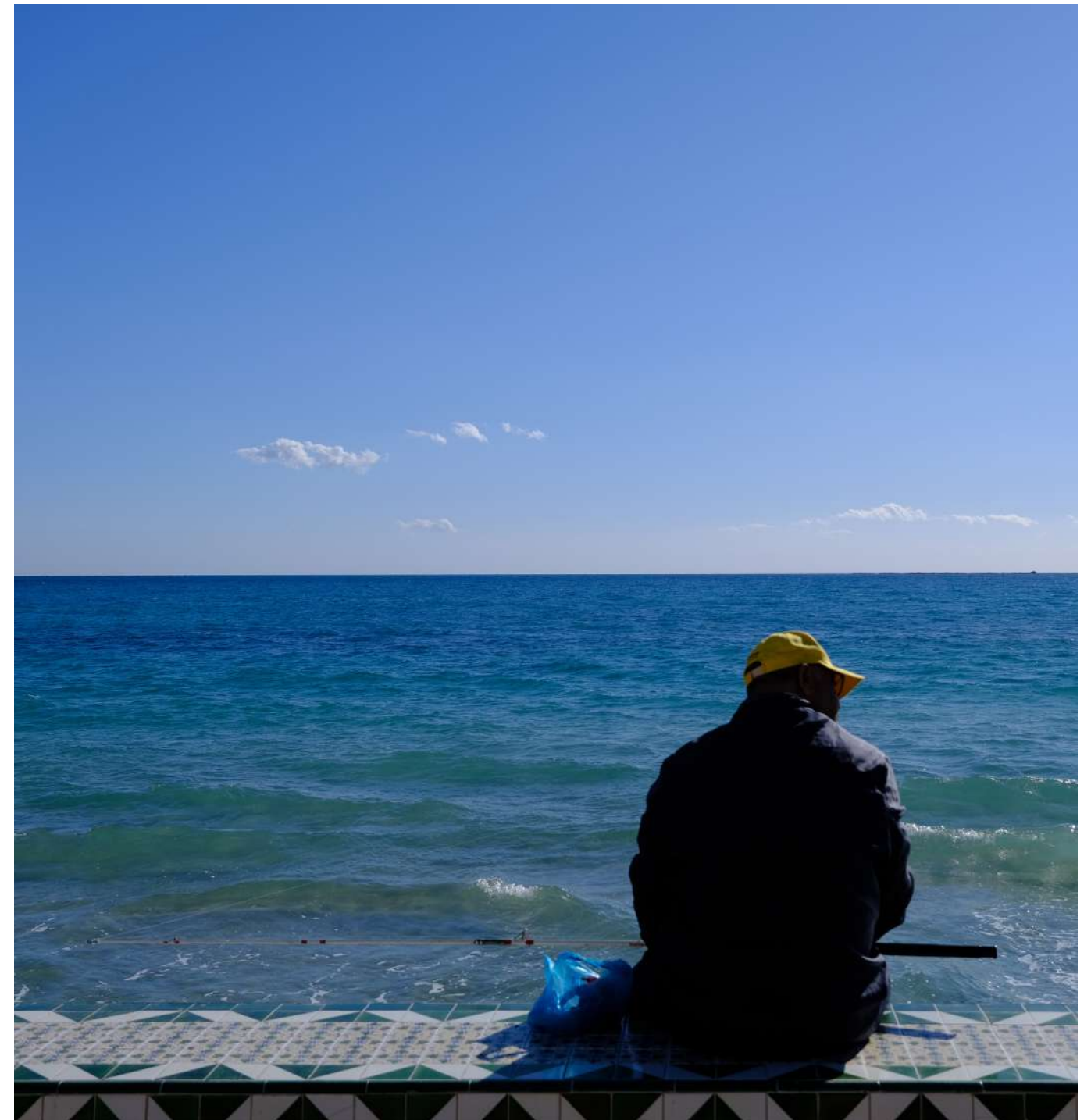
- Selected examples of financed climate actions and overall conclusions.

1.2. The Clima-Med project

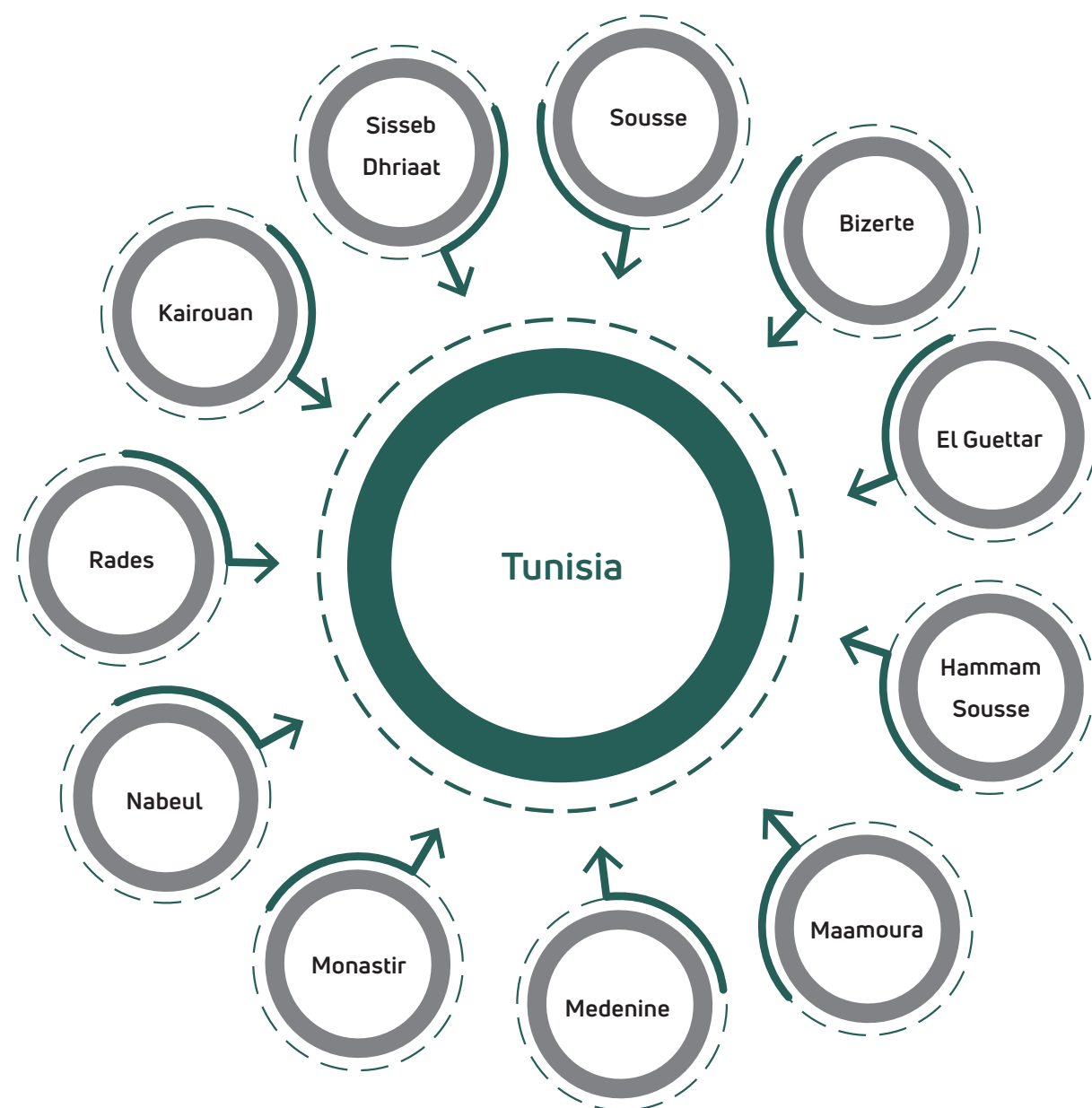
The Clima-Med project, which started in 2018 for the benefit of 8 countries and over a hundred cities in the southern Mediterranean, enhances three essential components aiming at guiding and implementing policies, strategies and programs related to the climate at national and local levels.

The first project's component 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 (CC) at both mitigation and adaptation aspects of CC in public policies and to ensure more effective coordination between all CC actors nationwide.



The following 10 cities have developed their SEACAP in Tunisia:



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

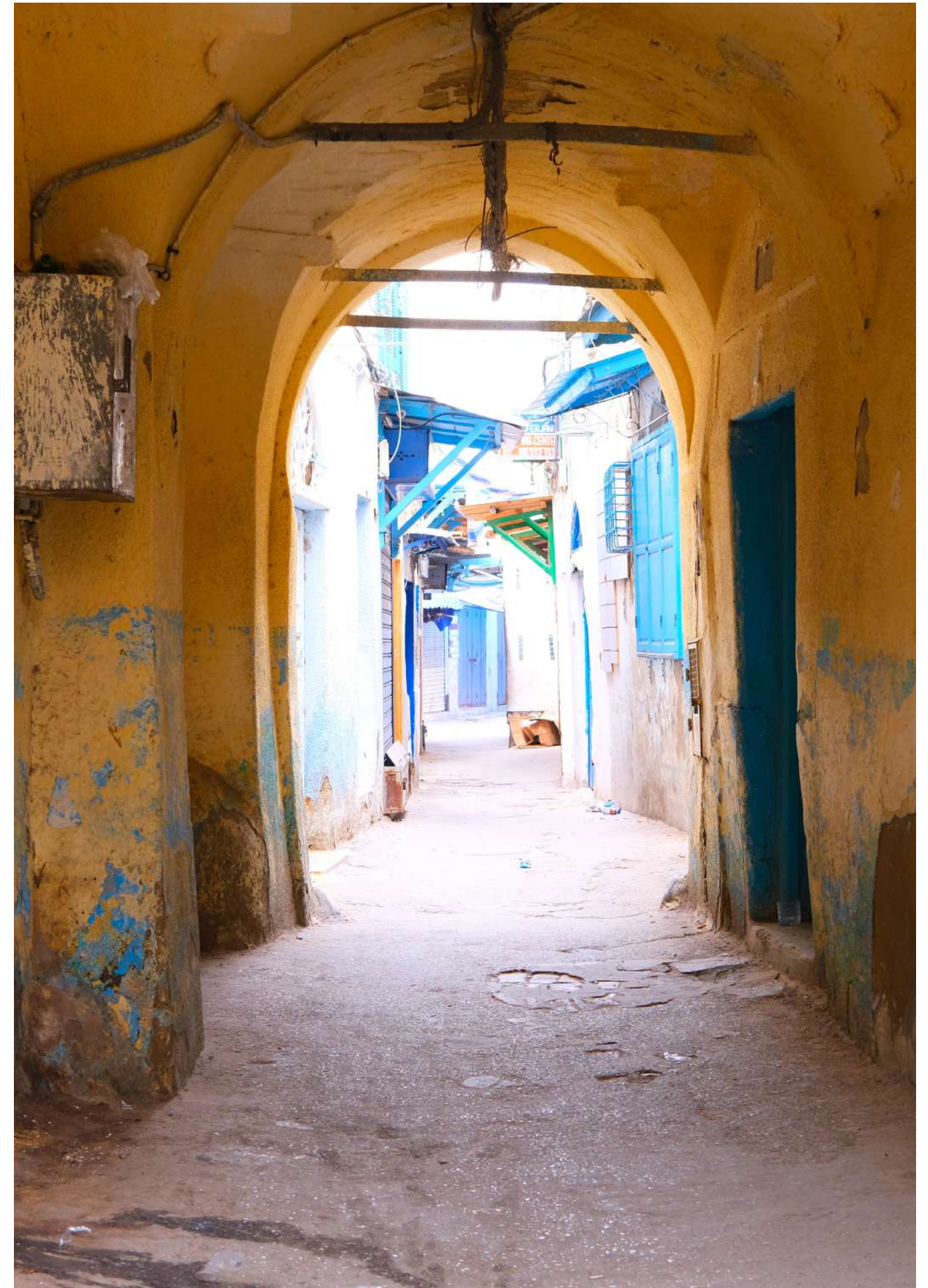
The prepared SEACAPs and the engagement of more cities are a solid basis to be presented to the attention of national institutions and primarily to international donors.

02.

Institutional and Planning Set-up



The Tunisian post-revolution Constitution includes a legal commitment to tackling CC and its impacts. The Constitution says the state shall “contribute to protecting the climate for future generations” and “provide the necessary means to eliminate environmental pollution”^[1]. The Government of Tunisia has also worked with organisations such as FAO, the World Bank, and the United Nations to conduct analyses of Tunisia’s climate-related situation and identify adaptation measures and objectives to reduce its carbon footprint^[2].



[1] <https://science.time.com/2014/01/29/tunisia-recognizes-climate-change-in-its-constitution/>

[2] https://www.climatelinks.org/sites/default/files/asset/document/Tunisia_CRP.pdf

Tunisia's international commitment to CC mitigation is reflected in several national actions, such as the **National Climate Change Strategy (Stratégie nationale sur le changement climatique)**, the **Energy Efficiency Strategy and the Tunisian Solar Plan**, updated in 2015, 2013 and 2016 (**Stratégie d'efficacité énergétique et Plan solaire tunisien**). The country aligns the implementation of the NDCs with the **National Development Plan for the Integration of the Green Economy 2020-2016 (Plan national de développement pour l'intégration de l'économie verte)**, the **2050 Low Carbon Strategy, (Stratégie 2050 en faveur de la réduction des émissions de carbone)** and other sectoral strategies.

Apart from the **National Committee of Climate Change** (Comité National sur les Changements Climatiques), the **National Agency for Energy Control** (Agence nationale pour le maîtrise de l'énergie (ANME)), whose mission is to implement the State's policy in the field of energy management^[3].

The Tunisian Ministry of Local Affairs and Environment (Ministère de l'environnement) is the supervision authority over its subsidiary institutions and - within the limits of its available resources - extends full support, assistance, and encouragement to communities' action in environment protection and sustainable development^[4].

Other climate-related actors include the **National Agency for Environmental Protection** (Agence Nationale de Protection de l'Environnement (ANPE)); **Agency for the protection and planning of the costal areas** (Agence de Protection et d'Aménagement du Littoral (APAL)); **National Agency for Waste Management** (Agence Nationale de Gestion des Déchets (ANGED)); **National Directorate for Territorial**

Planning (Direction Générale de l'Aménagement du Territoire (DGAT)); General Directorate for **Environment and Quality of Life** (Direction Générale de l'Environnement et de la Qualité de la Vie (DGEQV)); **General Directorate for Water Resources** (Direction Générale des Ressources en Eau (DGRE)) ; and **Public Maritime Domain** (Domaine Public Maritime (DPM)).



[3] https://www.citego.org/bdf_fiche-document-2359_en.html

[4] <https://www.devex.com/organizations/ministry-of-environment-tunisia-131776>

The Carbon Neutral and Climate Resilient Development Strategy for 2050 (La Stratégie de Développement Neutre en Carbone et Résilient aux Changements Climatiques à l'horizon 2050)

Was developed under the aegis of the Ministry for the Environment, with the support of GIZ. It sets out the various areas and sectors concerned by GHG mitigation and resilience to the effects of CC. It commits the country to achieve carbon neutrality at the planetary level from 2050. The aim is to contain the rise in global temperature by 2100 below two °C (Paris Agreement). The Strategy is considered a foresight exercise likely to support economic growth associated with sustainable development, **low greenhouse gas emissions**, and resilience to CC.

The National Plan for Adaptation to Climate Change (NAP) (Le plan national d'adaptation au changement climatique)

Is being developed. In the meantime, Tunisia has adopted constructive adaptation approaches in different national policy documents. For example, it has launched an ambitious **Energy Transition Programme (Programme pour la transition énergétique)** to reduce primary energy demand by 30% by 2030 and a 30% introduction rate of renewable energies in electricity production. The leading institution designated to implement is the Ministry of Local Affairs and Environment (MALE) (**Ministère des affaires locales et de l'environnement**). However, there needs to be a specific institution or administrative body designated to coordinate public policies on climate action.

The Tunisian Solar Plan (Le plan solaire de la Tunisie (TSP))

Was developed in 2009 and revised in 2012 and 2015. Its main objective was to achieve a total renewable energy penetration target of 30% of the national electricity generation mix by 2030. This is in addition to adopting energy efficiency measures to reduce electricity demand by an average of 1.4% annually between 2013–2020. TSP implementation is expected to reduce GHG emissions by 53 MtCO₂ during this period (UNFCCC 2015).

TSP is integral to Tunisia's sustainable energy framework as it addresses future energy needs and CC issues. Between 2010 and 2016, forty projects were implemented under the TSP in several areas, including solar power, wind power, energy efficiency and research. The United Nations Development Programme (UNDP), in coordination with the Global Environment Facility (GEF), helped the ANME to develop a Nationally Appropriate Mitigation Action (**Mesures d'atténuation appropriées au niveau national**) to support the TSP (UNDP 2014)^[5].



[5] <https://www.unepfi.org/wordpress/wp-content/uploads/2021/01/Sustainable-Arab-Finance-Report-Jan-2021.pdf>

03.

Examples of climate-related funding



3.1. National Energy Transition Fund

The Energy Transition Fund (Le Fonds pour la transition énergétique) was established in 2014 to deliver Tunisia's National Energy Transition Agenda (Programme national de transition énergétique). The agenda seeks to strengthen energy sector management and its two main pillars - energy efficiency and renewable energy - by achieving a 30% reduction in primary energy demand and a 30% increase in renewable energy share in electricity production by 2030. The Energy Transition Fund replaced the **National Energy Management Fund** (Fonds national de maîtrise de l'énergie (FNME)), expanding its scope of intervention and actions. In its INDCs, Tunisia states that the Transition Fund needs international funding support to increase its financial resources, which are partly raised by imposing energy consumption taxes (Tunisia 2015)^[6].

3.2. Commercial banks with experience in climate financing

In 2019, the **Central Bank of Tunisia** (La Banque centrale de Tunisie) became a member of the **Network of Central Banks and Supervisors for the Greening of Financial System** (NGFS) (Réseau des banques centrales et des autorités de surveillance pour l'écologisation du système financier). Some Tunisian banks have started to apply rules in line with international practices in terms of green finance. However, financing the ambitious objectives for the energy transition, the horizon of which extends to 2030, should require a consolidation of the efforts of financial institutions in terms of financing and support^[7].

Attijari Bank of Tunisia (Attijari Bank de Tunisie), a leading private bank in the country, has pioneered green financing to finance investments such as photovoltaic units, waste treatment plants, and energy efficiency projects, supporting government efforts to boost renewable energy and cut energy intensity^[8]. In 2018, the International Finance Cooperation (IFC) provided a EUR 40 million subordinated loan to Attijari Bank Tunisia to help increase its volume of long-term financing for climate-related projects and smaller businesses.

The African Development Bank Group approved the LEAF program (Cadre de financement de l'accès à l'énergie) to promote investment in decentralised renewable energy. The Bank will commit up to USD 164 million to promote decentralised renewable energy in six African countries. The USD 800 million programs will help spur commercial and local currency investments to scale up the activities of decentralised renewable energy companies in Ghana, Guinea, Ethiopia, Kenya, Nigeria, and Tunisia.

3.3. ESCO

The only ESCO in Tunisia is the Société Tunisienne de Gérance de l'Energie (STGE), created in 1999. This is the one ESCO existing in the country considering a lack of appropriate forms for finance, low client trust and perceived business and technical risk, aversion to outsourcing energy management, lack of reliable energy consumption data, and complexity and inflexibility of procurement rules.

Yet, in 2005, Tunisia launched an ambitious programme comprising various initiatives, including the promotion of mandatory periodic energy audits, a consultation process for energy consumer projects, thermal regulations for buildings, energy substitution and the use of ESCO. In this context, the Tunisian government is considering different avenues, including the creation of a Super ESCO^[9].

Under Tunisian legislation, ESCOs are dealt with in Law No. 2004-72 on Energy Management, which stipulates that energy management measures shall cover all programmes and projects designed to improve levels of energy efficiency and to diversify energy sources within the framework of the State's energy policy, and the energy performance contract falls within the scope of the **Public Procurement Code** (Code des marchés publics).

[6] <https://www.unepfi.org/wordpress/wp-content/uploads/2021/01/Sustainable-Arab-Finance-Report-Jan-2021.pdf>

[7] <https://bccprogramme.org/how-does-climate-change-impact-the-financial-stability-policy-of-the-central-bank-of-tunisia/>

[8] <https://pressroom.ifc.org/all/pages/PressDetail.aspx?ID=17561>

[9] https://www.unescwa.org/sites/default/files/pubs/pdf/superescos_wp_05april2019.pdf



3.4. Public-private partnerships and concessions

Tunisia has experience implementing Public-Private Partnerships (PPP), and several projects in the current PPP pipeline are related to transport infrastructure, industrial zones, and brownfield recultivation. There is also a PPP proposal focusing on seawater desalination^[10].

The current legal framework for PPP in Tunisia has a long history. Sectoral laws have been enacted to facilitate large concession projects and PPPs, and these were in place long before the development of more generic laws that set out a legal framework for concessions or partnership contracts.

However, this has been hindered by an uncoordinated legal framework for sector^[11].

An initial framework law on concessions was enacted on April 1, 2008. Since then, various draft laws on PPPs have been developed until the enactment of Law No. 49-2015^[12].

The Ministry of Finance is responsible for procurement issues, while the Office of the Prime Minister is the main decision-making body. The same Unit (Instance Nationale des PPP)^[13] governs PPP and Concession contracts; Technical assistance was provided to the unit as part of a project funded by the African Development Bank.

3.5. Green Public Procurement

Tunisia is promoting Green Public Procurement (GPP) by integrating it into the policies and engaging in donor-funded technical assistance projects to build capacity in this field. For example, the EU-funded **Water and Environment Support** (WES) project has been coaching staff from public and private bodies of Tunisia on how to make the public procurement process in the construction sector more sustainable since May 2020. The Tunisian Ministry of Environment and the Tunis International **Centre for Environment Technologies** (CITET) have initiated a series of programs in this sector^[14].

[10] <http://www.igppp.tn/fr/loi-d-crets-d-application-ppp>

[11] <https://igppp.tn/fr/guide-ppp>

[12] <https://oxfordbusinessgroup.com/overview/law-land-guide-country%E2%80%99s-updated-legal-code>

[13] <http://www.igppp.tn/fr/pipeline-des-projets-ppp>

[14] <https://en.africanmanager.com/tunisia-eu-sustainable-procurement-in-construction-sector/>

3.6. Crowd Funding

A new law regulating crowdfunding was passed in August 2020. It aims to organise a new means to provide financing - based on raising funds from the public via a dedicated online platform - for projects and companies to promote investment, entrepreneurship, creativity, and innovation. **The Financial Market Council, the Central Bank of Tunisia** (CBT) (Conseil du marché financier, Banque centrale de Tunisie) and the **Microfinance Control Authority** (Autorité de Contrôle de la Microfinance) regulate financing through crowdfunding^[15].

3.7. Energy Service Companies (ESCO)

A specific decree fixes the conditions governing entitlement to tax incentives benefit. According to Tunisia investment incentives code Art.40, "investments made by companies in energy savings as stipulated by Law n°90-62 of 24th July 1990 concerning energy control give entitlement to a specific grant the amount and terms of allocation of which are fixed by decree" and Art. 41, according to which "investments aimed at energy saving and at developing research into renewable energy and geothermal power, its production and marketing, give entitlement to a 10% reduction in customs duties, the suspension of value added tax for imported materials and equipment with no locally manufactured equivalent and the suspension of value added tax for materials and equipment acquired locally"^[16].

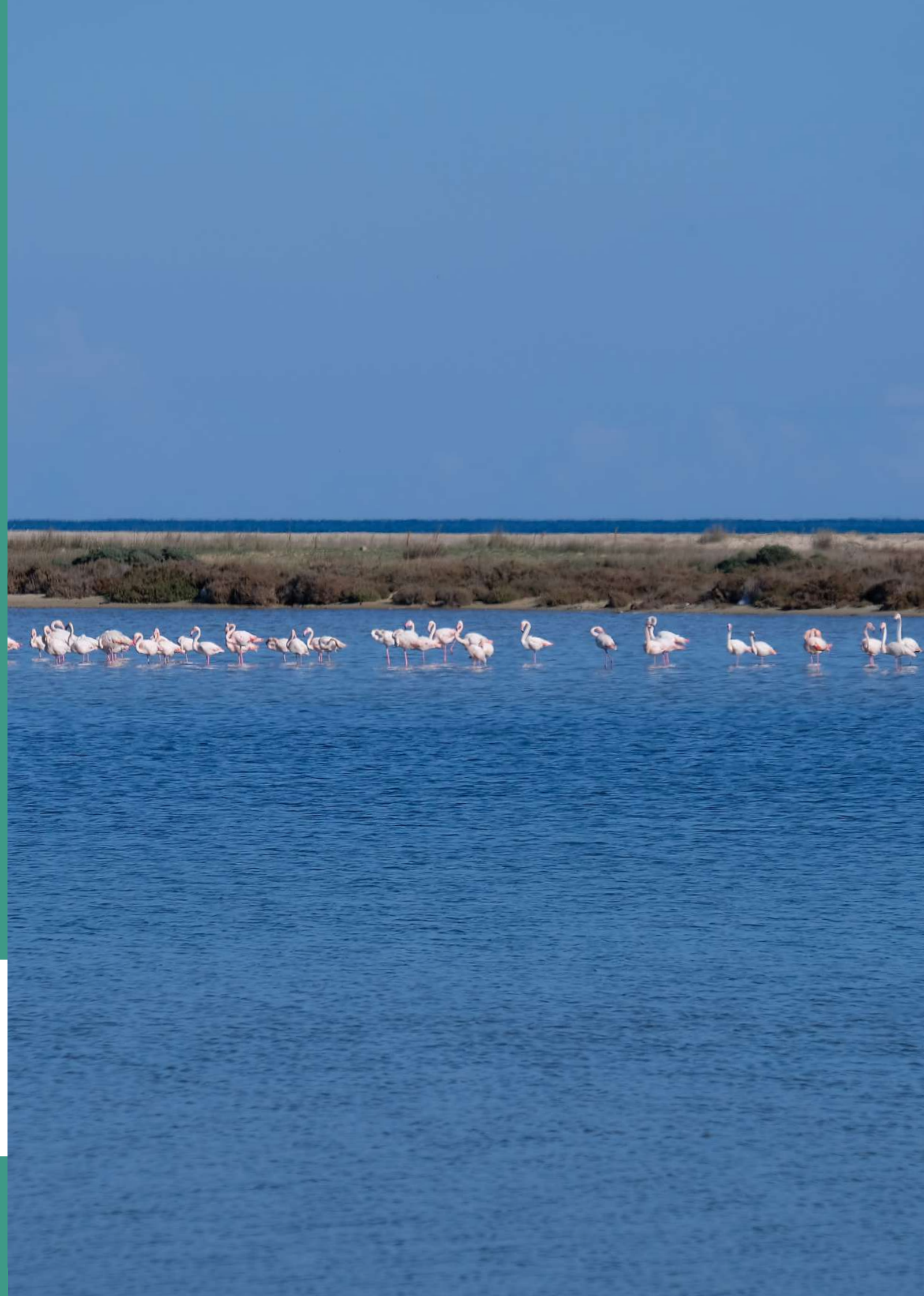


[15] <https://www.ppi-ebd-uncitral.com/where-we-work/tunisia>

[16] https://www.profiscal.com/anglais/anglais/digest_eng/cii.htm

04.

Examples of climate financing by donors and
multilateral development banks



CIF-TAF (Climate Investment Funds Technical Assistance Facility) (*Gestion du Mécanisme d'assistance technique du Fonds d'investissement pour l'entrepreneuriat agricole (Fonds ABC)*)

The CIF TAF programmed USD 1 million in technical assistance activities in 2021. This support targeted technical preparatory studies for implementing sustainable district heating and cooling systems in Tunisia.

The Global Environment Facility (GEF or the Facility)

GEF Trust Fund's project **Scaling-up the adoption of electric mobility in Tunisia** (*Renforcer l'adoption de la mobilité électrique en Tunisie*), with a co-financing total of USD 10 million, was approved for implementation in 2022. Its goal is to scale up and catalyse the adoption of electric mobility across Tunisia, resulting in GHG emission reductions and positioning the country as a logistic hub for the region. Executing agency is the National Agency for Energy Management or Agence Nationale pour la Maîtrise de l'Energie (ANME).

The Green Climate Fund

The **High Impact Programme for the Corporate Sector** is GCF's first at-scale investment to promote the uptake of low-carbon technologies in the industrial sector. It has been designed to facilitate a transformational shift within energy-intensive industries, agribusinesses, and the mining sector in Armenia, Jordan, Kazakhstan, Morocco, Serbia, Tunisia, and Uzbekistan. It seeks to forge a low-carbon pathway by promoting the uptake of high-climate impact technologies and stimulating behavioural change at the corporate governance and management level. This includes integrating CC considerations into strategic, financial, and technological decision-making.

The indicative total project cost (GCF + co-finance) amounts to USD 65 million with a GCF funding grant of USD 34 million. The focus of action is on Mitigation in forestry and land use and adaptation in the resilience of most vulnerable people and communities, health and well-being, food and water security, ecosystem, and ecosystem services^[17].

Green Climate Fund and EBRD

GCF has supported three projects targeting CC mitigation and adaptation in several facilities and is implemented in coordination with the EBRD, with total finance reaching USD 420.5 million. It seeks to scale up private climate finance through local financial institutions for more than 20 thousand scalable and replicable renewable energy, energy efficiency and climate resilience projects to be undertaken in several sectors, including industry and agriculture.

The GCF has also provided funding support reaching EUR 228 million to finance its Green Cities Facility project. It has been implemented in several countries, including Tunisia, in coordination with the EBRD. The project aims to enable the transition of cities to low-carbon and climate-resilient urban development. Its target is to help ten cities to plan and undertake comprehensive green city actions.

Towards a Climate-Resilient Agriculture and Livelihoods Project in Southern Tunisia (*Pour une agriculture et des moyens de subsistance résilients au climat dans le sud de la Tunisie*)^[20]

The project started in 2019 and aimed to build the resilience of smallholder farmers and ecosystems, namely in southern Tunisia, which is highly vulnerable to CC, whose impacts are exacerbated by socio-economic difficulties and overexploitation of natural resources. Local Agriculture, based on oases, olive production and rangelands, is essential for populations and contributes to tackling desertification, poverty, and rural migration. Adaptation to these new CC challenges is essential to secure the livelihoods of the most vulnerable southern farmers' community.

[17] <https://www.greenclimate.fund/project/fp140>

[20] <https://www.greenclimate.fund/document/towards-climate-resilient-agriculture-and-livelihoods-southern-tunisia>



The European Union (EU)

EU-Tunisia Blending Mechanism: Under the EU External Investment Plan and the blending mechanism of the Neighbourhood Investment Platform, Tunisia has benefited from 2.3 billion EUR in blending grants in concessional loans from European Financial Institutions combined with public and private sector financing since 2014. Investments supported projects in education, transport, energy, and urban development. EU grants increased the concessional nature of loans from European Financial Institutions and absorbed political and economic risks. Under the new NDICI-GE instrument, (*l'instrument de voisinage, de développement et de coopération internationale*) - « *Global Europe* » an increased accent on blending EU grants with loans from European and International Financing Institutions will allow partner counties to unlock substantial concessional funding for investments. The new system of guarantees under the NDICI-GE will give access to additional funds from the crowding-in of public and private investors^[21].

The SUNREF mechanism (*le programme SUNREF*) is a three-year technical assistance programme financed by the EU. It provides the expertise required by project initiators and banks to support the creation of a market for funding sustainable energy projects in Tunisia.

The main objective is to build the capacities of public and private stakeholders to create favourable conditions for the development of sustainable green finance in Tunisia while ensuring the quality of the design, implementation, and operation of the funded green projects, among the activities:

- Develop and enhance a range of green finance initiatives promoted by Tunisian financial institutions in the energy efficiency, renewable energies, and environment sectors.
- Improve economic competitiveness and reduce SMEs' environmental impact through energy management measures and waste and effluent management.
- Institutional development and technical capacity building for the Tunisian administration responsible for energy and environmental protection^[22].

Two projects are partly financed by the EU Climate for Cities" (C4C) programme and are being implemented by two local authorities in Tunisia. One in Sfax : "*Projet de mobilité active et intelligente à Sfax à travers des actions et initiatives novatrices en matière économies d'énergie et de résilience aux changements climatiques*", and the second in Nabeul : "*Project Nabeul Ville Verte*"^[23].

[21] https://neighbourhood-enlargement.ec.europa.eu/european-neighbourhood-policy/countries-region/tunisia_en

[22] <https://www.expertisefrance.fr/en/fiche-projet?id=808100>

[23] <https://www.climamed.eu/c4c/>

French Development Agency

Adaptation Fund: The AFD has recently provided Tunisia with support reaching about USD 10 million for its integrated natural resource management and livelihood project. Implemented in the rural Kairouan region, the project aims to promote sustainable land management and reduce poverty by improving the rural poor's resilience to CC and protecting their livelihoods. It plans to promote sustainable land management practices by reducing water losses, encouraging groundwater replenishment, reducing damage to productive land and rural transport infrastructure, and introducing climate-resistant agriculture technologies and livelihood schemes.

The German Government

Germany has been supporting several renewable energy projects in Tunisia, including:

- Capacity and human resource building for solar market development in Tunisia (*Renforcement des capacités et des ressources humaines pour le développement du marché solaire en Tunisie*): This project helped with the installation and maintenance training programmes of two solar photovoltaic power systems.
- Developing the solar energy market in Tunisia, 2017-2019 (*Développer le marché de l'énergie solaire en Tunisie, 2017-2019*): This project supports the government's efforts to expand the market for decentralised photovoltaic systems.
- Support for implementing the Tunisian Solar Plan, 2015-2021 (*Appui à la mise en œuvre du Plan solaire tunisien, 2015-2021*): This project provides policy advice to help develop effective regulations and structures, optimise tendering procedures to attract private national and international capital and support training.
- The German-Tunisian Energy Partnership - 2012-2022 (*Le partenariat énergétique germano-tunisien - 2012-2022*) supports Tunisia's development and implementation of its national energy policy.



05.

CONCLUSIONS



The SEACAPS prepared by Clima-Med has identified numerous projects within ten cities, an excellent starting point for speeding up climate finance in Tunisia. The EU has co-founded two of these projects within the C4C Programme, one in Sfax and one in Nabeul.

At the same time, the SUNREF technical assistance and programmes like Clima-Med are engaged in building the capacities of local authorities to consolidate their climate finance aptitude, and UNDP and GIZ are instrumental in implementing the projects under the NDC. At the national level, the Tunisian Ministry of Local Affairs and Environment, the Ministry of Energy, Mines and Renewable Energy, and the Ministry of Economy and Planning are engaged in many actions to support climate finance.

Private commercial banks (e.g., Attijari Bank Tunisia) have developed experience in climate finance and can scale up such experiences.

In its INDCs, the Tunisian government identified its funding needs for achieving its CC mitigation and adaptation objectives. More than 80% of Tunisia's mitigation funding needs are expected to be allocated to the energy sector, the country's most significant contributor to GHG emissions. As for adaptation, most funding needs are required for institutional support, capacity building, and research and development.

In this context, it will be essential that Tunisia continues to improve its policy and institutional framework, access to funding, donor coordination and capacity to meet the mitigation and adaptation financing requirements. Primary efforts are needed to:

- Identifying and mapping available financing sources will help mobilise and scale up climate finance from a wide range of public and private, bilateral and multilateral, including alternative sources, and will advise on any available synergies between the available financing instruments and national priorities.

- Further effort is needed to improve mainstreaming of adaptation at regional and local levels, which needs help identifying the necessary sources, attracting financing, and setting up appropriate mechanisms.
- Put in place the framework for PPP in line with requirements established

by international best practices regarding non-compliance.

- Build capacity and incentivise the uptake of Green Public Procurement.
- Advance towards the implementation of ESCOs.



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