

SUSTAINABLE  
ENTREPRENEURSHIP  
& ECONOMIC  
EMPOWERMENT  
OPPORTUNITIES  
FOR POOR  
MARGINALIZED  
WOMEN

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(CASE STUDY OF  
EGYPT)

# Gender and Energy in the MENA

Shymaa Allam – May 2019



# Why are we here?

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## SDG No. 13:

Take urgent actions to combat climate change and its impacts

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## Target 13.2:

Integrate climate change measures into national policies, strategies and planning

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## Target 13.B:

Promote mechanisms for raising capacity for effective climate change-related planning and management in least developing countries including focusing on **women**, youth and local and marginalized communities

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## SDG No. 8:

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

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## Target 8.3:

Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of **micro-, small- and medium-sized enterprises**, including through access to financial services



# Climate Change (CC)

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The Global Climate Risk Index 2015 suggests that "of the 10 most weather related affected countries through 1994-2013, nine were developing countries in the low income or lower-middle income country group"

Effects on the poor depending on their livelihoods for earning their living.



# Microfinance

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Pro-Poor, double bottom development tool:

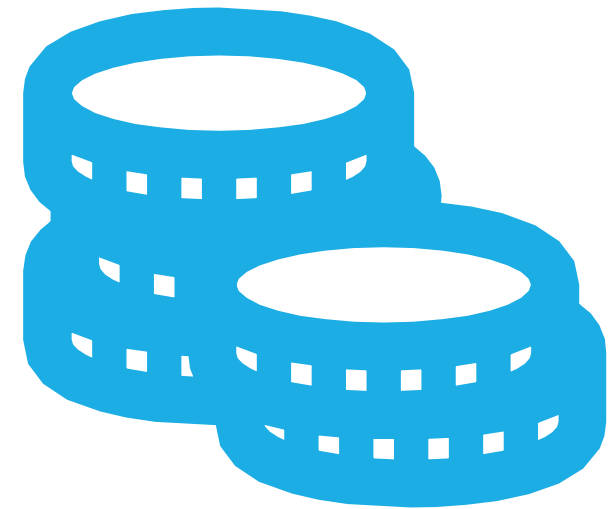
Social and Economic.

Originally targeted women.

Financial services for the non-bankable

Relationship between two ends:

MFI and Client



**“The combination of two  
distinct concepts:  
microfinance (MF) and  
climate change (CC)”**



Responds to the different challenges and opportunities presented by increasing pressure on the environment. Furthermore, the multidimensional purpose of green microfinance—economic development, social inclusion, and environmental sustainability—is a way for microfinance institutions to achieve the so-called triple bottom line.

# Green Microfinance



# Success Story

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Silvia Fernández, a young widow, was not interested at first in a new energy-efficient refrigerator for her business, a bodega on a busy street of a poor neighborhood in Mexico. She didn't know what energy efficiency meant, but when she was told it would lower her electricity bill, she changed her mind. She worked with her microfinance institution (MFI) that financed the purchase of the new refrigerator. In only four months, her electricity bill was halved, and—to Silvia's surprise—her revenues increased.



MICROFINANCE ACTIVITIES  
LAW NO. 141 FOR 2014



INCOME-GENERATING  
ACTIVITIES: COMMERCIAL –  
SERVICES – AGRICULTURAL -  
PRODUCTION



TOTAL ACTIVE CLIENTS IN  
2018: 2.7 MILLION  
BORROWER ----- **WOMEN**  
**ARE 67.78 %**



MFIS : 800+  
NGOS & COMPANIES

# Microfinance market in Egypt





## Women microfinance clients

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“I was an orphan who never went to school. I got married at an early age. Due to unforeseen deteriorated financial circumstances, I had to give financial support to my family. I have begun with selling baskets and trays (meshana) made of straw (tamr Hennah) all over Cairo. Later on, with god’s guidance, I met a person who introduced to me the idea of drying flowers and blossoms since I live surrounded by vast planted fields. No one taught me the process of colors combination and dyeing the flowers. Nevertheless, with perseverance and strong will, I became an expert in coloring chemistry”. She got clients from several governorates such as Cairo, Ismailia, Portsaid and Alexandria.





# How can we help?

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- Estimation of potential demand is around 75%
- Gender-sensitive reports and data
- Identifying Green Micro-Business ----- Women-Friendly

## References

<https://sustainabledevelopment.un.org/>

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# Questions?

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THANK YOU!