Pacific Region Infrastructure Facility Week 2024

Partnerships for Private Sector Development for Inclusive Infrastructure



WOMEN'S EMPOWERMENT PRINCIPLES

Established by UN Women and the UN Global Compact Office







WOMEN & FINANCE

Guiding and supporting companies in advancing gender diversity & inclusion within their organizations and supply chains



INCLUSIVE INFRASTRUCTURE

Integrating a gender lens in infrastructure programs to positively impact and expand leadership, employment, and entrepreneurship opportunities for women.



Banks & other Financial Institutions



International Funders



Government agencies







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The nexus of women, SMEs, finance, and climate

Need for disaggregated data and tailored strategies, products and services

SME policies and climate change policies tend to be separate from each other and usually do not intentionally target women-SMEs

Financial sectors have mainly reflected this pattern

Little financing intentionally supporting women-SMEs to become more climate resilient

Now, more pressure to converge work on women SMEs, climate, and finance



SMEs are exposed to direct and indirect physical and transition risks

Climate-related Physical Risks



Extreme weather events (floods, cyclones, heat waves, droughts, etc.)

Climate-related Transition Risks





Policy risks

Technology risks





Market risks

Reputational risks

A 2022 survey of SMEs in Southeast Asia (90% owned by women) found that floods and storms were the climate risks that most affected their business – affecting the delivery of supplies and their ability to serve customers timely, ultimately impacting their revenues.

Vulnerability to climate risks

- Are your operations, suppliers, and/or employees located in a vulnerable area with high exposure to floods, cyclones, heat waves, droughts, sea level rise?
- Can your business insurance protect you from business disruptions caused by climate change?
- Is the machinery & equipment used by your business able to withstand high heat or water resistant?
- Are the **products** produced by your business able to withstand high heat or water resistant?
- Is **legislation** in your country requiring changes in your products and/or business operations due to climate change concerns (e.g.: energy efficiency equipment, no single-use plastic, need for eco-labels, etc.)
- Are your consumers showing a preference or demanding more sustainable products/operations?

Employee and resources in the company has no awareness and no literate capacity to do so yet

Expensive, lack of investor and policy push

We were not aware that climate risk could have such big effect on our business Time and cost

Not considered as an urgent issue, maybe

industry not ready to adopt climate related actions in a larger scale No staff to do it

Not a priority maybe

Not seen as an immediate business risk



Yenergy Energy Efficient Pilot - Thailand



Part of UK-funded ASEAN Low Carbon Energy Program, (implemented by EY, DT Global, Carbon Trust, Connecting Founders)

Goal to encourage MSMEs in the F&B sector, particularly those owned by women, to switch to energy efficient equipment

The pilot sold equipment (refrigerators and freezers) manufactured by Sanden Intercool (a well-known and trusted brand locally) through a local energy service company (ESCO) at preferential terms

Women are heavily represented in the food and beverages sector and a locally-based team was recruited to design a marketing and outreach campaign focused on women-owned MSMEs.

Key reasons to join the program

- **Financial motivation**. Keen to save on electricity costs estimated at an average of 30-60% for the specific units purchased
- Environmental motivation. Interested to reduce company's greenhouse gas emissions

Key Differentiators

- A preferential payment plan 30% down payment with remainder paid in monthly installments over 3 years ("payment through savings model").
- A strong customer support from local ESCO to navigate questions and concerns



Parametric Microinsurance Product in Fiji

- Designed with support of the UN-administered Pacific Insurance and Climate Adaptation Program (PICAP)
- Affordable market-based and social protection micro-insurance products for farmers, MSMEs, and low-income households
- Mandatory product for Women's Loan product at Fiji Development Bank
- Payments are sent directly to the recipients' mobile wallets (quick and timely payouts)
- Expansion to Vanuatu, Samoa, Tonga, PNG



Inclusive & Climate-resilient Infrastructure

Not all users have the same needs

Without sufficient support, climate change threatens to exacerbate existing gender, social, and income inequalities

Inclusive infrastructure that incorporates gender considerations and universal design principles, increases resilience and connectivity for all

Inclusion maximizes value for money by widening the user base. It reduces risk over a project's lifecycle and opens new opportunities to create value.

"Infrastructure that works for me, works for all"















Other marginalized communities

A gender and social lens in the plastic recycling value chain



Primary consumers of household plastic (*purchase decisions*)



Primary role in household waste management (sorting & disposal)



Influencing waste management practices at neighborhood/ community level



A substantial portion of informal collectors and intermediaries (collecting & trading)

- Women are the entry point to influence behavior and bring positive change.
- Target Market for app-based plastic recycling solutions:
 Women between the age of 25-45 years from higher income and education levels
- Convenience and efficiency are the most important features for them – an app that works well and prompt and efficient pick-up of waste
- For female waste collectors, equipment (smartphone and vehicle) is a key barrier to address.
- Health insurance benefits are an important incentive. Access to finance, information, and networks are other key factors.

Thank You