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Climate Finance and Gender Inequality in Egypt

By Eslam A. Hassanein

Climate change has become a concern that cuts across populations and regions, with ramifications that affect millions of people worldwide. Human activity has increased greenhouse gas (GHG) emissions precipitously over the past century, causing the planet's average temperature to rise beyond one degree Celsius and distressing both human beings and global ecosystems. The Sixth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC) states unequivocally that we are not on pace to keep warming below the 1.5°C limit stipulated by the Paris Agreement.[1] For the 1.5°C target to be kept alive, global emissions must be cut 43% by 2030 and 60% by 2035,[2] meaning that the next seven years of this decade are crucial. Concurrently, the world is experiencing a cluster of cascading crises that may shorten decision-making time horizons—and further emphasize the need to pursue long-term *resilient, sustainable, and inclusive* development.[3]

Despite their apparent universality, climate change impacts also differ profoundly by gender. Indeed, it is paradoxical that those who contribute the least to climate change—women and disadvantaged groups, particularly in low-income countries—bear the brunt of climate change's effects while receiving the least support.[4] Women's unique capacities and competencies in making climate responses

Wilson Center | Middle East Program | Environmental Change and Security Program more effective and sustainable do not prevent them from being unjustly exposed to climate impacts owing to unequal access to public services, infrastructure, and finance.

Climate change is also a "threat multiplier" that compounds existing social, political, and economic disparities, and brings further specific hazards to women's livelihoods, health, and safety.[5, 6] Climate change mitigation and adaptation strategies also may have unexpected detrimental effects on a range of societal concerns including social justice and gender equality.

Hence, neither climate change nor its strategies are gender-neutral.[7] Simultaneously, gender disparities are increasingly perceived as impediments to effective mitigation and adaptation strategies.[8,9] Achieving net-zero emissions by the mid-century is, therefore, not the only challenge posed by climate change but also how to achieve it.[10]

Due to its vulnerability to climate ramifications, severe hurdles in financing its climate agenda, and almost total disregard for women, who are unevenly prone to climate hazards, in climate finance schemes, Egypt offers an appealing case to explore these dynamics. In particular, the relationship between gender and climate finance in the nation provides chances for a rich and nuanced discussion of these issues. Effective climate finance is essential to address climate impacts and mitigate the gendered nature in which they are felt. Accordingly, this brief will explore how magnifying and weaving together financial inclusion can promote gender equality and address climate change in Egypt. The overarching question, therefore, is: How can climate finance in Egypt become more gender-equitable?

Climate Finance: Necessary Change

International climate finance is essential to combat climate change, mitigate its environmental damage[11] and improve individual resilience to its effect,[12] particularly in communities on the frontlines of climate change. The financial support of major emitters is necessary to address climate dilemma globally. At present, however, developed countries' commitment to provide $100 billion in climate finance by 2020 to developing countries has not been met. A total of $83.3 billion was provided for climate financing in 2020—a substantial amount that still falls far short of the 2009 pledge.[13] Moreover, climate finance is plagued by systemic and unresolved climate justice challenges, including gender justice.[14] Gender is seldom considered in climate finance agendas.[15] Women are also less likely to participate in climate action planning for both mitigation and adaptation, meaning that they are less likely to benefit from climate finance.[16]

In light of this, the "Just Transition" concept, defined as "greening the economy in a way that is as fair and inclusive as possible to everyone concerned,"[17] has grown in importance since its inclusion in the Paris Agreement at COP21.[18] A gender-just transition means drafting climate policy with a gender lens and enforcing climate action that eradicates disparities and empowers women,[19] especially since *climate finance is a major lever for such change*.[20]

Egypt is one of the countries which is most vulnerable to climate change.[21, 22] The country has developed, in response, a climate coherent policy agenda that surpasses its MENA counterparts. Yet it still lacks a comprehensive framework for analyzing the gender-differential impacts of climate change and integrating women into climate financing schemes. Egyptian women remain particularly susceptible to climate hazards and also lack sufficient financial resources to strengthen their resilience to climate shocks. Myriad factors may affect women's integration into the climate financing in Egypt. These include social, political and economic barriers, but above all, there are also **insufficient financial resources**.

Despite extensive research on gender and climate change, specific work on how climate finance can mitigate women's vulnerability and enhance their resilience to climate hazards has been largely lacking. Moreover, gender and environmental issues have largely been addressed in separate context. Bringing these issues to the fore and examining them together might help Egypt achieve a "win-win" situation wherein climate change strategies enhance women's empowerment, although climate finance allocation must be revamped.

Twin Challenges: Climate Risks and Financial Exclusion

Financial exclusion is increasingly common in climate-vulnerable countries. A staggering 41% of adults in the most climate-vulnerable nations lack access to financial services, compared to 11% in less climate-vulnerable countries and 24% globally. Even with access to financial services, financial resilience remains a serious concern in climate-vulnerable countries 58% of adults in these nations are not financially resilient, compared to 25% in less climate-prone countries and 41% worldwide.[23]

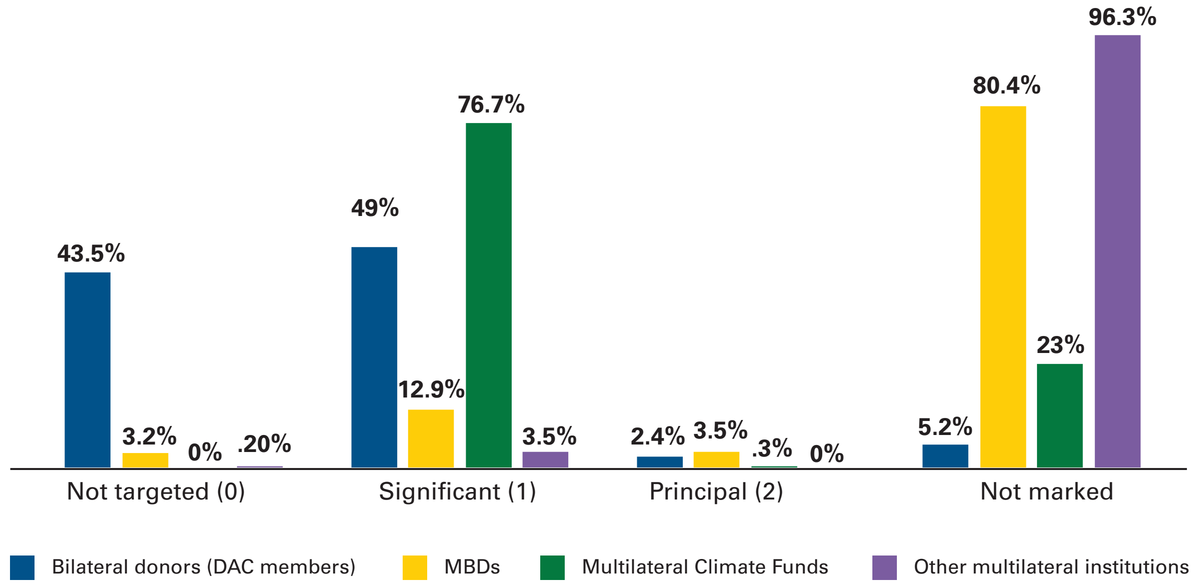
Similarly, gender inequality and climate change are inextricably linked, and measures to combat them can lead to co-benefits or to conflicts. In order to mitigate potential for the latter, the co-benefits of actions to battle these linked challenges must be recognized and pursued properly. Finance has been acknowledged as a crucial tool in addressing such gender-environmental imbalances.[24]

The interplay between gender vulnerabilities, climate change and financial exclusion has recently attracted scholars' attention. Research suggests that female-led projects would lead to smarter climate finance, and hence contribute to economic growth. The potential is immense: a higher participation rate of women in the economy by 2025 would boost annual GDP by 26% (USD 28 trillion), and may be even higher in developing countries.[25] Similarly, the financing of women entrepreneurs and women-led businesses can help bridge the ongoing gender gap in access to financial services, promoting women's economic empowerment while enhancing their opportunity to take part in green transitions.[26, 27]

Despite rising recognition that finance is vital to alleviate gender inequality while simultaneously tackling climate change, however, mainstreaming gender into climate finance policies has been largely overlooked.[28] While global climate finance has grown steadily over the last decade, approaching $632 billion in 2019-2020, it still falls short of the $4.35 trillion needed annually to contain global warming to 1.5 degrees Celsius by 2030.[29] Even more notable is that only a small portion of this climate finance reaches women. And a mere 4% of bilateral aid was devoted to gender equality as the primary goal between 2017 and 2018, while barely 30 to 40% of environmental aid was dedicated to gender equality.[30]

The numbers are clear. Only 2.9% of climate-related development finance recognized gender equality as a principal objective, while 30.7% identified it as a significant but not a principal objective. (Figure 1.) The remaining 66.4% of initiatives were either deemed to not have a principal objective of gender equality (20.7%) or were not screened (45.7%).

Figure 1: Climate-related development finance in 2019–20 (annual average) (OECD, 2022).



A considerable gap persists in finance for climate justice when it comes to what is needed, what is delivered, and how it is distributed. Simply put, gender considerations must be mainstreamed into climate finance to build a low-emission, climate-resilient economy while advocating gender equality and women's empowerment.

Gender Inequality and Climate Action in Egypt: Stance and Stakes

Egypt is one of the countries which is most prone to climate hazards. According to the ND-GAIN Index, a variety of political, geographical, and socioeconomic factors in the nation combine to give it a rank of 107th out of 181 countries in climate vulnerability and 63nd in climate preparedness.[31] (Women in Egypt are particularly vulnerable to climate hazards, due to their work in agriculture and other climate-vulnerable sectors.)

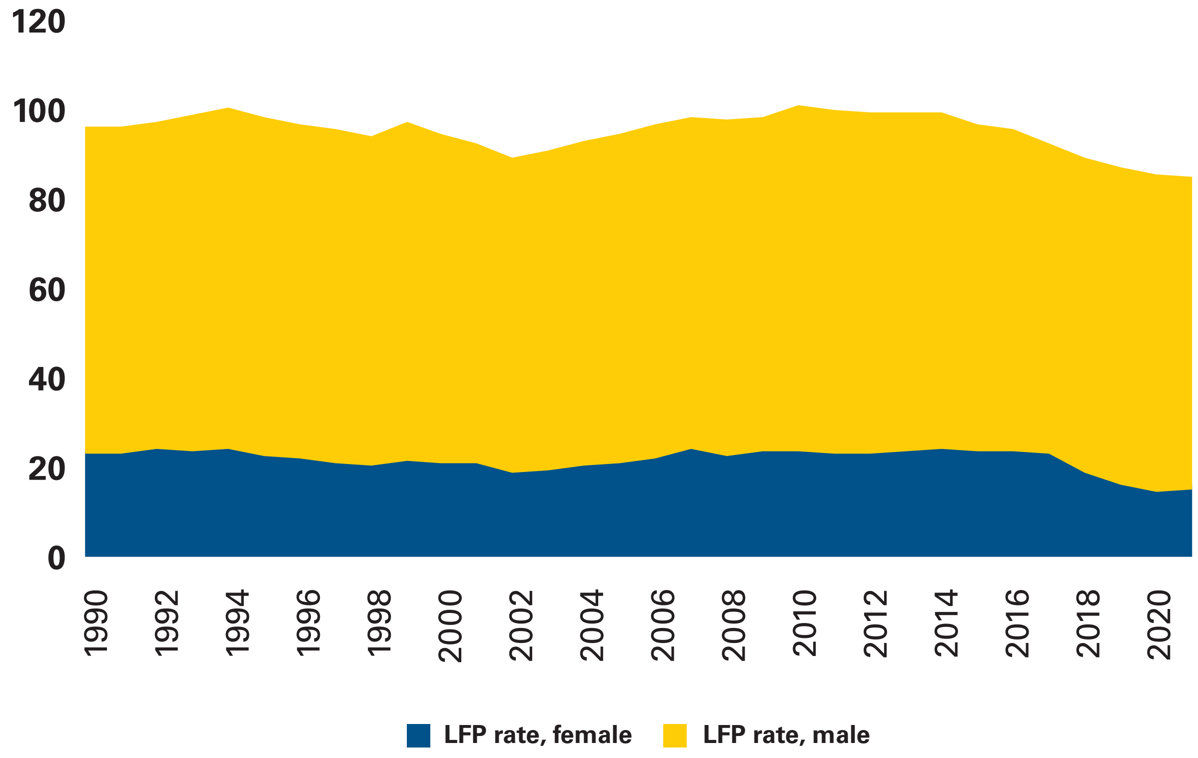
Throughout the past few years, Egypt has made significant strides in promoting women's inclusion in political and public life. Women's economic and financial empowerment is now a governmental priority, pursuant to the country's 2030 Vision and the National Women's Strategy. Despite these efforts, inequality remains an impediment in the country, especially in rural areas, since women are disproportionally excluded and underrepresented in the economy.

Overall, the advantages of supporting the active participation of women in Egyptian economic activities cannot be underestimated. Establishing equal rates of participation for women and men in labor markets will increase Egypt GDP by 34%. Women's participation in the financial sector will increase financial resilience and bank stability; as well as help to achieve the 2030 vision for the country.

In the 2023 global gender gap report, Egypt ranked 134th out of 146 countries, at 62.6% parity score, compared to 129th in 2022, placing it among the region's poorest performing countries (10th in MENA down from 7th in 2022) and among three with deteriorating parity scores, along with Algeria and Morocco.

The two main sub-indices dragging Egypt's score down are *Economic Participation* (140th) and *Opportunity and Educational Attainment* (119th). Regarding the first, Egypt has gender asymmetric labor-force participation (Fig. 2), with the women's formal labor force participation (FLFP) rate in 2022 standing at only 16%[32] (WDI, 2022), well below the global average of 50%.[33] A substantial decline in FLFP rates in Egypt during the pandemic underscored their vulnerability to external shocks,[34] Additionally, impoverished women suffer the lowest human capital accumulation in the country, further exacerbating their labor-market predicament[35]. In addition, the private sector employs only 18% of the female workforce (compared to 36% in the government and public sectors combined).

Figure 2: Labor Force Participation in Egypt (WDI, 2023)



Egypt's unequal gender opportunities also contribute to this situation. Women are disparately exempted from the nation's formal financial system, especially in rural communities. Women's account ownership remains considerably lower than male account ownership at 39%, though it almost tripled to 27% in 2017 from 7% in 2011.[36] In 2022, the number of women representation on boards increased significantly across several industries, with non-bank financial companies leading the charge with 22%, while the banking sector lags behind with 16.5%.[37] Women are paid 34% less per hour than men on average as well.[38]

Climate change only fuels gender inequality, particularly in developing and vulnerable countries like Egypt. Despite women's demonstrated ability in addressing climate impacts, the action plans to address them in Egypt currently indicate weak cross-linkages with key gender-related SDGs—including eliminating inequalities (SDG10) and empowering women (SDG5).[39] Thus, the country's focus should pivot from tackling climate change threats to capitalizing on climate change opportunities, particularly those related to women's empowerment. To achieve this, a whole-of-government approach to mainstreaming gender into all policies and measures, including budgets, finance, procurement, and regulatory frameworks must be adopted.

Identifying Barriers to Integrating Gender Concerns

"The mere inclusion of women and men in planning does not necessarily translate to substantial gender-transformative action."[40] In Egypt, several factors impede the integration of gender equality into climate financing plans: current governance arrangements and institutional capabilities, a lack of capacity within appropriate institutional frameworks, macroeconomic circumstances, and, most crucially, a shortage of climate finance itself.

Indeed, finance is one of Egypt's major hurdles to climate action. Egypt needs $19.75 billion annually to respond properly to climate change. Yet between 2010 and 2020, its government received only $1.25 billion dollars in climate finance. If these conditions hold, between 2020 and 2030, Egypt will see an $18 billion financing shortfall each year.[41]

High internal debt levels and insufficient fiscal space substantially restrict Egypt's capacity to fund climate initiatives from its own budget. The mitigation actions in its revised Nationally Determined Contribution (NDC) call for financial resources totaling $196 billion, or an annual outlay of around 4 to 6% of GDP. However, fulfilling the 2022 NDC is dependent on raising international funds—and it does not specify the amount of money raised locally, privately, or publicly.[42] The economic downturn following COVID-19 also strained the country's reserves and current accounts.[43] Egypt's intricate debt structure also brings with it considerable refinancing requirements; 60% of the country's public debt has a one-year maturity or less, rendering it sensitive to refinancing and interest rate risks.[44]

Debt-to-GDP ratio also remains high in Egypt, even with the improved trajectory of its government debt.[45] Inflation is above average in Egypt as well, and its national savings rates are below average. Indeed, a substantial portion of domestic savings is devoured by the government's budget deficit, which is larger than that of its peer countries, owing to debt repayments.[46] The upsurge in Egypt's foreign currency-denominated debt further exacerbates exchange rate risks.[47] Concerns about debt sustainability driven by these factors limit Egypt's space for debt financing of its climate initiatives, and also will certainly lead to a lack of gender mainstreaming in finance.

Along with 51% of developed countries and 49% of developing countries, Egypt has submitted updated NDCs with reference to the just transition principle. Nearly three-quarters of the updated NDCs reference women or gender in specific sectors, as compared to a mere 16% of the initial batch of NDCs. The nation is among ten of the 65 nations that mention just transition in their amended NDCs and link it to gender.[48] Yet only "domestic institutional frameworks, public participation, and interaction with local communities and indigenous peoples, in a gender-responsive manner" were discussed regarding gender in Egypt's upgraded NDC, with no reference to finance.[49]

Thus, Egypt has only made progress in the institutional policy and capacity support pillar in terms of a just transition.[50] A host of impediments in the nation still prevent women from reaching their full potential, including cultural barriers and male-favored/ gender-biased workplace regulations.

A Financial Framework to Bring Egypt's Women to the Heart of Climate Action

Gender is one of the world's most persistent inequities. It influences how people adapt to climate change. Gender inequalities also intersect and overlap with other structural inequalities such as racial, economic, national, educational, religious, and even disability, ending in more multidimensional disparities.[51] [52] [53] Thus, gender-blind policies, including financial policies, can further worsen existing inequalities.

Environmental policies also can exacerbate, reproduce, and amplify existing disparities. They can even create new gaps. Climate change is particularly detrimental to Egyptian women. This is addressed in the National Climate Change Strategy 2050 (NCCS), which contains sub-goals aimed at assisting women with adapting to climate change.[54] Yet this document does not mention *finance,* which is one of the most effective tools to aid women in this task.

Addressing gender inequality is impossible without equal access to finance. Ultimately, without the existence of capable, forceful, and accountable institutions, any well-designed gender policy for a climate-financing instrument will rarely be sufficient. This is because in societies like Egypt, which are based on hierarchical gender relations, policies will always have an unequal gender impact.[55]

What is needed now in Egypt is a parallel institutional shift. So how might we create a framework to better represent women in climate finance schemes in Egypt?

Data, Education and Skills Development: One essential element is to build a gender-disaggregated dataset thoroughly covering women's financial and economic status and identifying where are the gaps and challenges with respect to gender, climate change and finance, particularly in rural areas? A lack of gender-disaggregated data hinders clarity to define and scope the problems for decision-makers.

Financial education for women without financial experience and capability is also necessary to stimulate "learning by doing" behavior. Developing and enhancing women's green skills is also a key element. Between 2015 and 2021, 66% of green jobs were held by men. The green transition may bring new opportunities, but it might also result in job losses in carbon-intensive areas and sectors, which may vary considerably by gender.

Improve Digital Infrastructure And Budgeting: Upgrade digital financial services can help meet this challenge squarely. Improving digital infrastructure to assist women in adapting to— and mitigating—climate threats can provide them with the necessary financial resources and long-term investments to do so.

Digital financial services also enable women in rural and agricultural livelihoods to access finance and training—as well as climate-smart and time-saving tools that help to maintain income sources, increase farm productivity, build financial resilience, and shift social norms.

A framework for program-based budgeting is another key tool for implementing green budgeting, using the outputs and outcomes approach to inform allocations. Such frameworks also enable the decision-making that can help meet political objectives and track progress. Gender-specific programs may find it especially useful to track the integration of gender priorities through performance indicators.

Problem Solve in the Government and Private Sector: Achieving better integration will require broad institutional, policy and capacity building, as well as the strengthening of social and economic policies, and support for workers and enterprises for green jobs. Government-wide approaches and integrated policy frameworks are needed to include gender in all policies, including budgets, procurements and regulatory initiatives. Social dialogue and stakeholder consultation to build consensus for just transition objectives and strategies will require a whole of government approach.

The private sector also can play an integral role in boosting climate finance. After all, it contributed 13% to climate finance in 2019 and 2020. Yet proactive engagement of the private sector in climate action has been hampered by several obstacles, including a lack of technical knowledge, restricted access to finance, inconsistent laws and regulations, among others.[56] It is critical to create a conducive environment for the private sector to expand its contribution to climate financing.

Financial institutions must also play a crucial role through evaluating the market's needs and ensuring that women and men have equal access to climate finance through the execution of initiatives and changes to regulation.

Boost Access for Women and Emphasis on Gender: Women's participation in all climate finance program decision-making and advisory bodies must be expanded to ensure that gender equality principles are integrated into all phases involved in program development. Gender-sensitive financing regulations, allocation criteria and financial instruments must also be created for specific sectors, with a regular review of their impact.

In conclusion, the momentum of sustainable finance can provide a pathway to forge the synergies that will mainstream gender considerations into climate action—in Egypt and elsewhere.

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