



# The Gender Assessment of the Turkey Residential Energy Efficiency Financing Facility-TuREEFF

January 2016



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TUREEFF

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Gender Issues in Household Energy  
Management

# Gender and Energy Efficiency

Understanding men and women's roles and interests in household energy management



- ✓ Women and men use energy differently:
  - Different purposes
  - Different motives for implementing energy efficiency measures
  
- ✓ Women have a critical role in household energy management
  
- ✓ Women tend to have greater interest in environmental and sustainability issues



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TuREEFF



### Small Investments

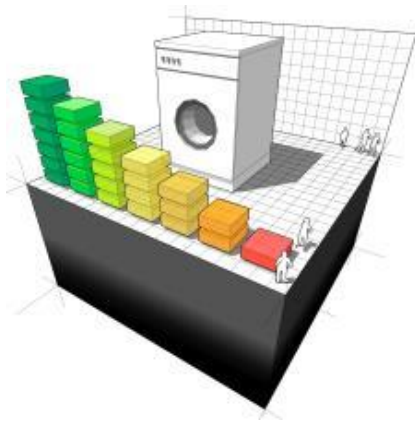


### Assisted Investments



### Mortgage Investments

- ✓ TuREEFF promotes penetration of energy efficiency and renewable energy technologies, appliances, materials and equipment to the Turkish residential market through stimulating demand.



- ✓ TuREEFF provides financing for sustainable energy measures with the goal of improving energy performance of the housing stock, e.g.; rehabilitation and reconstruction of residential buildings that go beyond the business as usual approach.



- ✓ TuREEFF promotes construction of new buildings meeting EPC class B or higher standard and demonstrating practical implementation of the EU Energy Performance of Buildings Directive in Turkey.



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Objectives and Methodology of TUREEFF  
Gender Assessment

# Objectives of TUREEFF Gender Assessment



- ✓ To understand supply and demand factors influencing household access to and use of finance for building level energy efficiency improvements and home appliances based on women's and men's role in household energy management and financing.
- ✓ To develop operational recommendations to enhance household access to finance for the purchase of energy saving domestic appliances based on an understanding of women's and men's role in household energy management and financing.
- ✓ Improve effectiveness of TuREEFF, namely by increasing uptake of EE financial products, through a better understanding of women's and men's role in household energy management and financing.

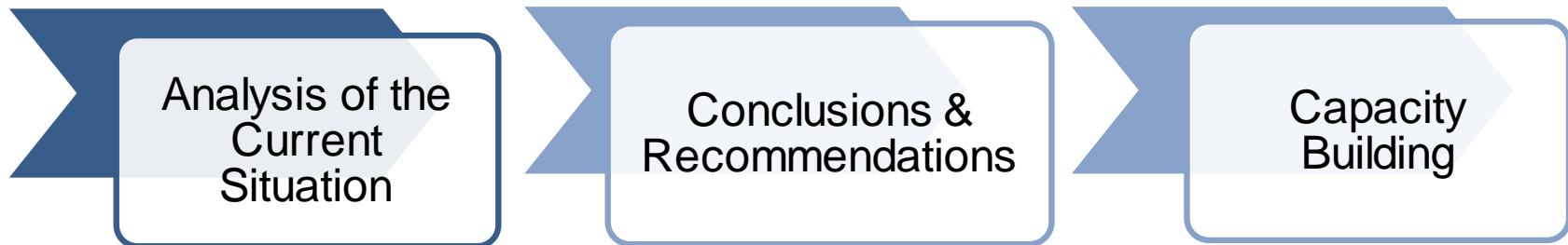


# Objectives of the Gender Assessment

## Description of the Gender Assessment



The Gender Assessment of TuREEFF was designed to perform three consecutive and complementary tasks:



# Methodology

## Quantitative Research

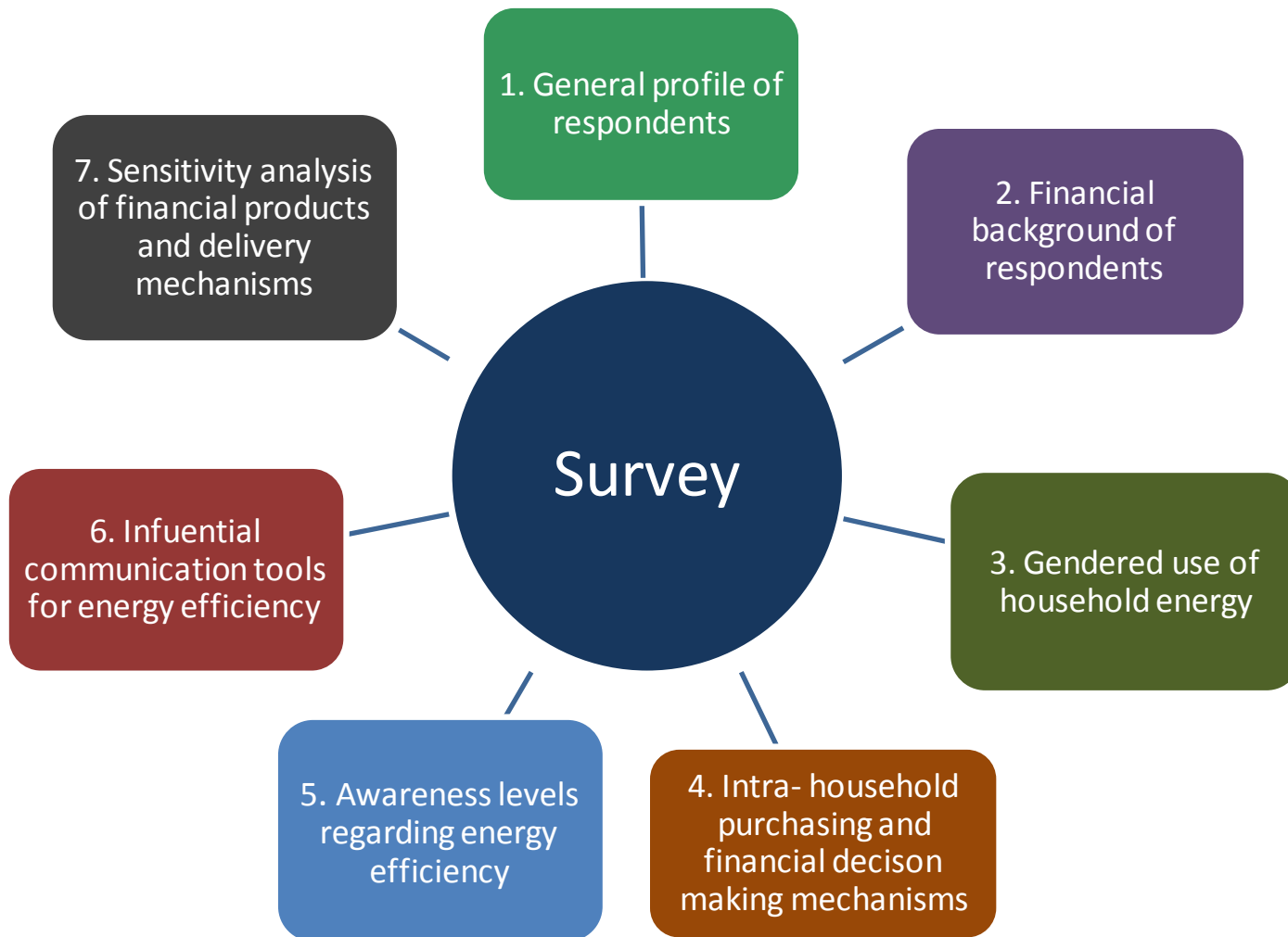


Quantitative research consisted of a countrywide **Gender and Energy Survey** with a sample of 1,536 individuals in 26 provinces of Turkey to investigate the attitude and behaviour of households regarding

- ✓ decision making in the purchasing of energy efficient home appliances and building level energy efficiency improvements,
- ✓ financial preferences and
- ✓ level of awareness on environmental issues and climate change

# Methodology

## Survey Questionnaire





- ✓ The assessment included qualitative research through 17 focus groups with men and women from different socio-economic groups and in-depth interviews with project stakeholders such as vendors,retailers, installers and construction companies.
- ✓ Focus groups helped to collect data about people's opinions, attitudes, and perceptions.
- ✓ Interviews provided a better and detailed understanding of supply and demand factors influencing women's and men's purchasing and financial behaviours and attitudes related to residential level energy efficiency improvements.



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## Results of the Gender Assessment

# Key Findings on Gender and EE Home Appliances – Men and women’s knowledge and preferences



- ✓ Women are more interested in the function, size and design of home appliances than in their technical aspects.
- ✓ The energy efficiency level of household appliances is one of the factors influencing purchasing decisions, but is not the highest priority.
- ✓ The importance given to energy classes depends on the time and frequency of use of the home appliance.
- ✓ Retailers, friends and relatives are the most effective information sources used in deciding to purchase a home appliance.
- ✓ Women, especially from lower and middle socio-economic groups, consider retailers as their main source of information, significantly more than men.

# Key Findings on Gender and EE Home Appliances – Intra-household decision making



- ✓ **Women** generally are the ones who **decide** which appliances will be purchased and when, even if they do not have their own income, reflecting the intra-household division of labour.
- ✓ **Husbands** are more likely than their wives to **pay** for home appliances, but they purchase them in line with their wives' preferences.
- ✓ In **women-headed households**, with a lower purchasing power, price of appliances is the main criteria. Financial facilities to purchase home appliances (like reasonable instalments and special offers from the retailers) are particularly important for this group.

# Key Findings on Gender and EE Home Appliances – Financial mechanisms



- ✓ Most women and men are primarily interested in having a sufficient number of **instalments** in paying for higher energy class home appliances.
- ✓ For single product purchases, women and men prefer to use **credit cards** than to take out individual loans, since the bank fees are higher in the latter and are considered wasteful.



# Key Findings on Gender and Building Level EE Improvements – Intra-household decision making, and financing mechanisms



- ✓ Husbands and wives generally make joint decisions on whether or not to have **insulation**. However, choosing the proper insulation company is generally the husband's responsibility.
- ✓ Husbands and wives jointly make decisions on **mortgages**, even though mortgages are usually taken under the husband's name and responsibility.
- ✓ Women and men from higher socio-economic groups stress the importance of individual loans from banks with **reasonable instalments and low interest** rates more than those from lower socio-economic groups.



# Key Findings on Gender and building level EE improvements – Men and Women’s Knowledge and Preferences



- ✓ Both women and men recognise the importance of insulation and PVC windows in saving energy and reducing energy bills.
- ✓ Women and men from all socio-economic groups and educational backgrounds are generally unaware of EPC requirements.
- ✓ While women are interested in energy efficiency, such as in having a southern exposure, men tend to worry about total energy costs.



# Key Findings on Awareness on the Benefits of Energy Saving



- ✓ Women and men with higher **incomes and education levels** believe that energy should be saved to protect the environment, while women and men with lower level of incomes and education place more importance on reducing bills.
  
- ✓ **The range of energy saving practices adopted by women is wider than those used by men**, reflecting the importance of intra-household patterns of time use, where women have greater responsibilities for housework and care, and therefore labour-saving devices are important in freeing up women's time for other pursuits. Some of these practices adopted specifically by women can be listed as:
  - ✓ Using electrical appliances in line with the smart clock schedule. For example, running the washing machine and the dishwasher after 22:00.
  - ✓ Piling up clothes for ironing, and ironing everything at once.
  - ✓ Getting A class energy level home appliances (A+ or higher level).
  - ✓ Running washing machines and dishwashers at full capacity.

# Results of the Gender Assessment

## Identification of non-financial barriers to access EE residential finance



- ✓ Lack of information and/or misinformation among women and men about building level EE improvements. The following points were identified as the major issues where women and men had confusion about:
  - ✓ existence of Energy Performance Certificate (EPC) which shows the energy class of the building.
  - ✓ incorrect perception that insulation is only for improving the heating standards of the buildings, so unnecessary for buildings which are already located in hot regions.
  - ✓ Lack of information in choosing the correct insulation material
- ✓ Limited participation of women in the public sphere, especially in conservative communities in the country
- ✓ Lack of interest from women in being involved in decisions on insulation due to their perception that handling the insulation process could be hard.

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Recommendations

# Recommendations

## Operational Recommendations to the PFIs



- ✓ Developing an **“EE package”** for financing EE home appliances with relatively more favourable conditions than standard individual loans, specifically for female headed households and other clients in low socio-economic groups.
- ✓ Emphasize the saving effect of TuREEFF funds (in reduced energy bills) for women in **marketing strategies**, since they are more reluctant to take out bank loans.
- ✓ Introducing **new delivery modalities**, in cooperation with **vendors and retailers**
  - ✓ The **bundling** of EE home appliances would be an effective way of capturing the attention of both women and men.
  - ✓ Delivering the funds through **vendor financing** as a complementary financial mechanism to individual loans, especially for those from lower and middle socio-economic groups, since their purchasing power may not be enough to allow them to access bank loans.
  - ✓ Offering **more instalments or longer periods** for repayment through vendors in financing EE investments.

# Recommendations

## Operational Recommendations to the PFIs



- ✓ Working with retailers and vendors to promote high EE home appliances, as they are considered the main source of information in purchasing decisions for those appliances by both women and men.
- ✓ Organising a “home efficiency“ contest, targeting women, to raise awareness among women about the saving aspect of purchasing a high energy class home appliance.
- ✓ Marketing financial products for insulation primarily to men, since they usually entrusted with the responsibility of negotiating with the insulation companies.
- ✓ Stimulating the participation of women in insulation work by distributing ‘beginners’ guidance materials in branches and on the websites of PFIs, explaining the choice of materials and the insulation techniques in simple terms.

# Recommendations

## Operational Recommendations to the PFIs

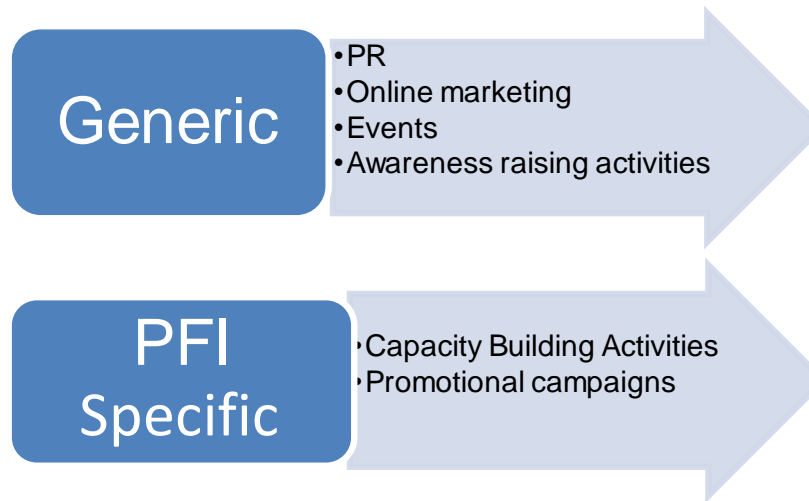


- ✓ Organising **awareness raising** activities on insulation, for both women and men. The findings indicate that both women and men avoid making decisions on insulation because of a lack of information and, mostly, misinformation on the correct materials to use.
- ✓ **Targeting men** to make them aware of the availability of TuREEFF funds, would be an effective way of promoting the Facility, since they are the ones who usually pay energy bills.
- ✓ Using **visual communication** materials targeting both women and men on insulation and in purchasing a new home.
- ✓ Considering **gender differences in promoting mortgages**. As per the assessment findings, men should be targeted by emphasising lower energy costs, while women should be targeted by emphasising higher comfort levels, due to better insulation and lower GHG emissions.
- ✓ Emphasising the connection between the **saving and environmental aspects** of EE improvements in marketing strategies for men and women, and in particular for low-income groups.



# Recommendations

## Recommendations for the development of Communication & Marketing Materials



- ✓ Based on the results of the study, several communication and marketing materials were developed to target men and women for both building-level EE improvements and EE home appliance purchases.
- ✓ These included promoting the Facility through targeted training and public awareness and marketing campaigns, and disseminating the findings of the study and promoting new products.

# Examples of marketing materials



The findings of the Gender Assessment have been integrated in the TuREEFF website



[About Us](#) | [Solutions](#) | [Gender](#) | [Tools](#) | [LEME - LESI](#) | [Financial Institutions](#) | [Downloads](#) | [FAQ](#) | [News](#) | [Contact](#)

## The Gender Assessment of TuREEFF

The European Bank for Reconstruction and Development (EBRD) is currently implementing the Turkey Residential Energy Efficiency Financing Facility (TuREEFF) to improve energy efficiency at the residential level through providing financing to Participating Financial Institutions (PFIs) in Turkey.

Participating in TuREEFF as one of the donors, the Clean Technology Fund (CTF) wanted to assess and improve the gender impact of the facilities co-financed by the EBRD and CTF.

To this end, CTF and EBRD prepared the outline of this study to provide conceptual guidance and analytical support in the implementation of TuREEFF with respect to its Gender Component. The specific objectives of the Assignment were as follows:

- To improve the understanding of supply and demand factors influencing household access to and use of finance for building-level EE improvements and home appliance purchases;
- To develop operational recommendations to enhance household access to finance for the purchase of both energy-saving domestic appliances and building level EE improvements; and
- To improve the effectiveness of the Facility, by increasing the uptake of financial products for EE.

The Gender Assessment analysed household access to, and use of, finance for building-level EE improvements and home appliances, from a gender perspective, through a household survey study, focus group discussions (FGDs), analysis of relevant secondary data and reports and interviews with retailers, construction companies and relevant NGOs.

The main challenges (both financial and non-financial) that women and men face in accessing finance for EE improvements were identified in the study.

To this end, a countrywide survey investigated the behaviour and attitude of women and men on many interrelated topics, ranging from energy consumption practices at a residential level to their awareness of climate change and environmental protection through the efficient use of energy.

In total 1542 were surveyed from all geographical regions and from as many as 26 provinces. The four climate zones of the country were also represented in the survey.

In addition to the survey, 17 Focus Group Discussions (FGDs) were conducted in 3 provinces and 139 individuals participated in these FGDs.

The study also included an analysis of supply and demand factors affecting this access of households in different income groups and social categories. The main findings of the study are shared in the relevant sections.



In order to target women and men, the website has been illustrated with female and male characters in visual materials.

# Examples of marketing materials



In order to support the sales and marketing activities of the PFIs concerning home appliances gender sensitive leaflets have been developed.

The following leaflet has been designed to inform the beneficiaries of the availability of the TuREEFF funding as a financial option in purchasing EE home appliances and also to serve as a source of information for awareness raising purposes.

**About TuREEFF**

**TuREEFF (Turkish Residential Energy Efficiency Financing Facility) is a programme;**

- Developed by the EBRD (European Bank of Reconstruction and Development) and
- Supported by CTF (Clean Technology Fund) and
- Supported by EU (European Union) that aims to provide finance to residential consumers who wish to invest in Energy Efficiency projects in their homes.

It is a framework operation developed for financing eligible Energy Efficiency Investments at a residential level, through the Participating Financial Institutions (PFIs).

Şekerbank, TSKİTİME, KANSAK

[www.tureeff.org](http://www.tureeff.org)

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**Eligibility**

TuREEFF will finance projects that go beyond the standards:

Always choose Washing Machines that are the most efficient in the market and TuREEFF will finance this technology.

**How do I know my new washing machine is A+++?**

You just need to check the labelling certificate when buying it. Remember A+++!

**Why should you buy an energy efficient Washing Machine?**

The Washing Machine is one of the electrical appliances that uses the most electricity in your home and it is the one that consumes the most water.

If you replace a C label washing machine with an A+++ one you can save more than 40% of the electricity used and more than 50% of the water consumed.

**SAVE MONEY!**

By selecting an A+++ Washing Machine, when replacing your old one, you will save more than 700 TL throughout the lifetime of your equipment.

**PROTECT ENVIRONMENT!**

At the same time, you will help the planet by reducing the greenhouse gas emissions associated with your washing machine, but you will also save a lot of water.

If you get an A+++ washing machine it the equivalent of planting 5 trees during its lifetime!

TuREEFF can help you to replace your old and inefficient washing machine with a new, efficient one by providing you with a loan, through one of our Financial Partners.

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**Issues to be considered while buying a Washing Machine:**

- Be sure that your product has a CE label
- Check that your product's Energy Label is A+++
- Check that your product has a user manual and a warranty document
- Be sure that you are buying a model that matches your needs
- Always seek an installation service by official service companies
- Ask any questions you want of the merchandiser. They are there to answer you!

**Issues to be considered while using a Washing Machine:**

- Make the most of the capacity of the washing machine and, if that is not possible, always use half-load programmes
- Try the short/economic programme of your washing machine
- Wash with cold water or at cold temperatures, 30°C. 80% of the energy consumed by a washing machine is used to heat the water!
- Clean the filter regularly.

**RECYCLE!**

According to Turkish Regulation N:28300, the retailer you buy your new appliance from has to collect your old appliance from your home free of any charge!

It doesn't matter which brand or model it was! Just send your seller!

# Examples of marketing materials



The Gender Assessment showed that visual materials influence women and men on building level EE improvements and/or in buying a new house. Based on these findings, visual communication materials targeting both women and men for new house purchases have been developed.



# Recommendations

## Recommendations for other Energy Efficient Financing Facilities



- ✓ Recognise the importance of analysing gender issues in energy sector interventions in improving the effectiveness of energy efficiency financing projects.
- ✓ Conduct a gender assessment at the beginning of implementation to identify gender-related patterns of intra-household decision making around energy management, men and women's knowledge, interests and preferences related to the different products included in the facility, and men and women's constraints to access financial products included in the facility.
- ✓ Based on the findings of the gender assessment, develop recommendations for developing effective communication tools, marketing strategies and capacity building activities for PFIs, vendors and retailers.

# Conclusions: Impact of TUREEFF Gender Assessment



- ✓ The Gender Assessment of TuREEFF provided the Facility with findings to develop financial recommendations for the PFIs, with the aim of improving the uptake of EE appliances and building improvements at a residential level.
- ✓ The Assessment has already been an important source of information for the Facility in supporting the PFIs to structure their sales strategies and financial products to be offered to women and men.
- ✓ It has also influenced the design of the PFI-specific and generic marketing and awareness raising activities.
- ✓ **Beyond TUREEFF**, this gender assessment is the first one conducted in an Energy Efficient Financing Facility. It has an important **learning component**. Lessons from TUREEFF gender assessment will be applied to other Energy Efficient Financing Facilities of EBRD and will be shared with other IFIs working on climate change financing.



*Thank you*

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