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Financial Inclusion
Organization

WMSME landscape & barriers in Georgia

60% of our clients are women, yet their financial exposure is ~50%
Our social impact study has repeatedly stated numerous reasons for this:

- Social norms, which limit women engagement in labor and economic activities, especially in rural areas
- Fear of failure and lack of support that implies lack of self-confidence
- Lack of capital and financial literacy (lack of education)
- Local legislation (maternity leave)
- Family factor (housekeeping and childcare)
- Lack of networking and information and lack of financial literacy.

Benefits

- Apart of CM development, this milestone plays important role from social perspective, since the securities are the first certified gender bond issued in the South Caucasus.
- This facility will enhance Crystal's capacity to increase outreach to specific segment and effectively deliver social objectives.
- Main benefits, would be supporting women customers in personal as well as entrepreneurial development



Impact Stories



“Skiji” – Guesthouse and traditional sweets producer



Tamar – hazelnut and strawberries farm in occupied region of Georgia



Hippo Velo – Bicycle shop and repair service



Luxor.ge – jewelry shop (our first Ukrainian client)

