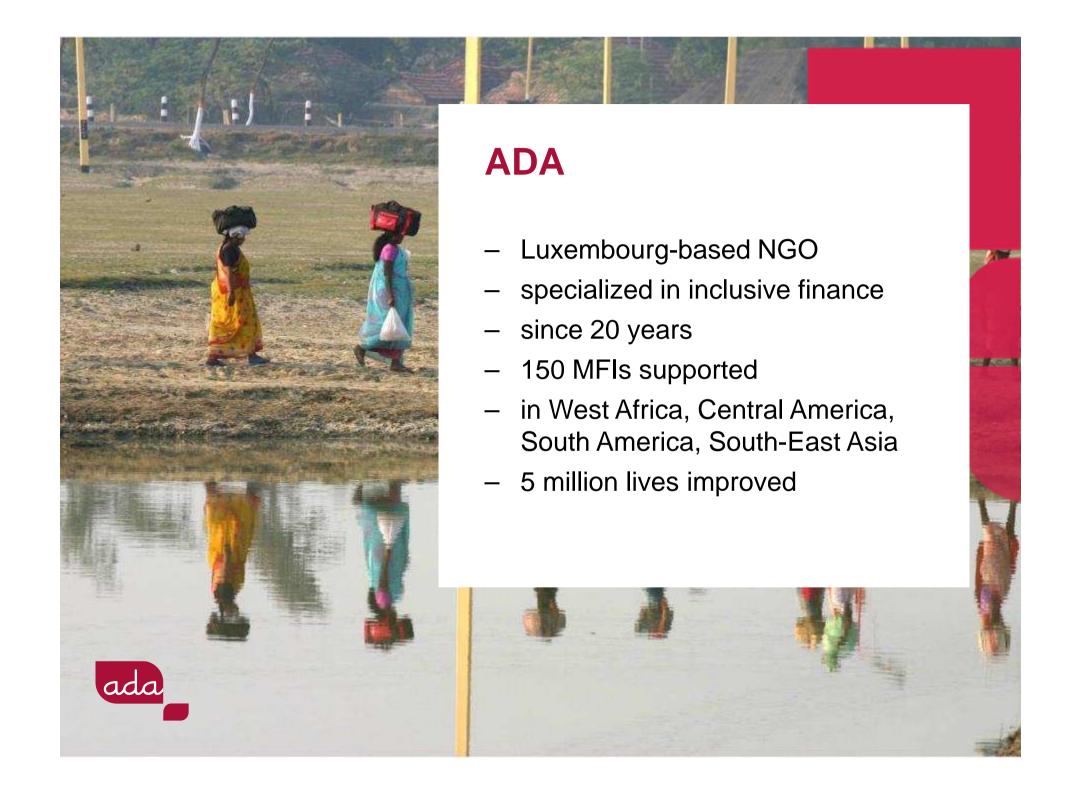
BMS College of Engineering, April 23-24, 2015

# MES 2015 MICRO PERSPECTIVES FOR DECENTRALIZED ENERGY SUPPLY

**SESSION IV – FINANCING** 



Sophie Dorothée Wiesner Research & Development Department, ADA



# We believe that we can contribute to poverty alleviation and autonomous development through financial inclusion



### **Inclusive Financial Innovation**

Financial services tailored to meet the needs of the most vulnerable

#### 5 innovation fields

- Microfinance and access to green energies
- Youth financial access
- Micro-insurance
- Migrant remittances
- Micro-leasing





### Microfinance and access to energy











#### Peru:

- 2010-2012 accompaniment of two MFIs, pilot > commercialisation
- 2014 partnering with the network COPEME for the creation of a so-called Hub for support along the value chain (esp. MFIs and TPs)





#### Philippines:

- Replication together with the network MCPI
- After successful pilot with two member MFIs, launch of the DevSEA program for commercialisation by these MFIs and further replication by other MFIs

### **Research & Development**

Contributing to research projects and bringing public & private players together to set up new structures

#### Make a contribution to research

- Cooperation with universities
- Conceptualisation and implementation of research projects

#### Incubate new ideas

European Impact Investing Luxembourg







# ADA's cycle of research for inclusive financial innovation





#### Implementing a Green Microfinance Strategy – The Case of CONTACTAR



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#### **Key points**

- Linking financial inclusion and energy inclusion by implementing a green microfinance strategy
- Two-hand, bottom-up approach for energy lending
- Key success factors?
- Successful scaling-up?



# The Role of Microfinance in Energy Access – Changing Roles, Changing Paradigms and Future Potential



**Sebastian Groh** 

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#### **Key points**

- Scarcity of successfully scaled-up programs
- Shifts in donor perception (energy ladder) and changes in client needs (lower + higher on ladder)
- Stand-alone systems vs. solar lanterns and minigrids?
- Challenges, opportunities and new roles for MFIs?



# The SEWA/ GTNFW Hariyali Project – Experiences from the Ground



**Arunag Bhatnagar** 

**Grassroots Trading Network for Women (GTNFW)** 

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#### **Key points**

- Push vs. pull products
- Awareness, needs and requirements
- International partnerships and a large-scale provision of solar lanterns
- Possible effects of financial inclusion and energy especially on poor, vulnerable women











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Directorate for Development Cooperation









## Thank you for your attention

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