

Group Work
on
Micro - Finance
and
Income Generation

AEPC

- **Establishment of AEPC in 3 Nov 1996**
- **National Executing Agency – Renewable energy (RE) programmes and projects**
- **Government Institution under MoEST**
- **Mandate:** policy and plan formulation, resource mobilization, technical support, M & E, quality assurance and coordination
- **Rural Energy Policy, 2006**
 - RETs promotion through decentralized approach, capacity building of local government bodies (DEES/U)

REDP

First Phase

GoN and UNDP – 16 August 1996 – 15 districts

Second Phase

GoN/AEPC, UNDP and WB – September 2003 to 31 August 2007 - 10 new districts

Third Phase

GoN/AEPC, UNDP and WB - Sep 2007 to 31 Dec 2009

New addition – 15 district, altogether 40 districts

▶ **Objective**

Contribute to the peace process by building local capacity for sustainable, community managed and equitable rural energy services delivery for poverty alleviation, livelihood promotion and environment protection

Implementation Approach (CM)

- Organization Development
- Capital Mobilization
- Skill Enhancement
- Technology Promotion
- Environment Management and
- Vulnerable Community Empowerment

Plan of Action

Micro Financing and Income Generation Group

1. Conduct awareness programme on energy efficient technologies in conservation areas
2. Submit proposal to work for physically handicapped women to USAID small grant programme
3. Work for fund management to provide loan to maid servants to purchase energy efficient household appliances
4. Conduct awareness/training programme on energy technologies for utilization of RE technologies
5. Provide technical assistance to national environment protection agency in drafting an energy efficient policy for Afghanistan
6. Information sharing through its regular publication
7. Develop micro enterprises based on local raw materials

Team Members

- 1. Fahima Qiyami - Afganisthan**
- 2. Sohaila Amani - Afganisthan**
- 3. Farzana Rahman - Bangladesh**
- 4. Aziza Hague - Bangladesh**
- 5. Tshering Choki - Bhutan**
- 6. Rama Vijaya - India**
- 7. Deepa Kumar - India**
- 8. Lalitha Bal Krishnan - India**
- 9. Santha Das – India**
- 10. Soma Dutt - India**
- 11. Svati Bhogle – India**
- 12. Pooja Sharma – Nepal**
- 13. Susma Bhattarai – Nepal**
- 14. Tara Shrestha – Nepal**
- 15. Fathima – Maldives**

Objective of Group Work

- **Aware the group members on importance of Micro finance and Income generation for sustainability of the projects**
- **Encourage to introduce the concept of Micro finance and Income generation in the project plan of individual organization**
- **Sharing of information and best practices among the group members**

Progress Updates Contd....

Deepa Kumar- EMC,

Kerala

Previous

- Formulated a plan and detail action for a project in a waste management and energy program for a village of 300 families, who are working in the coir sector and Fisheries assisted by Energy Management Centre
- Effective finances is acting as a hindrance
- Survey of energy requirement and resource availability has been initiated

Present

- Project ongoing through NGO affiliated with energy clinic volunteer
- NGO supplying CFL without complete upfront payment (Payment on installment basis through self help groups)
- Submitted proposal to small grant for all the RE and EE equipment

Progress Updates Contd...

Susma – BPC, Nepal

Previous

- BPC has already practiced on MF and income generation activities for mitigation and community development projects
- It is developing about 2 hundred micro enterprises based on the local raw materials in the project affected area
- Local NGOs and CBOs are consulted and the fund is disseminated to the focus groups through those organizations

Present

- 2 hundred micro enterprises based on the local raw materials in the project affected area
- Fund disseminated through local NGOs and CBOs to the focus groups
- Working for pro-poor hydropower program

Progress Updates Contd...

Pooja – NACEUN, Nepal

Previous

- The concept of MFIs did not succeed due to their interest in accessible areas where the pay back of loan would not be a hurdle
- The concept of revolving fund emerged in NACEUN
- Information dissemination regarding energy efficient technologies and MF through its regular publication

Present

- A project on house wiring training for women awarded by SGP
- Training for women on house wiring ongoing
- Information dissemination through regular publication

Progress Updates Contd...

Tara – AEPC/REDP, Nepal

Previous

- AEPC/REDP has practice Micro finance and Income generation practices since programme launching
- DDC, VDC, Community, Gov and Bank are the stakeholders for financial contribution
- Agriculture Development Bank of Nepal (ADB/N) is the loan provider
- No private financial institution are involved for investment (For MH project)
- Best practice of MF in Biogas and solar systems

Present

- GoN declared “Urja Year”, awareness campaign ongoing in all programme district
- DPS for wind technology
- Mini grid development in process
- Few Private financial institution are involved to provide loan in MH
- HRD/IG package/budget for enduse included in WP
- The piloting of Gender mainstreaming project is ongoing with support of Energia
- Gender focal person
- Gender session is included in every training

Conclusion

- Local organization/NGO are the effective means to operate micro finance
- Operation of saving and credit scheme is the reliable solution at local level
- Isolated community, remoteness, poverty are the factors affecting MF



Community Mobilization and Powerhouse Management



Thank you