The Small-Scale Sustainable Infrastructure Development Fund
A not-for-profit Section 25 Company

– A Social Merchant Bank –
linking and integrating technical, financial, and business support for infrastructure enterprise development
Business support: Business models, governance
Institutional Engineering and Capacity Building

Access to Finance: Leveraging local capital
Access to Know how & Technology

SOCIAL MERCHANT BANK APPROACH
7 years of operations
Approx 180 projects in portfolio

Small Scale infrastructure, locally owned & managed. Local economic linkages
As opposed to “Large scale infrastructure with extensions”
<table>
<thead>
<tr>
<th>Dimension of sustainability</th>
<th>Details</th>
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<tbody>
<tr>
<td>Technical &amp; Environmental</td>
<td>What are the needs ?, What are the resources ?, What are the solutions? What technology services necessary – before, during and after installation?</td>
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<tr>
<td>Financial &amp; Economic</td>
<td>What are capital and operating costs? What are the different sources of funds? How to leverage &amp; integrate source of funds? What’s the business model? Can it cover all costs?</td>
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<tr>
<td>Institutional &amp; Legal</td>
<td>What is the institutional model of ownership, management and governance? Is there adequate capacity? How to spread risks across institutional chain? How do we make this explicitly pro-poor?</td>
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Biases in our own operations

- Pro-active project development meant a lot of travel to all sorts of places.
- Never had gender as a specific focus.
- Our own team at its peak had 4 men and 2 women working on projects.
- Largely big-city with some small-town representation. Women from big-city...
30,000 ft view of work done...

- Concept and Micro-enterprise development
- Lots of effort put in with grass roots entrepreneurs – enterprises new but entrepreneurs not necessarily (from selection criteria)
- Entrepreneur is key, selection not easy
- Engaging with banks (especially at branch level) very time consuming
- Linking to productive end-uses important
- Spread ourselves too thin….re-focussing on pgms
- Evolving a replication strategy is a challenge
Infrastructure development and Gender

Observations from a biased experience
Cooking

- Ladies multi-task so much….It's such a problem for men to find solutions …. (eg: mosquito, collecting fuelwood)
- “I like the taste of my wife’s cooking when it’s done traditionally”
- “Thanks, but can you get me LPG?” – small towns & close to small towns
- “Your health will get better” argument doesn’t work…. 
- Most of my conversations goes upto acknowledging cooking as a problem but…..

Should it be a suite of solutions for a woman to choose from? How to integrate?
The great SHG as guinea pig and scapegoat..

- “SHG” – links with banks, there all over why not work with them?
- “Infrastructure services”, what’s that? – will you help us make pickles, papads? etc……the great internal infrastructure debate at S3
- Combination of household based / food processing or stitching & the like seems to work better
- This means access to market is another critical linkage
- Attempts outside of the above, in our case faced immense social risk
THE CHARGING STATION
(A SMALL FILM)
Woman as an individual with the pushes and pulls of being mother, daughter (in-law), wife & sister...etc

How do we integrate the issue of social sustainability into enterprise design?
Contacts

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THANK YOU
Entrepreneur at solar charging station

Transportation of batteries

Reliable and better lighting for hawkers

Hawkers’ Lighting
Current Status

- Around 35 such projects benefiting about 1300 street vendors.
  - Typical project cost – Rs. 150,000 for a 25 battery charging station
  - Mix of Solar, and Solar-grid hybrids. Technology neutral
  - Entrepreneur repaying loan in 18 – 36 months

- Good understanding of risks

- Experience with growth of projects from small (20 lights) to big projects (100+ lights)
Programme Envisioned

- Creation of Blue Prints and Training courses
- Integrating new technologies
- Partnership with training institutes
- Internships with existing projects
- Agreements at higher levels of financial institutions to achieve greater leverage
Partners on board

- Bharatiya Vikas Trust (comes with linkages to Syndicate / KVGB)
- Selco Solar Light Pvt Ltd
- Digitek Controls for Grid charging
- Select Entrepreneurs for Internship
- Looking for new partners
OTHER EXAMPLES
Solar Home Lighting Systems for Silk Rearing Farmers

Solar PV panels on silk rearing centres

Silk Rearing

Solar charged lights in use

Silk Farmer
**S³IDF Role**

- Technology Linkage
- Finance Mobilisation

**Partners:**
Selco Solar Light Pvt Ltd
VSS (Vyavasaya Sahakari Sangha Bank)

<table>
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<tr>
<th>Details</th>
<th>Costs in INR</th>
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<tr>
<td>Total No of Solar Home lighting system</td>
<td>66 (in three phases)</td>
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<tr>
<td>Total contribution from Farmers</td>
<td>Approx 2 Lakhs</td>
</tr>
<tr>
<td>Total Bank loan mobilised</td>
<td>Approx 9 Lakhs</td>
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<tr>
<td>Partial Guarantee from S3IDF</td>
<td>Initially 50% of loan amount and now 25% of loan</td>
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<tr>
<td></td>
<td>amount</td>
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Pico/Micro Hydro program
Partners

Prakruti Hydro Labs : Technology
3 Dealerships : Its delivery partners
KREDL (of MNRE) : Subsidy
Souharda Banks : Banking partner

Looking to expand!
Achievements

- Already delivered around 250+ systems on ground
- Mobilised around 220 loans from cooperative banks (Loans paid back from subsidy release)
- Around 2/3$^{rd}$ of these loans paid back (subsidy released)