

# The Small-Scale Sustainable Infrastructure Development Fund

## A not-for-profit Section 25 Company

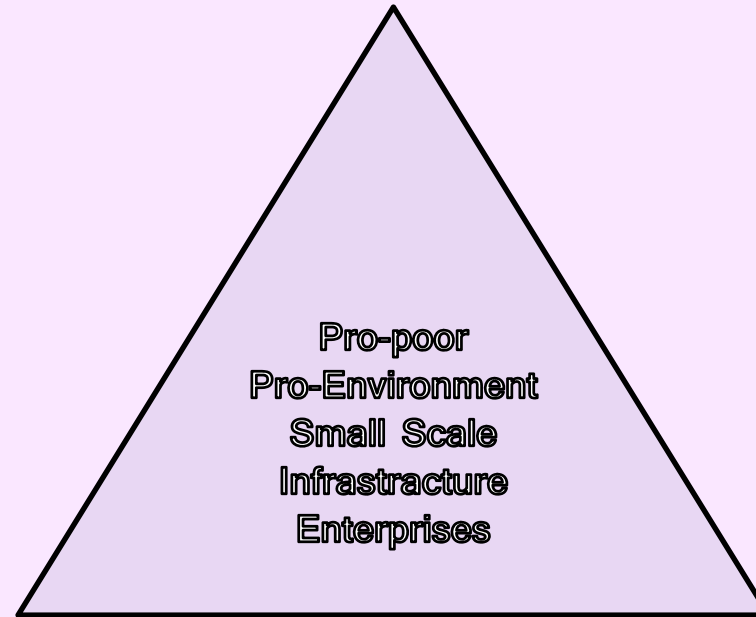
# S<sup>3</sup>IDF



**– 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”**

<b>Dimension of sustainability</b>	<b>Details</b>
Technical & Environmental	What are the needs ?, What are the resources ?, What are the solutions? What technology services necessary – before, during and after installation?
Financial & Economic	What are capital and operating costs? What are the different sources of funds? How to leverage & integrate source of funds? What's the business model? Can it cover all costs ?
Institutional & Legal	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 ?

# Biases in our own operations

- Pro-active project development meant 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....Its such a problem for men to find solutions ....(eg: mosquito, collecting fuelwood)
- “I like the taste of my wife’s cooking when its 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”, whats 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**

# Charging Station Model



**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

## S<sup>3</sup>IDF Role

- Technology Linkage
- Finance Mobilisation

Partners:

Selco Solar Light Pvt Ltd

VSS (Vyavasaya Sahakari Sangha Bank)

<i>Details</i>	<i>Costs in INR</i>
Total No of Solar Home lighting system	<b>66 (in three phases)</b>
Total contribution from Farmers	<b>Approx 2 Lakhs</b>
Total Bank loan mobilised	<b>Approx 9 Lakhs</b>
Partial Guarantee from S3IDF	Initially 50% of loan amount and now 25% of loan amount

# 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<sup>rd</sup> of these loans paid back (subsidy released)