

GENDER AND ENERGY SERVICES

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BUSINESS MODEL FOR RET & GENDER ECONOMIC EMPOWERMENT

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ECONOMIC EMPOWERMENT

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Enda





ABOUT ENDA

- Created in Senegal in 1972
- Recognized as an international NGO in 1978
- Based in Dakar (Senegal)
- Present in
 - Africa (Senegal, Mali, Morocco, Tunisia, Ethiopia, Madagascar)
 - Asia (Vietnam)
 - Latin America (Bolivia, Brazil, Chili, Colombia)
 - Les Caribbean (Dominican Republic...)

FINANCIAL MECHANISM: AREED II APPROACH

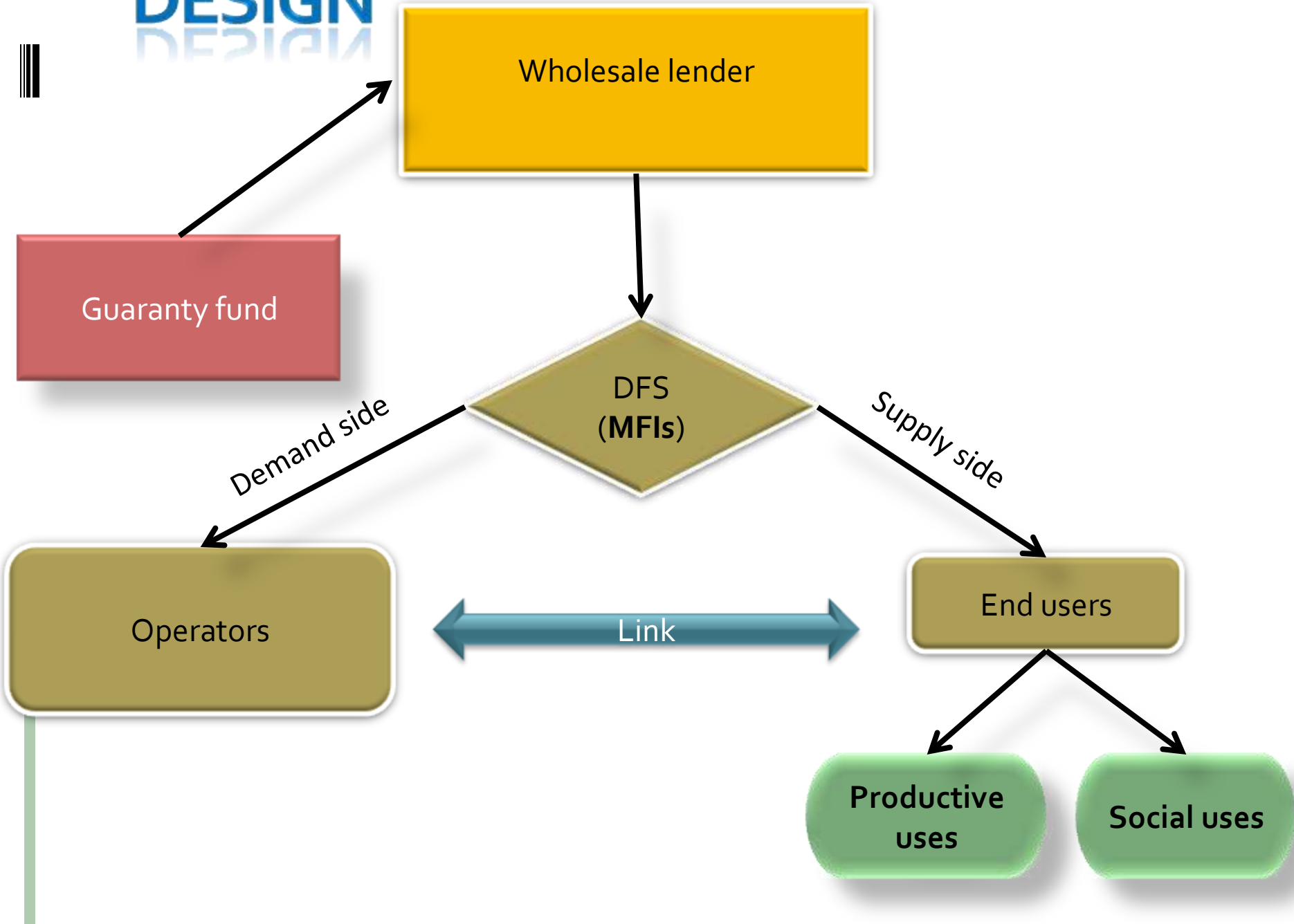
Background on Decentralized Financial sector

- ❑ 800 MFIs and Microcredit Mutuels

- ❑ 3 main networks : CMS, PAMECAS, ACEP
 - Good Geographical coverage
 - Loan packages available for consumption and production
 - Short term loan facilities available
 - High interest rates : 16 to 19%

WHOLESALE LENDERS

- **SENFINANCE**
 - Wholesale lender for small credit mutuals
 - Good Geographical coverage
 - IR : 8 to 10%
- **BRS (Regional Solidarity Bank/WAEMU)**
 - Limited geographical coverage (cities only)
 - IR : Min 9%
 - Leverage rate: 3 x loss reserve fund amount



SOLAR LIGHTING PRODUCTS

Energy saving lamps / LED

Senegal has already initiated reforms to eliminate the import tax and duties on solar products (Orientation Law No. 08/2010 on renewable energy → to be enacted)

In its latest “Letter of Development Policy of the energy sector” (2007-2012), the Senegalese Government defines these objectives:

- ✓ To ensure energy supply in the country in sufficient quantity, in the best quality and sustainability, and cost effective;
- ✓ To increase people's access to modern energy services;
- ✓ To reduce vulnerability to external hazards including those of the global oil market.



SOLAR LIGHTING PRODUCTS...

Part of Strategies:

- The development and operation of national energy potential, especially in the field of biofuels and renewable energy;
- The energy diversification through the mineral coal chain, biofuel, biomass, solar, wind, etc. for electricity production ;
- The increased use of hydroelectricity in the context of regional cooperation particularly within the river basin organizations and the WAPP;
- The acceleration of electricity access, especially with the promotion of rural electrification and development of energy services to meet the needs of productive and social activities;
- Control of energy demand and improving energy efficiency;
- The consolidation of the governance of the energy sector.



SOLAR LIGHTING PRODUCTS...



SPECIAL CRITERIA

CRITERIA FOR PROJECT IMPLEMENTATION

(MFI, Local Authorities, Supplier, CBO)

Developing *energy shops*

- At least, **1** women group is setting up an *energy shop* and sells solar lamps
- This group benefits from micro credit (MFI)
- And become a facilitator
 - Registration of future clients
 - Demonstration and permanent exhibition
 - Sales of accessories (spare bulbs...)
 - Cell-phone charging (paid)

CRITERION FOR ACCESS

(Household level)

Minimum number of solar lamp: **2**

- At least, **1** for women needs (lighting the kitchen, breastfeeding...)
- **1** for students (if any)
→ **4 lamps per household**

Technical details

DETAILS	#
Credit amount	56 406 € (37 000 000 CFA)
Duration	3 years
Price of equipment	93€ (61 000 CFA)
Amount of repayments	9€ (6 000 CFA) for 12 months with a differed period of 2 months
Contribution and membership	17€ (11 500CFA)
# households	58
# lamps to install	348
# number of solar panels to install	87





Programme « Énergie, Environnement, Développement »

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