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Intelligent Energy – Europe (IEE) COOPENER

Acronym **RENDEV**

Title **Reinforcing provision of sustainable ENergy services in Bangladesh and Indonesia for Poverty alleviation and sustainable DEVelopment**

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## D15: National consultative workshop - *Dacca - Bangladesh*

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**WP5: Developing the financial model that gives access of renewable to the poor and integrates them in the poverty reduction strategies.**

Title : **D15: National consultative workshop**  
- *Dacca - Bangladesh*

Date of submission May 15<sup>th</sup>, 2008

Organization and responsible of the deliverable:

*Grameen Shakti*

Date of start of the project: 01 / 01 / 2007

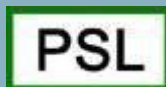
Duration: 36 months

Organization and responsible of the project:

*PlaNNet Finance / Pascale Geslain*



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## D15: National consultative workshop

- *Dacca - Bangladesh*

Type : minutes

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Authors : Grameen **Shakti**  
With the collaboration of : PlaNNet Finance

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|-------------------------------------|-----------|--|
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### Disclaimer:

The project "Reinforcing provision of sustainable ENergy services in Bangladesh and Indonesia for Poverty alleviation and sustainable DEvelopment (RENDEV)" is supported by the European Commission through the EIE programme (Grant agreement no. EIE/06/248).

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## The RENDEV project

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The RENDEV project aims to explore ways to link microfinance and access to renewable energy, bringing a positive contribution in rural development and poverty alleviation in Bangladesh and Indonesia by increasing access to solar energy, the development of micro enterprise, and the provision of microfinance mechanisms tailored for low income people's needs.

The project started in January 2007 and will last until December 2009. RENDEV is financed by the European Commission under its Intelligent Energy line.

*The main objectives of the RENDEV project are:*

-  To promote development of income generating activities with renewable energy supply;
-  To identify measures justifying involvement of Small and Medium Sized Enterprises in the solar energy sector;
-  To build synergies between the microfinance sector, the renewable energy sector and the micro enterprises in Bangladesh and Indonesia;
-  To better inform stakeholders providing pro-poor sustainable renewable energy services;
-  To bring a positive impact on the quality of life in rural districts.

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## List of Abbreviations

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**NGO:** Non Governmental Organization

**GS:** Grameen Shakti

**PV:** Photovoltaic

## I. INTRODUCTION

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The workshop “was organized by Grameen Shakti in coordination with PlaNet Finance and other partner organizations under the project “Renewable Energies and microfinance in Bangladesh and Indonesia (RENDEV) “ Reinforcing provision of Sustainable Energy Services in Bangladesh and Indonesia for Poverty alleviation and sustainable development is the aim of RENDEV project. The project offers to dispense training and capacity building on renewable energy technologies in Bangladesh and Indonesia, to strengthen local strategies and legislations, encourage sustainable economic development and alleviate poverty.

### ***1.1. Objective***

The main focus is to gain comprehensive information about the state of technology, to exchange results and ideas on know-how transfer and encourage hearty discussion of existing problems and future strategies to spread solar energy for the poor on a sustainable basis

### ***1.2. Approach***

The sessions were organized to create open forums for exchanging ideas among the practitioners, policy makers including educational institutions. The following sessions were organized (annex 3 - for more details):

-  Panel Discussion on the barriers to reach the poor people with solar energy
-  Open Session for Experience Sharing
-  Group Discussion on pinpointing strategies to go forward

### ***1.3. Participants:***

More than 30 participants representing donors, government institutions, small none Government Organizations participated in the Workshop. They were: USAID, GTZ, Infrastructure Development Company Limited (IDCOL) , Rural Electrification Board , Local Government Engineering Department ( LGED and different Partner Organizations of IDCOL. IDCOL is the semi –government organizations through which funds are channelled to different private organizations for implementing RET in Bangladesh.

## II. Agenda of the workshop

| Time                 | Program   |
|----------------------|---|
| 09:30 am – 11:00 am  | <b>-Inaugural Session</b>   |
| 09:30 am – 9:50 am   | Assembly & Registration   |
| 09:50 am- 10 : 20 am | <p><b>-Welcome address:</b><br/>Mr. Dipal C. Barua , Managing Director , Grameen Shakti</p> <p><b>-Keynote speech :</b><br/>Ms. Pascale Geslain, Planet Finance</p>   |
| 10:20 am – 10:40 am  | Introduction by participants  |
| 10:40 am – 11:00 am  | Tea Break   |
| 11:00 am – 12 :15 pm | <p><b>-Morning Session : I - What are the barriers to reach poor people?</b></p> <p><b>Panel discussion</b></p> <p>The session will discuss the various barriers to reach the poor with renewable energy technologies like the high up front cost of solar systems, lack of investment, lack of govt. policies, inefficiency of technology, tax burden etc.</p> <p><b>Facilitator : Prof. Dr. Shahidul Islam Khan</b></p> <p>1/ Presentation of Small SHS project, objectives and achievements so far.</p> <ul style="list-style-type: none"> <li>• <b>Mr. Erich Otto Gomm</b>, Coordinator, Sustainable Energy for Development, GTZ</li> </ul> <p>2/ Experiences from the field</p> <ul style="list-style-type: none"> <li>• <b>Mr. Dipal Chandra Barua</b>, Managing Director, Grameen Shakti</li> </ul> <p>3/ Open discussion</p> <p>Resource persons:</p> <ul style="list-style-type: none"> <li>• <b>Mr. Tanweer Husain</b>, Project Manager, Sustainable Rural Energy, LEGD</li> <li>• <b>Engr. Md. Abdur Razzaque</b>, Director, Renewable Energy, REB</li> <li>• <b>Dr. Drona Upadhyay</b>, Senior Engineer, IT Power Ltd.</li> </ul> |
| 12:15 pm – 01 :00 pm | Experience sharing of the participants' own programs  |
| 01:00 pm -02:00 pm   | Lunch   |
|                      | <p><b>Working Session II: Step to go forward</b></p> <p>Presentation of a microentrepreneur based business model,</p> <ul style="list-style-type: none"> <li>• <b>Philippe GAENG</b>, Rendev project engineer</li> </ul>  |
| 02:00 pm -03:30 pm   | <b>Working Session II : Step to go forward</b>  |

|                     |  |
|---------------------|--|
|                     | <p><b>Moderator: Dr. Muhammad Ibrahim</b></p> <p><b>Part A:</b><br/>This session will discuss the challenges and opportunities for reaching the poor people with Solar energy solutions.</p> <p><b>Group Discussion:</b><br/>Various sustainable strategies would be discussed by the participants divided in to groups.</p> <ul style="list-style-type: none"> <li>• <b>Group A: Financial</b> <ul style="list-style-type: none"> <li>○ How to reach the poors possibilities?</li> <li>○ What are their possibilities?</li> <li>○ What should be a target price for energy services to the poor?</li> </ul> <p>Session moderated by <b>Mr. S. Monirul Islam, IDCOL</b></p> </li> <li>• <b>Group B : Technical</b> <ul style="list-style-type: none"> <li>○ What are the solutions already implemented?</li> <li>○ What are the issues?</li> <li>○ What are the new possibilities?</li> </ul> <p>Session moderated by <b>Mrs. Asma Haque, PSL</b></p> </li> <li>• <b>Group C : Policy</b> <ul style="list-style-type: none"> <li>○ What kind of support policy?</li> <li>○ How to use subsidy? For who? How?</li> </ul> <p>Session moderated by <b>Dr. Khalequzzaman, The World Bank</b></p> </li> </ul> <p><b>(Tea will be served during the group discussions)</b></p> |
| 03:30 pm - 04:15 pm | Presentation on the findings of group discussions<br>-Question & Answer  |
| 04:15pm - 05:00 pm  | <p>Concluding remarks</p> <ul style="list-style-type: none"> <li>• Mr. Dipal Chandra Barua , Managing Director , Grameen Shakti</li> <li>• Dr. Muhammad Ibrahim, Executive Director CMES</li> <li>• AKM Tofazzal Hossain, Director ( Technical), Power Cell</li> <li>• Ms. Pascale Geslain, Planet Finance</li> </ul>  |

### III. THE WORKSHOP SESSIONS

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#### III.1. Inaugural Session

- ✚ **Welcome address** from Mr. Dipal C. Barua, Managing Director, and Grameen Shakti
- ✚ **Keynote speech** from Ms. Pascale Geslain, Planet Finance (presentation in appendix).



### ***III.2. Working Session I: What are the barriers to reach poor people?***

**Moderator:** Prof. Dr. Shahidul Islam Khan, BUET

The session discussed the various barriers to reach the poor with renewable energy technologies such as high upfront cost of solar home systems, lack of investment, lack of government policies, inefficiency of technology, tax burden etc.

The Resource persons who took part in the panel discussion included:

- ✚ Mr. Erich Otto Gomm, Coordinator, Sustainable Energy for Development, GTZ,
- ✚ Mr. Dipal Chandra Barua, Managing Director, Grameen Shakti,
- ✚ Eng. B.D. Rahmatullah, Director, Training Rural Electrification Board,
- ✚ Dr. Drona Upadhyay, Senior Engineer, IT Power Ltd

**The first speaker Mr. Erich Otto Gomm**, Coordinator, Sustainable Energy for Development, GTZ said that workshop should not only focus on Solar Home Systems for reaching the poor with energy but should also focus on biogas technology and Improved Cook Stoves. It should also be clearly understood that energy cannot be made cheap, but it can be made affordable.

Bangladesh is a success story because it has made renewable energy affordable with the innovative application of micro-credit. Grameen Shakti has played a leading role in this regard. Providing quality services is very important in order to gain the confidence of the users. To achieve, this, capacity development must take place at the local level i.e. local technicians; field staffs must be trained and retained.

Improved Cook Stoves and Biogas plants are very important in Bangladesh because most people depend on biomass, this means soil erosion, indoor air pollution. That is why GTZ has taken up programs to popularize larger size biogas plants and

“Improved Cook Stoves”. Smaller size biogas plants are funded by IDCOL. Grameen Shakti gave us the idea to provide micro-credit for disseminating Improved Cook Stoves.

All rural people suffer from energy crisis; therefore all rural people including the poor should be targeted. Ultra poor can be reached by providing 50% subsidy, or in some cases through free giving. For example, GS installing Improved Cook

Stoves for free in Sidr hit areas. Another successful strategy could be cross subsidies where the rich are charged higher and the difference is passed to the poor as subsidies.

Bangladesh should focus on biomass utilization for power generation. This is a cost effective solution for industry development and reaching the masses with efficient energy. Rice husk based power generation is one solution.

**The second speaker Mr. Dipal C. Barua, Managing Director,**

**Grameen Shakti** said that Grameen Shakti (GS) set up in 1996 has played a major role in taking renewable energy technologies to the rural people. It was created with a vision to empower the rural people with access to Green Energy and Income.

Bangladesh is a country with plenty of sunshine. Therefore GS started its program with Solar Home Systems. The initial challenges included; high upfront cost, lack of trained staff and little awareness among the rural. Grameen Shakti has overcome these challenges to become the largest provider of renewable energy technologies to the rural people. As of now, GS has installed nearly 150,000 Solar Home Systems.

GS is installing now in one month the number of systems it used to install in one year, only a few years back. This is a tremendous achievement.

GS has developed special programs for the poor. This include small solar home systems (10 to 20 watt) , micro-utility system etc . Small Solar Home Systems have become popular both among households and businesses. These systems are helping to replace kerosene and facilitating children education. In businesses, small systems are extending business hours and reducing energy costs. Micro-utility system is a special arrangement under which a person installs a large system and rents lights to neighbours. This model has become very popular in market places where neighbouring shops are sharing a solar home system -thus reducing costs and increasing income.

Small Solar Home Systems can also power mobile phones. Many mobile phone shops have sprung up in off –grid areas using small systems to power mobile phones. This has created many rural women entrepreneurs.

GS has also installed over 3000 biogas plants and 15,000 Improved Cook Stoves.

Biogas plants are providing a lots of benefit to the rural people such as cooking gas, light , organic fertilizers and also electricity . Larger biogas plants are also helping poor people because they can rent the gas at lower cost than firewood. Improved Cook Stoves cost around US\$ 10 and save 50% fuel cost. These stoves have become very popular among rural women because they are able to cook in smoke –free kitchens.

Grameen Shakti has been successful because it has developed a huge network with trained engineers who are also social engineers , it has linked the technology with income generation , won the heart and minds of the rural people through its innovate products , after sales service , quality control and especially motivation ,awareness building programs such as demonstrations , science fairs.

GS believes that the best strategy to reach the rural poor people with RET is to create green jobs for them. That is why it has set a target of creating one hundred thousands rural green jobs by 2015. For example, Grameen Technology Centers have helped to train rural poor women as solar and Improved Cook Technicians. They are earning by promoting installing and assembling solar home systems. Rural boys and girls can become RET technicians and entrepreneurs. This way they can create a green economy at the rural level and at the same time afford RET. Biogas technology has tremendous opportunity to facilitate SME development and create jobs. Grameen Shakti has three bottom lines: Environment, Women and Income generation. We hope to create a truly Green Bangladesh

**The third speaker Engr. BD Rahamutallah , Director , Training , Rural Energy Board** said that his organization was created to reach the rural people with electricity. However REB has been not very successful with renewable energy because of the dis interest of top management, bureaucratic hurdles and lack of logistic support.

REB started in solar program in 1992 and this program was dismantled in 1998. The program was restarted two years ago, under which 8000 Solar Home Systems have been installed. REB is installing 40, 60 and 80 watt solar home systems. Tariff structure is around Tk 250 per month for the first five years to cover the battery cost; later it is Tk 150 per month. REB is the largest organization in Bangladesh with a very strong network. REB's customers are the best customers in the world – their repayment rate is 100% and they want electricity no matter what the cost is.

He also said that it is very sad that National Energy Policy is yet to be implemented.

He identified bureaucratic hurdle as the main hurdle in propagating renewable energy technologies in Bangladesh. In order strengthen RET in Bangladesh, he proposed the

following: implementation of SEDA by the government, imposing Green Tax, facilitating urban photovoltaic, integrating rural renewable energy technology program

**The fourth speaker, Dr. Drona Upadhyay, Senior Engineer, IT Power Ltd** said that there was no magic formula to take the Renewable Energy Technologies to the poor. However micro-credit as shown by Grameen Shakti has proven to be an effective tool to take renewable energy technologies to the rural people. In Bangladesh a successful model has been developed which creates synergy between micro-credit, RET and income generation. There is lack of awareness among the European people on impact of the lack of energy on the lives of the people of countries like Bangladesh. It is very important to remember that electricity means energy, but energy is not always electricity.

In order to reach the rural people with renewable energy technologies one must first define the poor and then come up with solutions. These solutions may include: smaller scale units (house holds base), hydro power scheme (large units can be affordable in a community based approach)- this could be true for larger PV , tying the technology to income generating activities .

Solar Home Systems for example can facilitate income generating activities by extending working hours. Women can sew handicrafts or carry out other income generating activities by solar light. Children can also study by solar light in smoke fewer environment, which mean better education for the next generation of the rural people.

However awareness development is very important for scaling up renewable energy technologies in the rural areas

**The following discussions took place during the Open Session:**

- ✚ High Cost of accessories especially batteries increased price
- ✚ There is need to develop market driven approach such as looking for alternative supplier to succeed in Bangladesh
- ✚ Grameen Shakti was successful market player because it is competitive , mission driven etc
- ✚ There is huge market there; increase in prices has not reduced demand.



### **III.3. Working Session II: Steps to go forward**

#### **Moderator: Dr. Muhammad Ibrahim, Managing Director CMES**

This session discussed the challenges and opportunities for reaching the poor people with Solar energy solutions... Various sustainable strategies were discussed by the participants divided into groups. The Session was divided into two parts.

**1. Part A : Presentation of micro-entrepreneur based business model by Mr. Philippe GAENG, RendeV project Manager** presented a innovative business model which involved micro-entrepreneurs to sell solar lamps to poor people. Power-point presentation attached.

#### **2. Part B: Group Discussion**

There were three groups (see annex 3 for more details). The groups spent more than on hour to discuss the all related issues to reach the poor with Solar Energy Solution according to the following guidelines :

- ✚ **Group A: Financial Session moderated by Mr. S. Monirul Islam , IDCOL**
  - What are the challenges? What are the possibilities?
  - What should be a target in terms of price range for energy services to the Poor?
  - What types of financial models ( i.e . role of MFIs, innovative loans ) can be used to reduce the price to that level which is affordable to the poor ?
  
- ✚ **Group B: Technical Session moderated by Mrs Asma Haque , PSL**
  - What are the solutions already implemented?
  - What are the issues
  - What are the new possibilities?
  
- ✚ **Group C: Policy : Session moderated by Dr. Khalequzzaman , The World Bank**
  - What kind of support policy?
  - For whom and how?

#### **3. Presentations on Group Findings :**

The three groups made presentations on their findings. The findings were focused on issues and strategies to reach the poor with Solar Energy Solutions. Each group was given 5 to 10 minutes to make presentations. A summary is given below:

##### ✚ **Group A: Financial**

The presentation was made by Dr. Islam, Consultant, and Grameen Shakti. The representatives from the following organizations were in the group: GS, IDCOL, Planet FiNance, PDBF, Hilful Fazal , Subashati . The group came up with the following findings:

**The Challenges –**

- High Upfront costs
- Weak Infrastructure leading to high transaction costs
- Over technical dependence and uncertainty for end users because of small number of suppliers

**The Potentials**


- No electricity
- Kerosene price is increasing
- Small System (30 watt) successfully pilot tested in China

**Price Range for the Poor –**

- Definition of the poor - can afford 1 to 2 lamps
- Kerosene cost for 2 lamps Tk 160 per month
- Price range should be Tk 160-200 per month

**Appropriate Model: Soft Financial Model –**

- Down Payment decrease
- Payment period increase
- Service charge decrease

 **Group B: Technical**

The presentation was made by the representatives from the following organizations were in the group: GS, IDCOL, RahimAfrooz, LGED, Planet FiNance, Srizony , UBOMUS. The group came up with the following findings:

**The solutions already implemented –**

- 5-10 Wp LED based lamp ( LGED model,
- 10-15 Wp LED based SHS ( IDCOL Model ) ,
- 16-21 Wp SHS CFL based including LED Lantern ,
- 3 Wp LED based Solar ; lantern ,
- Micro-utility System ( GS model ) including 65 Wp SHS for Income generating activities

**The main issues–**

- Quality Components are not available
- Components are not available
- People do not pay
- Price is too high

**The new possibilities:**

- Capacity building in developing own design
- Support to MFI for marketing ,promotional activities to cover operating costs
- Fund created for maintenance
- Research & Development Fund for RET

 **Group C : Policy :**

The presentation was made by Abul Gofran, Consultant, and Grameen Shakti. The representatives from the following organizations were in the group: RSF, PMUK,

BRIDGE, GS and IT Power. The group came up with the following findings:

- 43 countries have RE policy
- 1996 National Energy Policy (NEP) exempted tax on RETs , but last year government imposed tax on solar
- There is a REP since 1997, but yet to be implemented
- R&D on RETs is highly ignored
- Lack of REP mostly affects the poor
- Draft Renewable Energy Policy (REP) should be approved and implemented
- Attention should be given to R& D activities of Science & Technology ministry
- Ensure uniformity in price & control quality to promote RETs
- Renewable energy forum is needed to negotiate with the Government

3. The Group discussion presentations were followed by a open discussion in which the following issues were discussed

- Quality is very important. Previously many innovative applications such as battery charging stations have failed because of this reason,
- Implementation of National Energy Policy is very important –especially specific policies for reaching the poor. For more innovative application of Solar PV technology such as powering refrigerator, tariff structure could be changed,
- Market driven approach should be taken for recycling of used batteries. This would reduce the cost of batteries and benefit could be passed to clients.
- Consumers would also benefit from selling used batteries without damaging the environment Role of IDCOL is critical in this regard.



## IV. Concluding Session

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The Workshop was concluded by Dipal C Barua, the Managing Director of Grameen Shakti and Ms, Pascale of Planet Finance. The session was chaired by Dr. Muhammad Ibrahim.



## V. List of attendees



Grameen Shakti







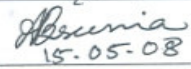





Intelligent Energy



Europe

WORKSHOP ON  
REACHING THE POOR WITH SUSTAINABLE SOLAR ENERGY SOLUTIONS  
MAY 15, 2008


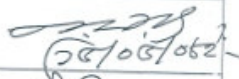



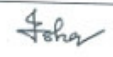
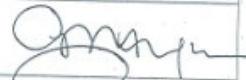







Registration

| Sl. No. | Name of Participant          | Name of Organization<br>Phone & Email | Signature   |
|---------|------------------------------|---------------------------------------|---|
| 1       | DIPAK Chakraborty            | SRIZOMY Banglad                       |                |
| 2       | GESUTIN Pascale              | Planet Finance                        |                |
| 3       | DRONA UPADHYAY               | IT POWER                              |               |
| 4       | Philippe GAENG               | Planet Finance                        |               |
| 5       | Nur Kutubul Alam             | IDF                                   |              |
| 6       | Md. Rahul Qader              | RF                                    |              |
| 7       | Md. Jahangir Alam<br>Banunia | TMS S<br>01713377013                  | <br>15.05.08 |
| 8       | Abdul Gofar                  | GS                                    |               |
| 9       | Bikash Kumar                 | GS                                    | <br>15.05.08  |
| 10      | Rezau                        | GS                                    |              |
| 11      | Md. Islamul Haque            | GS                                    |              |
| 12      | B.D. Nazrul                  | REN                                   |              |

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



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### Registration

| Sl. No. | Name of Participant          | Name of Organization<br>Phone & Email | Signature   |
|---------|------------------------------|---------------------------------------|---|
| 13      | Prof. Shahidul I. Khan       | EEE Dept., BUET                       |    |
| 14      | Abu Hafiz choudry            | Habibul Fuzul (HFSKS)                 |    |
| 15      | Abu Hena nobil               | AMARDESH                              |    |
| 16      | MD. Amanatal Dola            | PDDF                                  |    |
| 17      | M. Nasiruddin                | UBOMUS                                |   |
| 18      | md. Ishaque                  | PADAKHEP                              |  |
| 19      | Asma Hyeen                   | PSL                                   |   |
| 20      | Gorna                        | CTA-SEN                               |   |
| 21      | SHARU KHAN                   | USAID                                 |   |
| 22      | Sahin                        | Jamunpartha                           |   |
| 23      | Mahbuba Haque                | BRIDGE                                |   |
| 24      | M.F. Shodekul Islam Talukder | LGED                                  |   |
| 25      | Nadia A Rahim                | Rahimafarooz                          |   |
| 26      | S. Ishaque Ahmed             | Rahimafarooz                          |   |

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## Registration

| Sl. No. | Name of Participant | Name of Organization<br>Phone & Email | Signature   |
|---------|---------------------|---------------------------------------|---|
| 27      | M S Islam           | Grameen Shakti<br>0171 300 2180       |    |
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| 29      | ADWAN HOSSAIN       | RAHIMA R002<br>01717945955            | Achun.  |
| 30      | M. Khaliquezaman    | World Bank<br>815-9001                | Wanda   |
| 31      | Muhammad Ibraki     | CMES                                  |    |
| 32      | Hirak Al-Hammar     | IDCOL                                 |   |
| 33      | S. M. Monirul Islam | IDCOL                                 |  |
| 34      |                     |                                       |   |
| 35      |                     |                                       |   |
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