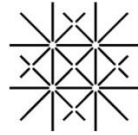




**UNIVERSITÉ  
DE GENÈVE**

FACULTÉ DES SCIENCES  
DE LA SOCIÉTÉ  
Institut de socioéconomie



UNIVERSITÄT BASEL



Innovative Financial Schemes for Basic Services  
at the “Bottom of the Pyramid”:  
Future Research and Action

**Geneva, February 19th, 2015**

*Sponsored by and in partnership with the*

Charitable Foundation  
*Cartier*

## 9h00-9h30: Welcome and introduction

**Pascale de La Frégonnière** (Cartier Charitable Foundation, CH)

**Solène Morvant-Roux** (Université de Genève, CH), **Philip Mader** (University of Basel, CH) & **Catherine Baron** (Laboratoire d'Etudes et de Recherches sur l'Economie de la Production-Lereps, Université de Toulouse, FR)

## 9h30-10h45 - Panel 1 Laying the framework

### What is the broader political context of schemes connecting basic services with microfinance?

**Solène Morvant-Roux (with Philip Mader):** “Markets at the bottom of the pyramid: A new vision of the poor and the markets”

**Frédéric Naulet (GRET, FR):** “Three decades of water policy reforms: new models, same issues?”

**Fouad Abdelmoumni (Consultant; former CEO of Al Amana, MA):** “Motivations and constraints of microfinance institutions to facilitate access to basic services”

Panel Discussant: Catherine Baron (Lereps, FR)

*10h45- 11h00: Coffee Break*

## 11h15-13h00- Panel 2 Fact-finding

### What are the characteristics of emerging schemes connecting basic services with microfinance?

**Philip Mader (University of Basel, CH):** “Private Credit for Public Goods: The Issues of Recognition, Internalisation and Capitalisation”

**Magdalena Isauralde (Ecole des hautes études en sciences sociales-EHESS, FR):** “Supply and Resistance: a case study of credit for sanitation in Buenos Aires”

**Minh Cuong Le Quan (GRET, FR):** “Sustainable electricity in Mauritania, Madagascar and India. Which technologies, which financial tools, which inclusiveness?”

**Nadine Reis (University of Bonn, GE):** “Water supply or ‘beautiful latrines’? Microcredit for Rural Water Supply and Sanitation in the Mekong Delta, Vietnam”

Panel Discussant: David McDonald (Queen’s University, CA)

*12:30-14:00- Lunch*

### **14h00-15h30 - Panel 3 Understand**

**How and under what circumstances can new BOP interventions generate inclusive access to basic services for marginalised people?**

**Terry Cannon (Institute of Development Studies-IDS, UK):** “Understanding the grass roots: why do we want to do micro-stuff, and what do we mean by ‘community’?”

**Francois Jung-Rozenfarb (Care International):** “Village Savings and Lending Associations (VSLAs): a pathway to financial inclusion and improved access to basic services”

**Isabelle Guérin (Institut de recherche pour le développement-CESSMA, FR):** “Why market-based interventions fail in generating inclusion? The social regulation of markets”

**Jean-Michel Servet (Graduate Institute of International and Development Studies -IHEID, CH):** “How can markets serve the greater Common good?”

Panel Discussant: Phil Mader (University of Basel, CH)

*15h30-16h00 - Coffee Break*

### **16h00-17h45 - Panel 4 Explore**

**What alternatives to private, market-driven approaches are there?**

**Catherine Baron (Lereps, FR):** “Community water governance: An alternative to markets or a hybrid model?”

**C. Kimmich (University of Zurich, CH):** “Commons and Co-operatives: A common denominator?”

**David McDonald (Queen’s University, CA):** “Public finance for public services: A review of ‘actually existing’ alternatives”

Panel Discussant: François Seck-Fall (Lereps, FR)

**18h00-18h30 - Closing remarks**