


# **Microfinanzas y adaptación basada en Ecosistemas (MEbA)**

*Perspectiva desde Perú*

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# Ranking de países en microfinanzas

## Gráfico 1: Clasificaciones y puntajes generales del *Microscopio 2015*

Puntaje normalizado 0-100 siendo 100=el mejor

Verde oscuro= puntaje 76-100; Verde claro = puntaje 51-75; Naranja = puntaje 26-50; Rojo = puntaje 0-25


'=' indica que dos o más países están en la misma clasificación '↔' indica que no hay cambio 'Δ' indica un cambio

Clasif. / 55			Puntaje/ 100	Δ	Clasif. / 55			Puntaje/ 100	Δ
	Promedio		48	+2		Promedio		48	+2
1	↔	Perú	90	+3	10	▲ 8	Ghana	58	+7
2	↔	Colombia	86	+1	=11	↔	Indonesia	56	+1
3	↔	Filipinas	81	+2	=11	↔	Kenya	56	+1
4	▲ 1	India	71	+10	=11	▲ 3	Uruguay	56	+3
5	▲ 2	Pakistán	64	+6	=14	▼ 5	Camboya	55	-1
=6	▼ 2	Chile	62	-4	=14	▲ 3	Marruecos	55	+3
=6	▲ 3	Tanzanía	62	+6	16	▼ 5	Rwanda	54	-1
=8	▼ 1	Bolivia	60	+2	=17	▼ 3	Brasil	53	0
=8	▼ 3	México	60	-1	=17	▲ 1	Nicaragua	53	+2



# Microfinance in Peru

## Findings:

- **EBA measures reduce disaster risk, strength and uphold means of livelihoods, conserve biodiversity, sequester carbon and contribute the integrated water resource management (UICN, 2009).** Furthermore, EBA are cost-effective measures to face climate risks in developing countries, so they are an accessible way to reduce both poverty and vulnerability.
  - **Robust information and technology make** it possible to know and manage main risks associated to small agricultural producers.
  - Only with a **reliable and systemic estimation of main risks**, it will be possible to reduce them in a sustainable way.
  - **IMFs are an excellent strategic allied to catalyze the implementation of EBA measures** and to increase resilience of small agricultural producers.
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# Challenges:


Major challenges of microfinance sector when attending small agricultural producers derive from the risk associated with that segment, also from the high operative costs resulting from the attention in remote areas;

First challenge for IMFs is the estimation of risks;

The challenge faced by microfinance sector is to have access to data in a sustainable way and at low cost; also to process and interpret them with the support of information technology and communication (TIC);

It is vital that government promotes and finances the generation and access to free data with regard to market, climate and ecosystem services relevant for agriculture;


National Government, who is responsible for regulating the financial system, could promote microfinance and ecosystem based adaptation measures through public policies. It also could facilitate the creation of rural credit lines in alliance with development banks.





# Microfinance in Peru

## Potential replication:

- **Enhance tools to be considered in NAP**, plan still under construction; this will enable us to elevate the pilot experience already validated in MEBA Project.
  - Our **National System on Public Investment** is working on projects related to ecosystems and their services.
  - **Establish a professional body to give assistance and strength capacities of microfinances working in the banking and financial sector** (for instance, through ASBASC). This body will identify microfinance's interest in both designing and placing instrument markets like credits, insurance, saving and deposits, oriented to most vulnerable populations.
  - **Explore the possibility to expand the covered sectors**, considering not only agriculture but livestock, fishery among other primary productive sectors.
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# What do we need to do?

Evaluate the impact of the first Peruvian initiative in providing microcredits for adaptation in agriculture sector.

**Conduct studies to identify the best instrument to transfer risk in vulnerable areas with the highest exposure to climate change adverse impacts.** Traditional insurance?, index insurance? , guarantee funds? Direct transfer?

**Identify, under the national strategy for financial inclusion, course of actions** to foster the introduction of financial instruments for the micro and small sector

**Conduct training courses for sub national governments** that will cover climate change issues focusing on a specific sector and explaining how microfinance can provide not only resources to face possible losses or damages, but also give an opportunity to be part of the regulated finance system.





# Gracias...

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