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Alliance of Civil Society
Organisations for
Clean Energy Access

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POLICY BRIEF 4

TRANSFORMING THE PUBLIC FINANCING ARCHITECTURE FOR ENERGY ACCESS

About ACCESS

Founded in 2014, the Alliance of Civil Society Organisations for Clean Energy Access (ACCESS) is a network of more than 100 civil society organisations, researchers and practitioners working across Sub-Saharan Africa and developing Asia. Our aim is to accelerate delivery of Sustainable Development Goal (SDG) 7, building socially just energy transitions that support climate-resilient development.

ACCESS's 2026–2030 strategy has four interlinked change areas:

1. Transforming the public financing architecture for energy access, with a particular focus on the African Development Bank (AfDB) and the World Bank as the biggest providers of energy finance in Sub-Saharan Africa
2. Strengthening national SDG 7 and related policy frameworks in energy access deficit countries
3. Scaling inclusive, cross-sectoral planning with energy as an enabler of wider development impact
4. Strengthening civil society and energy-poor communities' participation and voice in energy governance at national, regional and international level to ensure transparency and accountability of investments and policies.

This brief addresses the first of these change areas—financing. Transformation of public finance flows for the energy transition is linked to the other three change areas: policy reform means little without the investment to operationalise it; investment in inclusive planning of energy services to enable wider development is needed, and if CSOs have no

seat at the table where investment terms are decided, financing flows and modalities may not respond to the needs of energy-poor people.

The Case for Change

Sub-Saharan Africa accounts for 85% of the global population living without electricity - 565 million people. This share has increased by 50% since 2010 despite decades of energy access interventions. While 35 million new connections were made across the continent in 2023 alone, progress is consistently outpaced by rapid population growth.^[1] On current trajectories, an estimated 545 million people will still live in electricity poverty when the Sustainable Development Goal 7 (SDG 7) deadline of 2030 is reached.^[2]

Progress on cooking energy poverty is making even slower progress. Around 900 million people, the vast majority living in rural areas but also in informal settlements, cook using polluting biomass and open fires.^[3] Household air pollution is associated with over three million deaths annually, while women and girls unfairly bear the gruelling labour and time burden of collecting firewood.^[4]

Energy use must be understood as a socio-technical practice embedded in, and determined by, wider social and cultural systems. The demographics of energy poverty are deeply tied to social marginalization and inequality. Those affected typically have low incomes, reside in remote, off-grid locations, or live within fragile, conflict-afflicted contexts.

^[1] IEA, IRENA, UNSD, World Bank and WHO (2025). Tracking SDG 7: The Energy Progress Report 2025. Washington, DC: World Bank. <https://www.iea.org/reports/tracking-sdg7-the-energy-progress-report-2025>.

^[2] IEA (2024). SDG7: Data and Projections. Paris: IEA. <https://www.iea.org/reports/sdg7-data-and-projections>.

^[3] IEA (2024). SDG7: Data and Projections – Access to Clean Cooking. Paris: IEA. <https://www.iea.org/reports/sdg7-data-and-projections/access-to-clean-cooking>.

^[4] WHO (2025). Household Air Pollution and Health. Fact sheet, 16 December 2025. Geneva: World Health Organization. <https://www.who.int/news-room/fact-sheets/detail/household-air-pollution-and-health>.

Delivering sustainable access to energy poor groups requires financing approaches, service designs, and policy frameworks that respond to their needs and local realities. ACCESS believes that a fundamental transformation of financing, policy, and planning is required to deliver on the promise of SDG 7 and build genuinely just energy transitions across Sub-Saharan Africa.

Transforming Energy Access Financing

Public energy finance is critical for connecting energy-poor people. Financing flows must be structured to prioritise the needs of the energy poor and the realities of energy access deficit countries. This is not currently the case. The African Development Bank (AfDB) and the World Bank Group (WBG), as the largest providers of energy finance in Sub-Saharan Africa have a critical role to play in delivering SDG 7 along with other Development Finance Institutions (DFIs).

Africa’s energy access financing gap

The IEA estimates that there is a financing gap for SDG 7 in Sub-Saharan Africa of between \$35 billion to \$50 billion a year.^[5] Sustainable Energy for ALL (SEforALL)’s most recent Energizing Finance report shows that this gap is increasing. The 20 highest energy access deficit countries received \$83.4 billion in finance between 2014 and 2022, but by 2022 annual commitments had fallen to an eight-year low. The clean cooking gap is particularly pronounced: cooking finance fell sharply from \$309 million in 2020 to just \$27 million in 2022.^[6] Research by IRENA and Climate Policy Initiative (CPI) estimated that the world's least developed countries, most located in

Sub-Saharan Africa, accounted for under a quarter of one percent of global energy transition investment and around 2.2% of renewable energy (RE)-investment, despite the region having the largest concentration of energy-poor people.^[7]

\$35–50B	\$309M	2.2%
Estimated annual SDG 7 financing gap in Sub-Saharan Africa	Clean-cooking finance in 2020. Just \$27M in 2022	Africa’s share of global renewable-energy investment

The domination of debt finance

The public energy finance that reaches Sub-Saharan Africa is overwhelmingly non-concessional. Grants and highly concessional instruments remain a small share of DFI RE portfolios in Africa, despite around half of the continent's low-income states being either in or near debt distress according to the IMF and World Bank's own debt sustainability assessments.^[8] Layering commercial-rate loans onto governments already under fiscal strain concentrates pressure on the countries where grant or highly concessional finance is most needed for SDG 7, including the Democratic Republic of Congo, a fragile and conflict-affected setting, and Malawi, rated at high risk of debt distress by the IMF and World Bank, both of which receive disproportionately little concessional finance as a result.^[9]

^[5]IEA (2022). Africa Energy Outlook 2022. Paris: IEA. <https://www.iea.org/reports/africa-energy-outlook-2022>.
^[6]SEforALL (2024). Energizing Finance Report 2024. Vienna: Sustainable Energy for All. <https://www.seforall.org/publications/energizing-finance-report-2024>.
^[7]IRENA and CPI (2025). Global Landscape of Energy Transition Finance 2025. Abu Dhabi: IRENA. <https://www.irena.org/Publications/2025/Nov/Global-landscape-of-energy-transition-finance-2025>.
^[8]IRENA and CPI (2025), see note 7.
^[9]IRENA and CPI (2025), see note 7.

Grids crowding out least cost DRE and clean cooking

Decentralised renewable energy (DRE) solutions delivered more than half (55%) of new electricity connections in Sub-Saharan Africa between 2020 and 2022,^[10] yet financing institutions continue to favour large-scale centralised grid projects, which are easier to structure into the loan packages DFIs are designed to deliver. DRE enterprises face heavy foreign-exchange exposure, scarce local-currency credit, and collateral requirements few can meet, particularly in currency-volatile markets such as Malawi and Sierra Leone. The investment picture for clean cooking is worse: clean cooking investment in Africa reached a record of around \$675 million in 2023,^[11] against an estimated \$4 billion needed each year to close the gap in Sub-Saharan Africa.[3]

Mission 300: an opportunity and a test of transparency

Mission 300 (M300), the joint AfDB and WBG initiative launched in 2024, is the largest financing commitment to African electrification in years, aiming to halve electricity poverty in Sub-Saharan Africa by 2030.^[13] USD 50 billion in concessional finance has been committed to M300, to be delivered through National Energy Compacts. This represents a huge opportunity both in terms of the type of financing offered and the prevalence of DRE investments included in the Compacts. It also presents an opportunity to scale up cooking access through the inclusion of eCooking loads in electrification projects.

In June 2026, the two institutions announced that M300 had connected over 50 million people to electricity across 40 countries, demonstrating the potential of coordinated action at scale. However, independent scrutiny of the underlying project data has raised questions about this figure, and how much of it reflects newly financed connections rather than the reclassification of existing projects under M300.^[14] Given the ambition and scale of M300, enhanced monitoring and independent scrutiny of Compact investments – their design, implementation and impacts – is critical.

The changes ACCESS is seeking

ACCESS is calling on the AfDB and WBG as the largest public financiers of the energy transition in Sub-Saharan Africa, along with other DFIs and national governments, to prioritise energy access deficit countries, ensure financing flows to energy poor people, scale up the use of concessional and grant-based instruments over commercial debt, and to rebalance investment toward DRE and clean cooking, as the solutions best placed to reach energy poor people. All of the following actions must be initiated, demonstrably advanced, and delivering results ahead of the 2030 deadline for achieving SDG 7.

Specifically, ACCESS is calling for the following:

- Close the clean cooking finance gap from roughly \$675 million invested annually to the estimated \$4 billion needed each year to meet the SDG 7 cooking target by 2030, and scale up dedicated e-cooking investment within Mission 300 electrification projects as a distinct, tracked component.

^[10] IEA, IRENA, UNSD, World Bank and WHO (2025), see note 1; ESMAP and GOGLA (2024). Off-Grid Solar Market Trends Report 2024. Washington, DC: World Bank.

^[11] <https://www.worldbank.org/en/news/press-release/2024/10/08/off-grid-solar-could-provide-first-time-electricity-access-to-almost-400-million-people-globally-by-2030>.

^[12] IEA (2025). Universal Access to Clean Cooking in Africa. Paris: IEA. <https://www.iea.org/reports/universal-access-to-clean-cooking-in-africa>.

^[13] IEA (2023). A Vision for Clean Cooking Access for All. Paris: IEA. <https://www.iea.org/reports/a-vision-for-clean-cooking-access-for-all>; IEA (2026). Clean Cooking in Africa: Progress Report 2026. Paris: IEA. <https://www.iea.org/reports/clean-cooking-in-africa-2026>.

^[14] World Bank (n.d.). Mission 300: Energizing Africa. <https://www.worldbank.org/ext/en/energizingafrica> (accessed 8 October 2026).

^[15] ODI (2026). The World Bank says Mission 300 accelerated 50 million electricity connections in Africa. We checked. London: ODI. <https://odi.org/en/insights/the-world-bank-says-mission-300-accelerated-50-million-electricity-connections-in-africa-we-checked/>.

- A parity financing framework for Sub-Saharan Africa, progressing toward 1:1 investment parity between centralised grid extension and DRE by 2030, with measurable annual targets.
- Scale up local-currency financing facilities and de-risking instruments for DRE and clean cooking enterprises in at least three currency-volatile focus countries, to bring down the cost of capital for last-mile providers.
- A fragility floor, at minimum 15% of Mission 300 finance, reserved for fragile and conflict-affected contexts, delivered predominantly through grants and highly concessional instruments.
- The World Bank and AfDB to publish disaggregated Mission 300 Country Compact data annually, broken down by technology, recipient country, and financing instrument, and distinguishing new finance from reclassified existing commitments.
- Embed social protection approaches (energy safety nets) and other demand-side affordability mechanisms into Mission 300 Compacts in at least three focus countries.

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