

THE EXPERIENCE OF CAMIDE-PASECAS – THE ALINIHA PROGRAM

Why did CAMIDE decide to engage in environmental management?

The decision to engage in environmental management emerged from a simple discussion during an Ashoka meeting in 2007, in South Africa. The Director of CAMIDE met two other Ashoka fellows who were interested in including a microfinance component into their programs: one was the Director of Océanium, an environmental NGO based in Senegal, and the other was the Director of APFG, a Burkinabe association working on women empowerment. By discussing about their respective activities and experiences, the three Ashoka fellows identified that there could be clear synergies between their respective areas of expertise, and that these synergies could directly benefit the people in their areas of intervention. CAMIDE Director, who considers microfinance to be a tool to help clients develop, quickly understood that environmental management was essential to reach its social mission and support a sustainable development. Encouraged by the Philippon Foundation, which was present at the meeting, they thus decided to set up a joint program, where each organization would share its competences with the other two. The program, called Aliniha, was officially launched in November 2008.

What was the Aliniha program about?

The Aliniha program was a holistic program that combined microcredit, women empowerment, education (literacy training), and environmental activities. The main environment-related activities that were implemented by CAMIDE were the following:

- **Awareness-raising campaigns:** CAMIDE organized regular awareness-raising events in the villages where they operate, focusing mainly on the areas of deforestation/reforestation and waste management. For instance, they invited clients and other villagers to “movie-debates”; they distributed posters, flyers and T-shirts; or they participated in radio shows broadcast in the region.
- **Environmental chart:** CAMIDE developed a small chart that clients must sign when they take a loan. By signing the environmental chart, the clients committed for instance to stop using plastic bags, to plant trees in their surroundings, to raise awareness of their relatives, etc. The document acted as a self-commitment action and was to be kept by the client.
- **“One woman, one credit, one tree”:** Each time a woman client was eligible to the Aliniha program, she received a credit as well as 3 tree seedlings. CAMIDE provided the clients with training on how to plant the trees, which were either fruit trees or shade trees, and how to take good care of them. CAMIDE furthermore required the client to take good care of the trees. If not, CAMIDE could refuse loan renewal.

What were for CAMIDE the direct or indirect benefits from the Aliniha program?

- The program was very successful among clients who quickly spread the word about it. To its own surprise, CAMIDE even saw some clients who had dropped out of the institution come back to ask for a loan because they had heard about the Aliniha program and were interested in it.
- The program also resulted in increasing staff motivation. Loan officers who are involved in Aliniha program mentioned that it gave them a lot of enthusiasm regarding their work: they could really perceive that they were doing something useful for the clients and the community, they learned new skills, and they built much stronger relationships with their clients.
- CAMIDE Director considers that implementing this environmental program also gave them a clear competitive advantage: as pioneers in the field, they stood out from their competitors.

What challenges did CAMIDE face in implementing this program?

CAMIDE did not consider that they had to face important challenges in implementing the GPA. This may be explained by the fact that they had strong technical and financial partnerships to help them develop new skills and succeed in a new area.

How much money and time did it involve?

The initial phase of the program required lots of effort and resources, since CAMIDE and its partners had to develop awareness-raising tools, train their staff, set up a tree nursery, etc. For that, they benefited from the financial and technical support of a donor, the Philippon Foundation. This support was key in the first steps of the project.

To ensure the effectiveness of the program implementation, CAMIDE decided to hire an environmental specialist. This represented an additional cost for the MFI but proved to be a worthy investment. The environmental expert helped set up a tree nursery belonging to CAMIDE. If the tree nursery constituted a rather important upfront cost for the MFI, it had the advantage of being a more sustainable solution in the longer term. Indeed, CAMIDE then continued providing seedlings to its clients without having to buy them from external suppliers.

After the piloting phase, the objective of CAMIDE was to be able to keep implementing the program without depending on external subsidies, by using part of the revenues generated by its lending activities to cover the costs of the environmental expert and tree nursery.