

Environmental Performance Management in practice

#1 – The experience of Assilassimé Solidarité, in Togo



In February 2022, CERISE+SPTF released the updated [Universal Standards](#). This third edition now includes a new Dimension 7 dedicated to Environmental Performance Management¹. This addition reflects a growing awareness that we all have a role to play when it comes to facing environmental and climate challenges. And yet, what this looks like for actors in inclusive finance remains elusive for many.

What does it mean to manage environmental performance, in practice?

We invited pioneering institutions to share their experience. In this blog, **Jacques Afetor**, Director of **Assilassimé Solidarité** in **Togo**, talks to us about how his institution has gone green.

1. What ecological issues are facing the communities in which you work?

Assilassimé Solidarité is a social microfinance institution in Togo promoted by Entrepreneurs du Monde. The institution targets vulnerable people with limited access to financial services. We pay particular attention to the most vulnerable populations, such as people living with HIV, people with disabilities, and widowed women. We operate mainly in urban and peri-urban areas of Grand Lomé, as well as in rural areas in Aného, Anié and Amlamé

When talking about ecological issues, often the first that comes to people's mind is **greenhouse gas emissions** and their impact on the **climate**. However, Togo is a country with very low greenhouse gas emissions [a Togolese emits on average less than 1 ton of CO₂ equivalent per year, i.e. 17 times less than an American and 8 times less than a European]. The major challenge for Togo and for our clients is therefore not so much to limit CO₂ emissions as to **prepare for the consequences of climate change**. We already know that Togo will be increasingly impacted by climate change. High temperatures, droughts, intense rains and floods will be more frequent. These climate changes will inexorably impact agricultural productivity in the region (with crop losses, reduced yields) and weigh on the food security of the inhabitants.

Togo faces other environmental problems, as well. One is **deforestation**. And there is a lot at stake when it comes to this issue because the practices of the growing population are still so dependent on cutting down trees, to get charcoal and firewood. The population also uses harmful agricultural practices, causing frequent wildfires. And yet the disappearance of the

¹ Dimension 7 was developed by CERISE+SPTF in coordination with the [e-MFP GICSF Action Group](#). Dimension 7 is fully aligned with the Green Index 3.0, which is the environmental performance evaluation tool developed and managed by the GICSF Action Group.

forest induces ecosystem degradation and loss of biodiversity, and it also exacerbates water cycle disruptions and drought risks in the country.

Another challenge: **air, soil, and water pollution**. Some wrong practices today affect the health of local populations who are directly exposed to such pollution. This is the case with charcoal cooking, which exposes our clients to particles that are harmful to their health; as well as with the use of chemicals in agriculture or the poor management of plastic waste, which also have health repercussions.



Togolese populations are directly affected by the poor management of plastic waste.

2. Why did your institution choose to manage its environmental performance?

At Assilassimé Solidarité, we have a **strong social mission**. We work with some of the most vulnerable. Very early on, we realized that the most vulnerable are also the most exposed to environmental and climate risks. For instance, we know that 95% of our agricultural clients use chemicals and recognize that these products have negative effects on health and soils. If we want to achieve our social mission and help our clients improve their living conditions, it is essential to take environmental issues into account.

Since 2012, Assilassimé Solidarité decided to integrate environmental protection and the fight against climate change into our work with beneficiaries, by promoting the adoption of new practices (e.g., changing cooking methods, adopting agroecological practices, etc.). As a microfinance institution, we are well-position to encourage the most vulnerable populations to adopt new practices. We have created a close relationship with these populations: we

understand their realities and know how to talk to them. And we offer them adapted financial and non-financial services, which make it possible to remove some barriers to the adoption of new practices.

Twice, in 2018 and 2020, we had the opportunity to assess the environmental performance of Assilassimé using the Green Index module of the SPI4 tool. It's a very interesting exercise which allowed us to identify our strengths and the points that we could improve. This exercise motivated us to go even further.

3. What have you done to improve your environmental performance?

We are committed to three main issues: energy, agriculture and waste.

Regarding **energy**, since 2016 we have developed the **Miwoé loan**, which finances access to healthier, sustainable, and ecological energy solutions, such as solar kits, improved cookstoves and gas kits. During group meetings, we conduct awareness sessions on energy: we present the risks associated with fossil fuels and talk about alternatives. And to offer quality solutions, we work in partnership with Mivo Energie, a social enterprise specialized in the distribution of energy solutions in Togo. At institutional level, we have installed a **photovoltaic system** at headquarters and in 4 of our branches, as a back up to the grid in case of power cut, to avoid using diesel generators.

Regarding **agriculture**, we conduct awareness sessions during group meetings on good agricultural practices, through a series of **training modules** developed with the support of Entrepreneurs du Monde. We try to dissuade clients from using chemicals, which are expensive, dangerous to their health, and detrimental to the soil. We promote agroecological practices, such as making your own compost, preparing natural pesticides, limiting water loss, and fighting against erosion. In our rural branches, we employ an agricultural technical adviser to provide farmers technical support on these topics. With the support of ADA, we have also initiated partnerships with local actors recognized and qualified in agroecology, such as JVE, CEFA and CADETE, in order to train producers on agroecological practices. And as part of our Storage Credit, we also make our clients aware of good practices related to the storage of cereals and legumes. Here too, we explain the risks associated with the use of chemical products to ward off pests, and highlight possible alternatives.

Regarding **waste management**, we work in partnership with Miawodo, a Togolese social enterprise promoted by Entrepreneurs du Monde which develops waste collection and recycling services. Since June 2021, we have implemented paper and plastic waste sorting in our branches and at headquarters. We also carried out a pilot project in one branch that involved training around 20 groups on the problem of plastic waste, and encouraging them to bring recycled plastic to group meetings. We offered an in-kind incentive to reward clients who recycled their plastic, and the pilot was a success, with more than 3.8 tons of plastic waste collected!

In 2021, we wanted these different initiatives to be consolidated and included in a more formal strategy for Assilassimé. With the support of the Grameen Crédit Agricole Foundation, we worked with a consultant to define our **environmental strategy**. Since then, we have also appointed an “Environment” **focal point** within Assilassimé Solidarité.

4. What are the results so far?

Since 2016, nearly 67,000 clients have been informed about energy issues. More than 8,800 Miwoé loans have been disbursed, which mean that more than 8,800 households have

improved their access to energy! We have seen that the adoption of gas cooking has particularly improved the comfort of our clients, compared to cooking with charcoal which emits harmful particles.

Since September 2018, we have educated more than 6,000 clients on good agricultural practices. In March 2021, as part of a pilot implemented with the support of ADA, 24 farmers were trained in agroecological practices, over several days. They in turn raised awareness on these practices in their own communities afterwards. We also trained over 250 producers on mechanization, to reduce their use of chemical products. Since March 2020, we have informed nearly 600 storage loan clients about good (ecological) practices in the storage of cereals and legumes. For our agricultural loan clients, we have set up a monitoring system to assess the evolution of their agricultural practices. This will allow us to see if our awareness-raising, training, and support efforts translate into the adoption of new agroecological practices.

Finally, with regards to waste management, after the success of the first pilot, a second branch joined the program that encouraged clients to recycle plastic waste.



Assilassimé Solidarité's beneficiaries can adopt gas kits to cook without emitting harmful particles.

5. What lessons have you learned from these experiences?

We've had to **build our capacities** in environmental performance management. This means both informing and training internally; but also and above all knowing how to **forge partnerships** with key players, be they specialists in energy, agroecology or waste management. What is interesting is that all these experiences have allowed us to expand our network of technical partners. Thinking about environmental issues brought us closer to new, specialized partners, such as the CADETE Center, an expert in agroecology. We've also

strengthened our collaboration with government entities and programs, such as the Technical Institute for Agronomic Research and the Technical Support Council Institute. And we've been able to count on the support of our usual financial partners. Multi-stakeholder collaboration has allowed us to tackle some major issues and propose appropriate solutions.

As we have learned more, **we have refined our positioning and our activities**. On the question of waste management, for instance, I no longer like to communicate on the tonnage of plastic waste collected from groups, because I realized that we have to go further, and act more upstream, on reducing waste generation at the root. In addition to waste collection, we are thinking, for example, of actions to be carried out with restaurants owners, to reduce the production of plastic waste linked to take-away.

What is important is to **go step-by-step**, to start with the actions that seem most relevant and accessible to us, to test, adjust, and go deeper little by little. There are issues we have not yet addressed, because they are so complex. For example, we have been wanting to work on the issue of charcoal for several years now. More than 6% of our clients are involved in the sale of wood and charcoal, and despite themselves contribute to the problem of deforestation in Togo. But how instill change, and gradually discourage this type of activity? It's a sensitive topic because these same people selling charcoal are often very vulnerable. Excluding or sanctioning them would not be the solution: at best, they would obtain a loan elsewhere and continue their activities; at worst, their living conditions would be impacted. Excluding them would also present a significant financial risk for Assilassimé. For now, we are trying to act on the demand side, by promoting gas kits through Miwoè loans. But we continue to look for other relevant actions.

6. What are the next steps to improve your environmental performance?

In the coming weeks, we will formalize Assilassimé's environmental strategy and define a concrete action plan, which will include timeline, key performance indicators, and a distribution of responsibilities.

We are also going to implement a new project around organic fertilizers and pesticides. During our awareness sessions, we found out that many producers would like to reduce their use of chemical inputs, but that it was difficult for them to access organic inputs. We have therefore decided to launch a new project to develop production units for *bokashi* (a natural fertilizer) and biopesticides. We have just inaugurated the first two production units. By September 2022, these units will produce 200 tons of bokashi and 3,500 liters of biopesticides. Thanks to the support of the French Embassy, they will be sold to our clients at a subsidized price, in order to encourage them to test these new inputs. These inputs can of course be purchased through the agricultural loans offered by Assilassimé.

7. What would you recommend to a microfinance institution that wants to get started in environmental performance management?

Just get started! Train yourself. Make your staff aware of key environmental issues. Implement the first actions, the ones you think are the easiest to achieve. We are facing major challenges. Each of us, at his level, has the power to act. If everyone gets involved, in their own way, even if it's small things, then the impact will be visible!

Article by Jacques Afetor, Director of Assilassimé Solidarité Togo, in collaboration with CERISE.

Visit [Assilassimé Solidarité website](#) to learn more about their projects.