

PN ABX 420
ISN 97397

**Linking Microenterprise
Development and
the Environment**

**An Issues Paper and
Workshop Proceedings**

GEMINI

**GROWTH and EQUITY through MICROENTERPRISE INVESTMENTS and INSTITUTIONS
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Linking Microenterprise Development and the Environment

**An Issues Paper
and
Workshop Proceedings**

by

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September 1995

This work was supported by the U.S. Agency for International Development through a buy-in to the Growth and Equity through Microenterprise Investments and Institutions (GEMINI) Project, contract number DHR-5448-Q-82-9081-00.

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BACKGROUND

Attempts to merge the practices of environment protection and enterprise development are fettered by the perception of the fields' mutually exclusive goals and approaches. Indeed, at the extreme, environmentalists want to save the environment at all economics costs, while entrepreneurs want to encourage enterprise at all environmental costs. Yet the links between the environment and enterprise are clear and permanent. As Leitmann (1994a) notes:

Economic structure shapes environmental problems. The structure and location of economic activities affect the prevalence and severity of certain environmental problems. The important economic variables that appear to influence environmental problems are: spatial patterns of industrial location and impacts on health; the effectiveness of industrial pollution control; energy use and industrial structure; and the size and nature of the informal sector.

Because the historical linkage between the two fields has been primarily centered on regulation, the movement toward compromise and common ground has been slow. The 1992 United Nations Conference on Environment and Development broadened the discussion on the links between economic activity and the environment, and reflected an increased policy-level interest in the impact of economic activity on the environment. The conference did not, however, provide a blueprint for how to bring the two fields to a single programmatic agenda (Reilly, 1993).

In 1994, the U.S. Agency for International Development (USAID) identified protecting the environment as one of four pillars of the agency's strategy for sustainable development. Around the same time, the World Bank published "Making Development Sustainable: From Concepts to Action," in which it merged economic, ecological, and social objectives under the rubric of "environmentally sustainable development." This approach joins the economic objectives of growth, equity, and efficiency; the ecological objectives of ecosystem integrity, carrying capacity, biodiversity, and global issues; and the social objectives of empowerment, participation, social mobility, social cohesion, cultural identity, and institutional development (Serageldin and Steer, 1994).

At the policy level, USAID has not given such broad attention to the relationship between microenterprise activities and the environment. The agency's *Strategies for Sustainable Development*, which provides an outline for USAID's sustainable development strategy, only indirectly refers to the relationship between microenterprise and the environment, through such statements as "protection of the environment and careful stewardship of natural resources will not be possible where poverty is pervasive," and later in a discussion on the need to focus on local problems such as ". . . the lack of local participation and empowerment...."

Some attempts have been made to value small holder and microenterprise uses of the environment, in the valuation of nontimber forest products, for example (Grimes, et al., 1994). Such valuations are important because they both acknowledge and validate the existence and central role of small enterprises in achieving environmental objectives. In another example, a study of six southern and eastern African countries estimated that small forest-products enterprises there employ, on average, 17 of every 1,000 people (Arnold, et al., 1994).

Although there have been limited formal dialogue on and analysis of the links between microenterprises and the environment, there is some common understanding of where these ties exist. For example, it is well understood that certain microenterprises can pollute and be environmentally destructive,

such as charcoal making, which contributes to deforestation (Brugger, et al). Additionally, a study conducted by DAI found that

Although most SSEs [small-scale enterprises] are probably not involved in activities that cause significant environmental degradation, many SSEs that are involved in manufacturing do threaten the environment with pollution. Of particular concern are activities in food processing, leather tanning, textile dyeing, metal working (electroplating), and lead smelting (Kent, 1991).

On the positive side, there are microenterprises that clean up the environment or promote conservation and sustainable resource use. Microentrepreneurs are extremely resourceful when it comes to collecting and using scrap metal and discarded cans for inputs, for example. (This of course raises other issues, particularly related to food safety.) In addition, nontimber forest products provide an economic incentive to preserve endangered and protected areas. Indeed, forest products provide small enterprises with a wide variety of inputs and value-added opportunities, including those in the production of aromatics, berries and wild fruit, decorative wood, latex, honey, mushrooms, nuts, syrup, and weaving and dyeing materials (Thomas and Schumann, 1993). Limited economic opportunities for microentrepreneurs are also possible in such areas as bioprospecting, such as gathering and classifying samples, and ecotourism, as guides and food and lodging providers (Theophile, 1995). Yet, much needs to be learned about how to make these enterprises more productive and profitable, or how to introduce culture-based nonmonetary incentives that compensate for low financial return.

Several programmatic efforts have linked certain environmental issues with microenterprise development. Among these are waste management, game management, and special forest products. In the area of protected area management, considerable headway has been made in southern Africa. Zimbabwe's CAMPFIRE program (Communal Areas Management Programme for Indigenous Resources), for example, was in part designed to allow communities to benefit directly from the natural resources within communal areas. This objective was based on the idea that the unit of ownership should be the unit of production, management, and benefit. In addition, USAID/Madagascar has an environmental project whose primary focus is to integrate conservation and development activities. One activity will entail developing a credit program for people living in protected areas.

As these examples suggest, practice at the field level is moving ahead without guidance and support — and, some might argue, interference — from the program and policy level. As a consequence, the above activities are being pursued without the benefit of a shared environment-microenterprise forum. In part this is because institutional structures tend to foster the separate pursuit of environmental activities and microenterprise development. This is true even though microenterprise and environment practitioners are struggling with a variety of overlapping issues dealing with management, quality control, methodologies, and subsidy dependence. As a result, it is difficult for ideas and best practices from one field to spill over to the other.

Knowing that there are numerous activities and issues that do or could link the fields of environment and microenterprise, the USAID Office of Microenterprise Development, along with the USAID-sponsored Growth and Equity through Microenterprise Investments and Institutions (GEMINI) Project, hosted the "Microenterprise and Environment Expert Workshop" on March 24, 1995, to bring together experts in the fields of microenterprise and the environment. The findings from this workshop are discussed below.

OVERVIEW OF THE WORKSHOP

The "Microenterprise and Environment Expert Workshop" brought together 32 people from across and outside of USAID. Among the participants were representatives from the World Bank, the Peace Corps, the U.S. Department of Agriculture, nongovernmental organizations (NGOs), think tanks, development consulting firms, and social investment funds. Within USAID, participants came from the Office of Microenterprise Development, the Environment Office, the Urban Programs Office, the Bureau for Policy and Program Coordination, and regional bureaus. (For a list of participants and the workshop agenda, see annexes A and B, respectively.)

The workshop verified that the areas of overlap between the fields of microenterprise development and the environment are extensive and involve such issues as promoting microenterprises that support the environment, such as ecotourism and nontimber forest-product production, and decreasing the polluting aspects of some microenterprises. One avenue discussed for achieving the latter would involve creating "microenterprise parks" for polluting enterprises such as tanneries and battery recycling plants where effluent can be efficiently filtered and treated. Other areas of overlap between the two fields include linking renewable energy sources with microenterprise growth and linking credit with the promotion of environmentally sound practices.

Obstacles to working together include different time frames (enterprise specialists work on a shorter time horizon than do environmental specialists) and locations (enterprise specialists tend to focus on urban areas). Other barriers are more institutional, such as the lack of shared communications networks, the use of different terminology, and the absence of programs that provide a mechanism and funding for linking the two fields.

Workshop participants generally agreed that, to date, there is insufficient proof that environmental programs have provided enough economic incentive to reduce environmental degradation, with direct payment schemes being the possible exception. Thus, for most people, it still pays more to destroy the environment than to preserve it (Simpson, 1995).

LESSONS FROM THE RESPECTIVE FIELDS

The basic premise of the "Microenterprise and Environment Expert Workshop" was that, by working together, experts from the fields of microenterprise and the environment can identify areas and methods for programmatic collaboration. To foster collaboration, it is important to share the lessons each field has already learned. As a starter, a few of these hard-earned lessons are presented below.

Microenterprise Lessons

Three relevant lessons emerge from the microenterprise field. First, from the area of microfinance, a key lesson is to *begin with a goal of financial self-sufficiency*. Microfinance programs that focus on self-sufficiency from the beginning have the greatest chance of achieving subsidy independence within a reasonable period, say three to five years. This is a major challenge in any case, and no less in the area of environmental enterprise development. Two questions emerge: 1) How can one design financially self-

sufficient incentive-based programs to accomplish environmental goals? and 2) Is this even a feasible option?

A second important lesson from microfinance is *not to try to "do it all."* The adage "If you are everything, maybe you are nothing" holds true. Finance programs that have spread themselves too thinly, covering financing, technical assistance, marketing, and beyond, fatally strain their financial and human resources.

Finally, it is important to *work with established businesses*. A business plan does not determine how, in the end, a business truly will operate. By working with established businesses, chances for success are greatly increased.

Environmental Lessons

From the environmental field, two lessons stand out. First, *environmental management is complex*. Environmental management involves a wide array of actors who cross sectors with sometimes competing interests, such as agriculture, forestry, tourism, manufacturing, and government. Further, centrally determined policies and regulations may not be enforceable at the local level. For example, in Zambia, safari hunting yielded about \$350,000 per year in the mid-1980s, but less than 1 percent of the safari hunting revenue was returned to support local village economies, and only a tiny amount went toward wildlife management costs. As a result, there was no local incentive to enforce antipoaching laws. In fact, local villagers gained from poaching when they were given the poached meat to eat (McNeely, 1988, p. 184). Further complicating the task of environmental management is the fact that economic incentives targeted to a single resource do not necessarily protect the ecosystem of which the resource is a part.

A second environmental lesson (and challenge) is that *the financial or human resources needed to address environmental problems may exceed the resources available within the area affected*. This means that environmental problems cannot always be addressed locally without drawing on outside financial or technical resources. In recognition of this condition, solutions or approaches to environmental problems can be categorized as *in situ* (at the site) or *ex situ* (outside of the site), thereby providing a target area for program intervention.

SUCSESSES FROM THE RESPECTIVE FIELDS

The following are examples of successful approaches to microenterprise or environmental activities. Some of these come from workshop participants and others are examples found in various newsletters and reports. These examples are illustrative and are by no means all-inclusive. In total, they remind the development community that difficult problems have been addressed through creative solutions.

Community Consultations — The World Bank has conducted consultations with stakeholders in Ghana, Indonesia, Poland, and Brazil during which priority areas for action and strategic options have been identified. These have included green space, waste management, pollution control, environmental education, and the need for public/private partnerships. Source: Leitmann, 1994a.

Community Economic Development — In Thailand and Jamaica, local community members (teachers and farmers) were hired and trained as "parataxonomists" to help in conducting plant and animal

inventories in protected areas. Some of the individuals later went on to form tour and trail guide companies to assist local visitors in the protected areas. Sources: Phil Church, USAID; Anicca Jansen, USAID.

Community Management — Under the Orangi Pilot Project (OPP), organizations were developed in squatter settlements in Karachi, Pakistan, to provide and operate an affordable sewerage system. As the power of the OPP increased, the organizations were able to pressure the municipality to provide municipal funds for the construction of primary and secondary sewers. Sources: Bartone and Benavides, 1993; Varley, 1995.

Credit — The Metropolitan Environment Improvement Program (MEIP), established in 1989 by the World Bank and the United Nations Development Programme, is developing a pilot credit program in Indonesia for small business and environmental improvement. Source: MEIP.

The Solar Electric Light Fund Project with the Centre for Renewable Energy in Kathmandu helped Pulimarang become the first photovoltaic-powered village in Nepal. Users purchased solar electric units with loans from a revolving credit fund managed by their village solar committee. Source: *SELF News Update*.

The Food and Agriculture Organization of the United Nations has suggested the need for all banks and other financial institutions that lend to the agriculture sector to establish an in-house environmental department that would screen loans using an environmental impact assessment. Source: Gudger and Barker, 1993.

A model being followed in countries such as Peru, Bolivia, Colombia, and Costa Rica assists the start-up of microenterprises by means of technical assistance and access to commercial loans. The experience has been good with regard to loan repayment and continuity. Sources: Carl Bartone, the World Bank; the Cooperative Housing Foundation.

Cross-training — The Belize Enterprise for Sustained Technology (BEST) Project was established in 1985. It provides training and technical assistance to low-income people in business management and enterprise development, natural resource management, and women's programs. Source: Katalysis North/South Development Partnership.

Direct Incentives — In Pakistan and Jamaica, special tax and tariff dispensations have promoted the introduction of energy conservation measures such as more efficient use of fluorescent lighting in shops and offices and the use of alternative energy from solar water heating in hotels and homes. Source: Phil Church, USAID.

Ecotourism — Professionals in this hospitality industry include support guides and microentrepreneurs who cater to tourists. These small entrepreneurs can be linked to larger markets via, for example, hotel chains. Source: Theophile, 1995.

Environmental Investment Funds (Alternative Energy/Products from Waste) — The Environmental Enterprises Assistance Fund is a nonprofit organization that has affiliates in Costa Rica and Indonesia and is active in Poland, Mexico, the Dominican Republic, and the Philippines. It provides loans and equity capital to environmental businesses that serve as "on the ground" models for the local investment community. It has funded a supplier of solar panels in rural areas (to replace kerosene) and an activated-

carbon manufacturer who gets carbon from discarded coconut shells. Source: Tammy Newmark, Environmental Enterprise Assistance Fund.

Export — Seeds of Change, supported by Cooperación para el Desarrollo del Occidente (CDRO) Guatemala, produces organic seeds and provides farmers with information on international standards for soil preparation and growing, harvesting, and processing seeds. It is also exploring the production of open pollinated heirloom/traditional seeds. Source: Katalysis North/South Development Partnership.

Flexible Manufacturing Networks — A flexible manufacturing network is a group of two or more firms that come together on a shifting basis to produce and/or market products more effectively than they could alone. Networks jointly produce products to meet large orders, or to produce a more differentiated product. Sources: Holley, 1993; Anicca Jansen, USAID.

Grants — The Biodiversity Conservation Network (BCN) is another effort to link enterprise and the environment. The primary goal of BCN's grants program is to support initiatives that conserve biodiversity within the context of meeting economic and social needs. Source: BCN flyer.

Industrial Estates — The city of Leon, Mexico, has initiated a program to relocate tanneries to an industrial estate where effluent (total dissolved solids being the primary concern) can be treated. The treatment plan will be financed with grants from state and federal funds, covering 70 percent of the total cost. The remaining expense will be financed by tanners and the local water and sewage utility. Source: Bartone and Benavides, 1993.

Licensing — In Costa Rica, the national park service can now issue licenses to the highest microenterprise bidders to operate restaurants, lodging, and craft concessions in and around national parks. Source: Phil Church, USAID.

Partnerships — Laboratory analyses by high-tech firms can identify new uses of nontimber forest products for local groups in the field. The problem is, such analyses do not address issues such as taste and market demand. Source: Karen Ziffer, Conservation International.

Product Certification — Forests of the World (FOW) is a new, U.S.-based limited liability company that produces "Forests of the World Seed Collections: Tropical Seeds of Costa Rica." The company collects and markets tropical seeds of various plant species through educational product lines and craft/novelty kits. Revenues will be used to support the development of a certification program for nontimber forest products. Source: Marc Dreyfors, FOW.

Recycling Cooperatives — Good examples of recycling cooperatives exist in Cairo (the zabaleen for collection and recycling) and Ciudad Juárez, Mexico (waste separation and recycling at a landfill). There, scavenger groups have been organized into cooperatives to improve both working conditions and environmental management. In both cases, formal arrangements have been developed between the cooperatives and city officials. Education and technical assistance, as well as access to credit, are key inputs provided by external agents. Source: Carl Bartone, the World Bank.

Resource-based Microenterprises — In 1985, Thailand's Appropriate Technology Association promoted natural dye weaving in 10 villages in northeast Thailand. The project included women's leadership training, dying techniques, a revolving loan fund, silk worm and mulberry tree raising, pattern development, and weaving techniques. Source: Global Assembly of Women and the Environment.

Through its support for reforestation and farm forestry in Pakistan and Costa Rica, USAID has encouraged the formation of local tree nurseries that employ both men and women in producing seedling stock sold to both project and nonproject participants. Source: Phil Church, USAID.

Social Marketing — In June 1993, the Alliance Femmes et Environnement launched a 22-month pilot project to elicit public support for and promote local participation in recycling. The alliance distributed blue containers for nonorganic, nontoxic waste and green containers for organic waste. The municipal government collects the waste, composting the organic and sorting the nonorganic for recyclable materials. Source: Project in Development and the Environment (PRIDE) Workshop Report, 1994.

Technological Change — Traditional brick kilns in Mexico formerly were fueled by polluting debris, including used motor oil (the negative side of recycling). Through a package of assistance, including education, redesign of brick kilns, and credit, brick makers have increased the use of cleaner fuels, such as propane, from 15 percent to 50 or 60 percent. Source: Allen Blackman, Resources for the Future.

The National Renewable Energy Laboratory (NREL) reports that microenterprise activities increase and become more profitable with the introduction of renewable energy because entrepreneurs can use lights to work at night and broaden their activities to include, for example, ice-making and solar powered irrigation pumps. Source: Kristi Phillips, Renewables for Village Power Program, NREL.

Trade and Price Policy — The Development Strategies for Fragile Lands (DESFIL) Project has synthesized case studies from Bolivia, Ecuador, and Costa Rica in order to understand trade and price policy effects on forest depletion. Source: DESFIL work plan.

Waste Management — Association Je Recycle is an NGO in Morocco that collects paper weekly from more than 50 offices in the Rabat area and sells paper to a manufacturing plant. The association uses money to run the program, to outfit collectors, to distribute information on paper conservation, and for interest-free microcredit to purchase collection carts. Source: Project in Development and the Environment (PRIDE).

Technical and financial assistance is being provided to microenterprises that utilize and/or generate hazardous materials. The assistance is aimed at either providing collective treatment facilities (involving either relocation or provision of waste collection systems), or introducing good housekeeping or cleaner production. The most successful case of the first form of assistance is taking place in Hong Kong; examples of the second have been reported in Hong Kong and India. Source: Carl Bartone, the World Bank.

PROGRAM CHALLENGES

Workshop participants identified a number of challenges they face in their environmental and microenterprise programs. To a great extent these challenges were common to both groups.

General Environmental Challenges

The workshop revealed that environmental experts are particularly challenged to identify cost-effective or, at a minimum, economically feasible projects that provide the right incentives to the right

people. The externalities inherent in environmental problems make this perhaps the biggest challenge environmental experts face.

Because of the externalities and scale of environmental problems, solutions have tended to come from the top down, which has limited the success and effectiveness of environmental programs. In response to this, great effort has emerged to foster community involvement in environmental management. Mechanisms such as economic incentives, however, have not been great enough to outweigh environmentally harmful activities such as poaching and deforestation. So, in order to increase effectiveness, environmental specialists are challenged to identify economic activities that have a greater rate of return and to change attitudes and behaviors so that intangibles are calculated into the benefits of protecting the environment.

The extreme views that some environmentalists hold have, in some cases, made finding a middle ground between economic gain and environmental protection difficult. For example, one solution posited for forest protection is managed forestry, a method some groups oppose because it entails cutting trees. Opponents to managed forestry argue that no trees should be harvested.

The development and marketing of nontimber forest products and uses (such as ecotourism and the harvesting of special plants) is another approach to protecting trees and forests while encouraging enterprise. However, the returns on such products tend to be quite small. Complicating matters even more is the fact that those who benefit from the harvesting of trees may not always be the same as those who benefit from nontimber forest uses.

General Microenterprise Challenges

On the other side, microenterprise specialists are attempting to reach a very large group of people who work on an extremely small scale. This makes achieving economies of scale, both for microentrepreneurs and microenterprise programs, a major challenge. Microentrepreneurs face severe market constraints. They tend to work in oversaturated markets with poorly differentiated and low value-added products, and they generally serve a local, low-income market.

NGOs that work with microentrepreneurs have to balance the provision of financial and nonfinancial services. Providing nonfinancial services such as marketing assistance places a drag on financial programs, but the alternative — mismanagement and poor business practices — prevents microenterprises from achieving their full potential.

Workshop Findings

The challenges mentioned during the expert workshop fell into three general categories: technical, economic, and social obstacles. The categories are not mutually exclusive, and can be used to help determine approaches for finding solutions. In an attempt to find the opportunities inherent in all obstacles, each item has been reworded as a challenge.

Technical Challenges

Product and Service Development

- Translate environmental awareness into income-generating activities;
- Identify environmentally sound technologies with a high rate of return;

- Improve the quality of services and products; and
- Develop mechanisms for quality control.

Management Capacity

- Improve skills and methods for monitoring and evaluating impact;
- Improve skills in planning and organizational development;
- Structure service delivery and training to bring together the microenterprise and environment fields;
- Transform user groups into legal entities (also a property rights issue);
- Develop monitoring systems that could be used as local management tools;
- Develop measures for project outcomes;
- Define and value success;
- Inventory resources in order to better manage and conserve them;
- Find appropriate institutions and delivery mechanisms; and
- Improve NGOs' ability to manage the process of service delivery.

Financial Viability

- Finance large up-front costs;
- Finance ongoing activities; and
- Identify commercially viable activities.

Economic Challenges

Property Rights

- Set up projects with a mechanism for local decision making;
- Balance the right to use the land with the need to protect it /balance short-term versus long-term benefits;
- Identify and manage stakeholder interests (for example, those of the government, the community, and the business arena);
- Identify and respect ownership rights with respect to resources;
- Deal with "turf" issues, particularly in working with local municipalities; and
- Develop a mechanism for user groups that are not legal entities.

Externalities

- Internalize the public cost of programs;
- Identify proper geographic boundaries (such as for non-point-source pollution); and
- Change the harmful behavior of microenterprises (through incentives or regulation).

Economic Viability

- Factor in the costs of monitoring;
- Identify economic activities that have a higher return than the environmentally damaging activities they replace;
- Identify new markets;
- Link domestic and international market needs and interests;
- Move away from subsidy dependence;
- Develop profitable and economically sustainable pollution control activities; and
- Do cost-benefit analyses of different solutions.

Economies of Scope and Scale

- Develop comprehensive, multifaceted projects;
- Identify large-scale solutions;
- Develop a mechanism for dealing with multiple interventions;
- Achieve a scale sufficient enough to make an impact; and
- Define the community to match the project.

*Social Challenges**Beliefs and Attitudes*

- Identify individual beliefs and disincentives within a communal system;
- Inform and educate people who have control over resources;
- Decrease the social stigma associated with some jobs (such as collecting garbage and recycling);
- Recognize that some people do not respond to market incentives;
- Recognize cultural and language barriers; and
- Increase the local value of conservation.

Politics

- Anticipate conflicts with political interests when a program becomes successful;
- Accurately assess the political power of people and ideas that are on the margin;
- Increase the transparency of the local decision-making process; and
- Accurately assess the honesty and reliability of brokers.

SETTING A COMMON AGENDA FOR THE ENVIRONMENT AND MICROENTERPRISE

The workshop aimed to address and answer five questions regarding the intersection and common agenda between microenterprise and environmental programming. These five questions were as follows:

1. What program opportunities and hurdles do we share?
2. What strategies can we use to draw from the expertise and experience of the two sectors?
3. What tools can we use in pursuing these strategies?
4. What are the greatest barriers to collaboration between the two sectors?
5. Where can the linkages between the two sectors provide the greatest positive effect? (or. Where should we focus our programming attention?)

The following are answers that emerged from the workshop.

*Question 1. What program opportunities and hurdles do we share?***Opportunities**

Geographic Focus — Because microenterprise program activity tends to be concentrated in urban areas, it was suggested that urban locales would be the most cost-effective places to work together. Furthermore, most workshop participants agreed that the focus should be on the field, where the information, experience, and needs lie, and that it is at this level that the most important collaboration between microenterprise and environmental activities will take place.

Key Enterprises — There was no real consensus as to which enterprises should be targeted. While some argued that the number of key polluting enterprises is really quite limited and could be tackled, others argued for a focus on enterprises that use natural resources as inputs. However, it was pointed out that creating product demand that exceeds the renewability of resources could cause greater environmental harm than benefit.

Others argued that the focus should not be on specific enterprises at all, but on creating a favorable enabling environment that would foster the emergence of appropriate microenterprises. Also, rather than support a particular enterprise, it was suggested that effort should be put into identifying growth areas and new market niches, such as uses for environmental wastes. Finally, workshop attendees recognized the need for broad-scale public education and social marketing that creates a demand for environmental services and goods.

Partnerships — Successful collaboration requires building partnerships between public and private sector actors and between those working in microenterprise development and the environment. Other partnering mechanisms include linking large enterprises with microenterprises, and fostering collaboration among multiple institutions at the local level.

Hurdles

Financing — Financing is an eternal concern, no less so in the current environment. Collaboration between the two fields does add a cost factor, in terms of both time and money. In addition, there is the need to identify financing resources at the enterprise and program levels. No one attending the workshop was aware of any current program that fosters collaboration between microenterprises and environmental NGOs.

Old Habits — There was a certain recognition that the initiative to support the link between microenterprise and the environment runs the risk of imposing yet one more donor-driven idea on practitioners in the field. In order to overcome this concern, it will be necessary to involve people at the field level in any program design. Additionally, in the microenterprise field, great attention (if not effort and momentum) is being directed toward moving away from subsidy-dependent programs. Another challenge, then, is setting up new programs that will not depend on donors. Finally, there remains the need to overcome mistrust between the two fields.

Legal and Policy Climate — Public policy, regulations, land use planning, and zoning are all areas that affect microenterprises. In some cases, policies and regulations put the environmental and microenterprise fields at odds with one another. The only way to tackle this problem, attendees agreed, is to design policies and regulations jointly. Industry associations may be a vehicle for finding a middle ground in this area.

Question 2. What strategies can we use to draw from the expertise and experience of the two sectors?

Communication — Workshop participants suggested that microenterprise and environmental organizations need to get together more often, as was done in the workshop, to share development experience and relevant expertise. Beyond that, some suggested that microenterprise and environmental organizations together should talk with large industries. Also, cross training (such as channeling environmental technical assistance through microenterprise NGOs or channeling microenterprise technical assistance through environmental NGOs) was seen as an effective means of sharing information. Attendees also suggested that

industry associations or input suppliers might also be appropriate vehicles or intermediaries for providing training and technical assistance.

Technical Assistance — Ideas for technical assistance to make microenterprises more profitable included developing technologies that would 1) help microenterprises curb their pollution and 2) create and promote market opportunities for environmental activities. Some attendees suggested that experts from the microenterprise side could provide training to environmental groups on subsidy reduction and cost recovery. Conversely, environmental experts could provide environmental education to microenterprises and related associations.

Policy and Regulation — It was suggested that policy issues that are relevant to both sectors should be pursued and researched. Further, workshop participants pointed out that the experiences from one sector could be used to benefit the policy environment for the other. The focus, it was suggested, should not be on control of microenterprises, but rather on identifying and establishing enabling conditions for environmentally sound microenterprises. Attendees thought it important to establish industry standards for microenterprises, perhaps to the point of creating a "green seal" or other standard for products and services. Finally, conferees recognized that some people engage in polluting microenterprise activities because they have no alternative. For those people, it was suggested that efforts be made to support their search for alternative employment.

Joint Methodologies — Workshop participants noted that potential areas for joint methodologies are the development and improvement of service delivery in both sectors. Also, attendees suggested that joint research be conducted to help identify new products and markets, and to measure and monitor their impact. In order to jump-start these efforts, attendees called for a mechanism to support collaboration and joint-ventures between environmental and microenterprise NGOs.

Social Marketing and Education — Social marketing and education campaigns were identified as a mechanism to build public awareness and drive market opportunities for microentrepreneurs who provide environmentally sound products and services. Included in this, as mentioned previously, could be the development of a "green seal" or other standard for products and services. Some attendees argued for the education of consumers, while others called for environmental education directed at microenterprise owners and workers. Along with such educational efforts, said participants, is a need for advocacy on behalf of microentrepreneurs who support the environment.

Waste and Buffer Zone Management — Workshop participants saw waste management, buffer zone management, and polluting enterprises as key areas on which to focus. According to attendees, waste management includes privatization of municipal services with the creation of a niche for microenterprises and urban recycling.

Although participants identified buffer zone management as an important issue from the environmental side, they recognized that it has been difficult finding a cost-effective/cost-recovering approach to such management. Some conferees saw ecotourism — with the involvement of small enterprises — as one possible avenue, but said it offers limited economic opportunities.

*Because the number of polluting microenterprises is actually quite small — limited to perhaps 15 types of enterprises — workshop participants viewed these enterprises as ones that could realistically be reached.

Financial Services — Attendees also recognized the microenterprise field as having expertise in microfinance and household credit, as well as cost-recovering price setting, which could be used to meet environmental objectives.

Question 3. What tools can we use in pursuing these strategies?

Workshop participants identified the following tools as useful in linking issues related to microenterprise and the environment:

Policy Reform

- Zoning
- Regulations

Training Workshops

- Case study reviews
- Workshops on assessment tools (see below)
- Issue-specific workshops (on topics such as full-cost pricing)

Standards and Definitions

- Environmentally determined standards
- Green labeling/product certification
- Pricing policies

Assessment Tools

- Environmental impact assessments
- Inventories
- Surveys
- Rapid assessment approaches
- Participatory methods
- Subsector analyses

Financial Support

- Support for research and development
- Support for projects meeting both microenterprise and environmental criteria
- Support to link microenterprise and environmental activities, creating "virtual" projects
- Credit programs
- Direct payment schemes

Question 4. What are the greatest barriers to collaboration between the two sectors?

Many of the barriers identified here pertain specifically to USAID, given its structure, history, and reward system. These barriers pertain less to NGOs, which have been able to work in the field on a generally smaller scale in developing and implementing integrated programs.

Institutional Barriers — Workshop participants identified four institutional barriers that hinder collaboration: a general lack of communication and information exchange; a bureaucracy that does not

support working together; general compartmentalism of programming; and few mechanisms for collaboration.

Financial Barriers — Three financial barriers lead to poor collaboration: budget constraints and competition for resources; the high cost of producing environmentally sensitive products; and policy and market distortions that hinder the profitability of potential solutions.

Geographical Barriers — Two types of geographic barriers pertain to all institutions attempting to combine microenterprise and environmental programming. First, as noted earlier, microenterprise experience is concentrated in urban areas, while many environmental programs are of a rural nature. Second, the market for environmentally sound products is primarily outside of developing countries, far from the locus of implementation. This requires institutions to assume a larger vision and programmatic reach to accomplish their goals.

Philosophical Barriers — Environmental and microenterprise specialists must overcome three philosophical barriers in order to facilitate collaboration between the two sectors. These barriers are related to the legitimacy of the profit motive or lack thereof; a general willingness to bear risk; and the time period over which benefits are to be realized.

- **Profit Motive/Mistrust** — This is an inherent conflict between the principles of the two sectors. The key question underlying the conflict is, Can microenterprises pursue a profit at the same time they self-regulate in the interest of conservation?
- **Risk Aversion** — Microenterprises are financially unable to move into new, untested markets.
- **Time Horizon** — A conflict exists regarding expectations and time frames in the two sectors. Microenterprise programs are expected to achieve sustainability within three to five years, while conservation programs need much longer time frames to achieve an impact, much less sustainability.

Question 5. Where can the linkages between these two sectors provide the greatest positive effect? (or, Where should we focus our programming attention?)

Workshop participants identified two general areas of overlap between the two sectors: at the policy level and at the program level. Participants suggested the following means of maximizing program effectiveness:

Policy Level

- Develop policies and regulations that support the environment via microenterprise activities;
- Clarify property rights issues that impede both microenterprises and environmental concerns;
- Provide education and training that reinforce both microenterprise and environmental goals, such as workshops on quality control and property rights;
- Garner and balance public and private support for the two sectors;
- Identify shared stakeholders; and
- Work with business and industry associations to develop policies and regulations.

Program Level

- Promote economic incentives for the poor to conserve natural resources;
- Support financial services that enable microenterprises to be more environmentally friendly;
- Work collaboratively with local institutions, such as the local government;
- Monitor microenterprise's effects on the environment;
- Identify areas where microenterprises conserve or harm the environment;
- Identify pollution issues that microenterprises can solve;
- Identify solutions for polluting microenterprises such as tanneries and battery recycling plants (for example, microenterprise parks);
- Manage microenterprise production to maximize conservation and appropriate resource use; and
- Use microenterprise indicators to show the impact of environmental programs.

In prioritizing the various options, workshop participants identified four general areas where initial collaboration would bring the greatest benefits.

Education and Awareness — Participants agreed that education and awareness should be promoted at all levels — from broad-scale social marketing and education on the environment and the role of microenterprises at a national level to cross training at the field level for microentrepreneurs and environmental workers. Topics include credit and marketing at the enterprise level, and monitoring and oversight at the program level.

Pilot Projects — Participants generally agreed that successful trial projects are needed that demonstrate how the two fields can work together. Conferees determined that the best place to do this is in urban areas where economic activities are concentrated.

Field-based Collaboration — Participants determined that building linkages among all the players in the field is another key aspect of initial collaboration. Conferees said an effective approach would be to link at the local level groups including environmental groups, entrepreneurs, and the local government. Participants also noted the value of linking large- and small-scale businesses, such as large hotel chains and small ecotourism enterprises.

Lobbying for Policy and Regulatory Changes — Participants said property rights, zoning, and credit all heavily influence microenterprises in the environment field. Consequently, they said it is important to change national-level perceptions, policies, and regulations to enable microenterprises to move into environmentally related businesses or to access the information, resources, and political support they need to act in a more environmentally sound fashion.

IMMEDIATE NEXT STEPS

Participants identified two steps to take as the logical follow-up to this workshop: hold additional workshops and training and build communication channels.

Hold Additional Workshops and Training

Participants said that holding workshops with topics of interest to both the environmental and microenterprise field staff is important. Such topics could include management issues, monitoring and evaluation, property rights, or any of the number of topics identified in the "Program Challenges" section of this report. Because environmental impacts can be difficult to measure or take years to occur, another possible topic would be the use of microenterprise indicators to measure the impact of environmental programs. The workshops could also be a forum for sharing, at the field level, success stories from the two sectors. Participants emphasized that workshops should be held in the field and should be designed specifically for field staff. In addition, participants noted, cross training could be implemented, with microenterprises learning about environmental issues, and environmental organizations learning from microenterprise programs.

Build Communication Channels

Participants identified communication at all levels as the second key step in building a linkage between the fields of microenterprise and the environment. To begin with, it was decided that there currently are a number of vehicles available for sharing information. These include announcing microenterprise and environmental activities in the respective newsletters of the two disciplines. Participants offered the SEEP newsletter as an example of a place to start.

Participants also suggested electronic bulletin boards and e-mail as vehicles of exchange to announce the availability of resources and opportunities to do joint activities. In addition, some suggested that experts from the field of microenterprise and the environment jointly author articles on topics that bridge the two fields.

Since the workshop, a number of possible areas of study, application, and replication have emerged. These include credit programs linked to protected area management; economic uses of sawmill waste (hardwood "offcuts"); and the linking of microenterprises in the United States with those in developing countries (for example, forest product collection in Costa Rica with packaging in the United States). At this writing, Kristi Phillips of the National Renewable Energy Laboratory is preparing a bibliography on environmental and microenterprise issues.

There exists a broad array of possibilities for linking microenterprise and the environment, but to do so we need a mechanism for sharing information across the two areas and between the field and central offices. As noted above, joint workshops in the field seem to be the place to start. These workshops could be shaped around technical issues, but the goal would be to develop relationships in the field between microenterprise and environmental NGOs and other actors.

Responsibilities at the central level, to be shared by environmental and microenterprise individuals and groups, would be sponsoring field-based workshops, identifying or creating resources for joint activities, serving as a vehicle for sharing information, and bringing about policy change. Responsibilities at the local level, to be shared by environmental and microenterprise NGOs and actors, would be developing and implementing activities and providing information on these activities to central information points.

The "Microenterprise and Environment Expert Workshop" revealed a genuine interest in linking efforts in microenterprise and the environment, and showed that there are already numerous examples of

such intersectoral activities. (See Annex C for a list of participant comments concerning the workshop.) Finally, although the two practice areas have their differences, they share technical needs and a concern for the well-being of people and the environment, which provides a strong platform for working together.

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Forests of the World, P.O. Box 2693, Durham, NC 27715. Contact: Marc Dreyfors, President. Tel./fax: 919-419-8355.

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ANNEX A
WORKSHOP PARTICIPANTS

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ANNEX B
WORKSHOP AGENDA

25-

March 24, 1995
Sheraton-Carlton Hotel, Mount Vernon Room
923 16th & K Streets, N.W., Washington, D.C. 20006

| | | |
|---------------------------|---|---|
| 9:00-9:30 a.m. | Continental Breakfast | |
| 9:30-10:00 a.m. | SESSION ONE: Introduction Welcome | Elisabeth Rhyne, Director USAID, Office of Microenterprise Development |
| | Microenterprise Programs | Elisabeth Rhyne |
| | Environment Programs | Glenn Prickett, USAID, Office of Policy and Program Coordination |
| | Introductions/Agenda | Rachel Peterson, Facilitator, DAI |
| | Preliminary Issues | Anicca Jansen, USAID, Office of Microenterprise Development |
| 10:00-10:45 a.m. | SESSION TWO: Identify "Key Issues" Faced by Each Sector | |
| 10:45-11:00 a.m. | Break | |
| 11:00 a.m.- 12:30 p.m. | SESSION THREE: Obstacles, Successes, and Overlap (Discussion/Brief Informal Presentations) | |
| 12:30-1:30 p.m. | Lunch | |
| 1:30-2:00 p.m. | Brief of Other Potential Issues | Elisabeth Rhyne |
| 2:00-3:00 p.m. | SESSION FOUR: Opportunities for Collaboration (Small Group Activity) | |
| 3:00-3:20 p.m. | Break (Coffee and Cookies) | |
| 3:20-4:00 p.m. | SESSION FIVE: Small Group Presentations/Answers to Questions | |
| 4:00-5:00 p.m. | SESSION SIX: Conclusion: The Bottom Line | |
| 5:00 p.m. | Closing Remarks | Anicca Jansen |

ANNEX C
WORKSHOP EVALUATION

1. How did this workshop help you to understand the linkages between the microenterprise and environment sectors?

- Better understanding of MED best practices and where they can contribute to improving environmental conditions.
- It really emphasized the extent to which the microenterprise office has a strong desire to bridge the present gap between the environmental and finance projects. This is a very important link which is being established.
- The strong point was the participation of a wide variety of people with an equally broad base of experience. If I had a suggestion it would be that project experience might be described in greater depth.
- It was great to hear all the examples from the field.
- Great to have so many diverse participants.
- Mainly by stepping out of my familiar paradigm and thinking about the nexus.
- Quite a lot. I had a better understanding of the issues facing sectors other than the ME sector.
- Very helpful to find out about a variety of different types of projects linking MEs and ENV, and the ideas about how to proceed.
- Breadth of discussion, different methods, discussion on microenterprise techniques, and the articulation by others of issues I have only begun to think about.
- Exposure to key issues in the two sectors and big ones like "sustainability" in ME programs vs. biodiversity concerns, and sharing (or the inability to do so) impact in those kinds of programs.
- It clarified the priorities/concerns/barriers faced by the env. projects that need to be accounted for by ME programmers/strategists if the two are to work together.
- Getting the perspective of the environmental PVOs and USAID offices gave a fresh view of development issues.
- There is a lot more to do. But there is also a lot of potential!

2. Did the workshop touch on all of the issues you felt needed to be addressed? If not, what was missed?

- As an "urban" practitioner, I felt brown issues were dealt with satisfactorily. But I came away with the impression that the "green" linkages were not explored at the same level of understanding.
- I think the broad range of participants ensured that a wide spectrum of issues would be discussed. Being an environmentalist, I would have liked an intro to the basics of microfinance. Also, some of the basic ideals of environmental management and ethics could have been discussed. Overall, though, there was very good coverage.
- Yes, although I would have liked to see more in-depth consideration of conservation and effectiveness.
- The synthesis of other issues. There was very little mention of other sectors (health, housing, etc.). I realize it wasn't the focus of today's session, but it's not enough to integrate environment and ME if you forget health. There are opportunities in the area of convergence.
- I would have been happier if a more concrete proposal could have been developed for follow-up.
- Yes, almost all. What may have been needed was to address issues affecting specific subsectors' studies or exports, both traditional and nontraditional (e.g., forestry).
- For the most part, yes. I felt that, as often happens in such settings, difficult issues were neglected (e.g., the inherent conflicts between economic development and environmental protection).
- Issues missed: Policy environment required; institutional structures and patterns as obstacles.

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- I came in with an agenda of issues needing to be addressed. The diversity of the crowd brought up a great deal of these issues relevant to ME programs which were useful to our purposes. It did spark interest in learning more and continuing the discussion.
- We did not address the environmental issues that impact the success/failure of ME development.
- Didn't cover the issue of the money and mechanisms needed to really make something happen. Also didn't cover the big picture regarding governance/finance/political constraints.
- Yes, a full day, well organized, was ample time.
- Yes, many of them — institutional issues could have been explored, but maybe it's too early for this.

3. How were today's sessions effective/not effective in clarifying the intersection between microenterprise and environment issues? Which session did you find most useful? Why?

- (Sessions) very effective, especially the session on strategies for collaboration (the working groups).
- Both the small and large group discussions were most fruitful in my opinion. I think it was unnecessary and perhaps a little diminishing to require every participant to provide a case study. (Editor's note: Participants were asked to give an example, if they wished, of *a success and an obstacle* that a project they were familiar with had faced.)
- Most effective was the breadth of experiences; least effective was the necessity of jumping from issue to issue. The "describe-the-projects" (*the success-obstacle session*) was the most useful.
- People ranged back and forth between discussion and project level and broader sector level - could have directed the discussion explicitly at both areas.
- The lessons learned lecture and the breakout groups were effective; the questionnaire for the breakout groups was ambiguous (can you tell me the difference between a barrier and a hurdle?).
- The afternoon sessions were more useful in the sense of identifying linkages between the sectors.
- I thought that people's descriptions of their work (*the success-obstacle session*) were very helpful.
- Probably requires more time and smaller groups but this was a good start. I enjoyed the small group discussions the most, although the morning session was quite rich with examples (*the success-obstacle session*). Late afternoon session was difficult to participate in and seemed dominated by USAID programmatic concerns.
- Highlighted so many thoughts and issues and provided much inspiration for more creative thinking on how the two sectors can be combined/coordinated. There was too much to catch, so I look forward to the write-up.
- Most useful session was the small group session.
- Surprisingly good.
- The small group session was especially useful.
- The session discussing *successes and obstacles* was good, as was the small group session.

4. What would you suggest might improve this workshop, or future workshops, either in process or content?

- Choose either green or brown -- the two sets of issues are too different to be dealt with effectively together.
- This workshop was excellent!

- This session was necessarily broad and sporadic for want of a better word. Future sessions might be more tightly focused on, e.g., what are the effects/constraints of credit problems? How can strengthening of tenure help? How can monitoring/oversight be improved?
- I suggest you encourage women and less experienced participants to participate more. Good time management and very well organized. Issues paper should have been sent out a week, at least, in advance.
- Overall an excellent workshop, very well facilitated; only suggestion would be for more synthesis reading in advance.
- This workshop was well organized; congratulations to the organizers!
- There should have been more interaction between the participants. Having everything written down was confusing and directed attention to the facilitator and deflected responses to people's comments.
- Perhaps having one or two position papers to act as targets, or the opportunity to assess real or made-up case studies.
- Spend a bit more time defining, for the ME people, what the ENV programs are -- case studies, methodologies, approaches, etc. Spend equal time defining for the ENV people what ME programs are all about as well. Nice job, facilitator! Thanks for the interesting day!
- Might introduce discussions around a specific project/program in which people could ground a working group.
- Perhaps distribution of more papers in advance, although the background piece was good. Try a follow-up via environmental Internet discussion group.
- Maybe time (next time) for a presentation of papers.

GEMINI PUBLICATION SERIES

GEMINI Working Papers:

1. "Growth and Equity through Microenterprise Investments and Institutions Project (GEMINI): Overview of the Project and Implementation Plan, October 1, 1989-September 30, 1990." GEMINI Working Paper No. 1. December 1989. [not for general circulation]
- *2. "The Dynamics of Small-Scale Industry in Africa and the Role of Policy." Carl Liedholm. GEMINI Working Paper No. 2. January 1990. \$5.50
3. "Prospects for Enhancing the Performance of Micro- and Small-Scale Nonfarm Enterprises in Niger." Donald C. Mead, Thomas Dichter, Yacob Fisseha, and Steven Haggblade. GEMINI Working Paper No. 3. February 1990. \$6.00
4. "Agenda Paper: Seminar on the Private Sector in the Sahel, Abidjan, July 1990." William Grant. GEMINI Working Paper No. 4. August 1990. \$3.00
- *5. "Gender and the Growth and Dynamics of Microenterprises." Jeanne Downing. GEMINI Working Paper No. 5. October 1990. \$10.50
6. "Banking on the Rural Poor in Malaysia: Project Ikhtiar." David Lucock. GEMINI Working Paper No. 6. October 1990. \$3.30
7. "Options for Updating AskARIES." Larry Reed. GEMINI Working Paper No. 7. October 1990. \$3.50
- *8. "Technology — The Key to Increasing the Productivity of Microenterprises." Andy Jeans, Eric Hyman, and Mike O'Donnell. GEMINI Working Paper No. 8. November 1990. \$3.60
9. "Lesotho Small and Microenterprise Strategy — Phase II: Subsector Analysis." Bill Grant. GEMINI Working Paper No. 9. November 1990. \$15.50
- *10. "A Subsector Approach to Small Enterprise Promotion and Research." James J. Boomgard, Stephen P. Davies, Steven J. Haggblade, and Donald C. Mead. GEMINI Working Paper No. 10. January 1991. \$3.10
11. "Data Collection Strategies for Small-Scale Industry Surveys." Carl Liedholm. GEMINI Working Paper No. 11. January 1991. \$1.30

*Publications of general interest

12. "Dynamics of Microenterprises: Research Issues and Approaches." Carl Liedholm and Donald C. Mead. GEMINI Working Paper No. 12. January 1991. \$6.50
13. "Dynamics of Microenterprises: Research Priorities and Research Plan." Carl Liedholm and Donald C. Mead. GEMINI Working Paper No. 13. August 1990. [not for general circulation]
14. "Review of Year One Activities (October 1, 1989 to September 30, 1990) and Year Two Work Plan (October 1 to November 30, 1990)." GEMINI Working Paper No. 14. January 1991. [not for general circulation]
- *15. "The Process of Institutional Development: Assisting Small Enterprise Institutions to Become More Effective." Elaine Edgcomb and James Cawley. GEMINI Working Paper No. 15. February 1991. \$9.70
16. "Baseline Surveys of Micro and Small Enterprises: An Overview." Donald C. Mead, Yacob Fisseha, and Michael McPherson. GEMINI Working Paper No. 16. March 1991. \$2.60
17. "Kenya: Kibera's Small Enterprise Sector — Baseline Survey Report." Joan Parker and C. Aleke Dondo. GEMINI Working Paper No. 17. April 1991. \$6.40
- *18. "A Financial Systems Approach to Microenterprises." Elisabeth Rhyne and Maria Otero. GEMINI Working Paper No. 18. April 1991. \$3.00
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