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GLIMMER ADAPTATION OF ALP AND SCOPE TOOLS FOR RURAL SACCOS



BACKGROUND AND PROJECT DESCRIPTION

Since 2010, A Glimmer of Hope has been implementing Integrated Community Development Programs (ICDP) in four regions in Ethiopia. Glimmer's goal is to build resilient families and communities that are equipped to absorb, anticipate, and overcome shocks while transforming systems and structures to address the root causes of vulnerability and break the cycle of poverty. This entails delivering an integrated set of livelihoods, health, education, gender, and water, hygiene, and sanitation (WASH) programs.

As part of its approach, Glimmer promotes capacity building of Rural Savings and Credit Cooperatives (RuSACCOs) to serve as the primary financial resource for local communities, making savings and lending services accessible to households and providing dividends for members.

To this end, Glimmer selected two tools in the AMEA Toolbox: SCOPEinsight's SCOPE Basic assessment tool to evaluate RuSACCOs' business management capacity; and IFC's Agribusiness Leadership Program (ALP) for training and coaching on the business professionalism gaps identified. The implementation and adaptation of these tools entailed three phases:

- 1 An initial pilot to try out SCOPE Basic and ALP on SACCOs, which revealed that the tools are well-suited to producer organizations but not to financial cooperatives.
- 2 Glimmer's subsequent development of a new assessment tool and adaptation of the ALP curriculum.
- 3 Partnership with SCOPEinsight and Self Help Africa to develop a SACCO-specific assessment tool through AMEA's Tool Improvement Facility (TIF).

The assumption with the approach is that having a locally-based resource creates trust within the community because the management is local. Additionally, a membership based RuSACCO has an advantage over a microfinance institution (MFI) since the former has a vested interest in the business development of its members, whereas the latter is primarily concerned with loan repayment.

This case study is an opportunity to dive deeply into the first two phases of the Glimmer project and draw learning from the adaptation and early implementation of AMEA assessment tools and training/coaching methodologies as a package for RuSACCOs.

This helps provide the target population with the financial resources needed to improve farming productivity and engage in diversified and sustainable income generating activities.

The approach entails infusing capital into RuSACCOs to channel into household loans, which can be repurposed by the RuSACCOs through a revolving fund once they are repaid. Glimmer reduces its financial support in the third year of the program, while continuing to provide technical support, mentoring, and monitoring, to encourage independence. RuSACCOs are expected to have the independent capacity to manage their funds, employ appropriate staff, and provide effective financial services after five years.

As such, this study contributes to the AMEA Network's learning agenda and future activities by:

- Evaluating the process of adaptation of the tools and generating implementation lessons
- Laying the ground for the next steps regarding the evolution of capacity development tools for RuSACCOs
- Using the learning from the first two phases to highlight the need for finance focused tools in local communities
- Transferring learning into the next phase of programming of AMEA members and partners working with RuSACCOs, as well as multi-country initiatives led by members and partners

PROGRAM SITE AND TARGET GROUPS

This case study will focus on two of Glimmer’s active program areas, namely, Libo Kemkem *woreda* (district) in Amhara region (2018 – 2022) and Oda Bultum *woreda* in Oromia region (2020 – 2024). These are the areas in which capacity building of RuSACCOs has progressed the farthest.

The program sites were selected due to the high prevalence of poverty which Glimmer aims to alleviate, as well as the low levels of livelihood and access to services like water, health, and education. A household is considered poor by the Regional and *Woreda* Bureaus of Agriculture when it has less than 0.25 hectares of land and no livestock, faces food shortages for at least six months annually and is unable to purchase improved agricultural inputs.

All RuSACCOs in the target areas were considered for inclusion in the program. Glimmer chose RuSACCOs because of their willingness to work on community development. RuSACCOs typically serve the *kebele* (municipality) population, while RuSACCO unions serve the entire *woreda*, and sometimes neighboring ones as well.

Despite this potential, RuSACCOs face numerous challenges, which limit the extent to which they

can serve their communities. They often have limited financial capacity, as they are required to generate at least 70% of their funds internally, but membership rates and savings are usually low. High turnover of leadership also plagues these institutions (leaders can only serve two terms of three years each), leading to low institutional memory. Moreover, leaders may have low levels of education or technical financial skills; SACCO staff are volunteers with varying degrees of commitment.

Libo Kemkem is a *woreda* in the South Gondar zone of the Amhara region in northern Ethiopia. Glimmer targeted nine *kebeles* here, encompassing 14,585 households and 63,498 people (31,630 men, 31,868 women). The main agricultural activities in the community are sheep, goat, and cattle rearing and fattening, poultry production, and cultivation of garlic, onion, and potato.

A similar approach is being taken in Oda Bultum *woreda* in the West Hararghe zone of Oromia, where Glimmer is targeting 13 *kebeles* with a total of 91,500 people in 18,388 households. The main agricultural activities here are varied and similar to those in Libo Kemkem.

REGION	AMHARA	OROMIA
<i>Woreda</i>	Libo Kemkem	Oda Bultum
Implementing partner	ORDA	Self Help Africa
Program Budget	\$7 Million	\$8 Million
Target SACCOs	9 SACCOs, 1 SACCO Union	13 SACCOs, 1 SACCO Union
SACCO Leaders Trained	54 in 2019 on ALP I 71 in 2020 on ALP II	58 on ALP I 61 on ALP II
Farmers reached	4,380	8,369
SCOPE assessors	9	5
ALP trainers ¹	ALP I: 8 ALP II: 6	31

¹ Trainers were staff from Glimmer, ORDA and Cooperative Promotion Agencies

² Trainees were Community Facilitators, ORDA and government staff, and RuSACCO leaders

PROGRAM IMPLEMENTERS

Glimmer is the program lead, providing funding and technical assistance to implementation partners. In Oda Bultum, Self Help Africa manages the livelihood projects, while in Libo Kemkem this is done by the Organization for Rehabilitation and Development Amhara (ORDA). Glimmer also works closely with government partners like the Cooperative Promotion Agencies (CPAs) at the *kebele*, *woreda*, and regional levels, who assist with training and coaching of RuSACCOs, as well as providing auditing services and technical support.

ADAPTATION OF ALP AND SCOPE TOOLS

Glimmer selected SCOPEinsight's SCOPE Basic assessment tool, and IFC's Agribusiness Leadership Program (ALP) training and coaching curricula, to build the business management capacity of RuSACCOs in the Libo Kemkem program.

The original tools were piloted in Libo Kemkem, with nine SCOPEinsight-trained assessors, and eight and six trainers for ALP I and II, respectively. Training of trainers took place in English, while ground-level training was done in local languages (Amharic in Libo Kemkem, Afaan Oromoo in Oda Bultum). Translation of training material was done internally by trainers or other implementation partners. Community Facilitators were trained along with RuSACCO leaders in order to give them the knowledge to provide ongoing support to the cooperatives. The ALP Facilitation Skills course was especially pertinent due to the high degree of facilitation in their roles. Glimmer has continued with this model in Oda Bultum because of its efficiency.

Although certain dimensions or modules in the tools were applicable to all kinds of cooperatives (e.g. governance, membership, etc.), Glimmer found that some adaptation would be necessary. SCOPE Basic and ALP are designed for producer organizations, rather than RuSACCOs who provide financial services to their members. As such, some questions in the assessment tool and

There is a good working relationship between all partners, which is essential to the success of the program. The partners are well-aligned, and there is a good working environment. Clearly defined responsibilities for the various institutions increase efficiency and facilitate smooth implementation. The role of government offices is crucial as they facilitate administrative issues, such as allocating land for construction, community mobilization, etc.

modules in the curriculum were irrelevant, for example, those focused on operations, supply, and marketing.

Initially, SCOPEinsight added SACCO-specific questions to the tool to make it more appropriate, but it was clear that further customization would be necessary. Consequently, Glimmer developed a new assessment tool with the help of Self Help Africa. A new assessment tool was built out in the CommCare application, inspired by SCOPE Basic but with key differences, such as the omission of irrelevant dimensions, additional financial content, and contextualization to Ethiopia. SCOPEinsight was not involved in this tool development³.

One challenge with the new assessment tool was the need to manually set the score values for each question, which are automatically weighted in SCOPE Basic. However, Glimmer did not know the weighting of the various questions in the SCOPE tool and was forced to assign them equal weight in designing the new assessment. This meant that the new assessment did not provide an accurate read on RuSACCO capacity, as some areas of performance are more important than others. Whereas the score is generated automatically by SCOPEinsight's application, the new tool generated raw data in Microsoft Excel that had to be further analyzed and processed. Additionally, SCOPE Basic requires an internet connection to upload data collected offline

³ SCOPEinsight was involved in phase 3 of the program, when funding was made available through the co-financing of the AMEA Tool Improvement Facility.

onto SCOPEinsight's cloud-based system⁴. In this sense, CommCare presented a solution with its offline functionality, which was ideal for Glimmer's program areas in which low internet connectivity and power outages are frequent.

The adaptation of the assessment tool caused a mismatch between the questions and the ALP modules, which are usually well-aligned and delivered together. This necessitated that the modules be revisited as well to ensure that the training and coaching covered the right needs identified in the assessment.

In addition, the financial management training content was too sophisticated for the SACCO leaders because many of them have low levels of formal education (up to Grade 10 or below). Glimmer had to amend certain questions on the assessment (e.g. revising operations questions to become more finance-oriented), while others were removed or added. ALP modules were removed if they were irrelevant or redundant (see Annex I).

Adapting the ALP, was a relatively simple process, carried out by the Glimmer team with support from an external consultant familiar with the material. The original ALP Foundations of Cooperative Management (also known as ALP 3.0) curriculum's 17 modules were split into two parts. These were referred to as ALP I and II for the purpose of this program, and modified to be more suited to SACCOs (see Annex I). ALP I has nine modules focusing on the basics of SACCO management, while ALP II has five modules and focuses on business planning and financial management. The ALP Facilitation Skills course, which is separate from the core curriculum but included under ALP I in this program, was used unchanged for the training of trainers (ToT), and this was particularly useful to community facilitators and government office staff who have an ongoing support role with RuSACCOs.

Program implementers and beneficiaries generally responded to the adapted tools positively, reporting that the new assessment questions and selected training modules were

RuSACCO leaders and their staff receive training on ALP II



⁴ As a result of this feedback from Glimmer and other partners, SCOPEinsight has since invested a significant amount of resources into improving this functionality.

DELIVERY OF ASSESSMENT AND TRAINING

Assessments were carried out by SCOPE certified staff from Glimmer and its implementing partners. All of the SCOPE assessors also served as ALP trainers in this program, in addition to more trainers from the implementing partners and government officers.

The SCOPE Basic questionnaire was lengthy due to some questions being irrelevant to SACCOs, which caused some respondents to be reluctant to answer the questions fully. Response rates improved with the new questionnaire through CommCare; however, the reports generated were less detailed and comprehensive than the SCOPE reports. The amount of time taken to complete both assessments is comparable, and depends largely on the experience of the assessor in leading respondents.

Initially, assessments were conducted using laptop computers, which was challenging due to the inconsistent electricity and internet access in the field. Later, tablets were introduced for data collection, which greatly improved the process by having better battery life and being more user friendly. Switching to the CommCare application also solved the problem of data being lost while offline.⁵

Unlike many other programs in which assessment and training are conducted by different professionals, it was an advantage for the nine assessors to also be part of the training team. Having been involved in identifying the challenges of the RuSACCOs, they had a better understanding of their needs. This allowed them to better analyze the report scores and to make the training more practical. Although Glimmer recommends that future programs implementing SCOPE tools and ALP consider this approach to maximize effectiveness, having separate assessors and trainers can, conversely, enhance objectivity and trust in the data.⁶

ALP I training was delivered in three days for RuSACCO leaders, with an additional day needed for Facilitation Skills for government

and implementing partner staff. Implementing partners and government staff were included in the training in order for them to provide ongoing support to RuSACCO leaders. ALP II training also took three days. However, these times were found to be too short, as the content was in some cases too in-depth and technical to cover. Those trainees with lower levels of education in particular required more time to develop action items for inclusion in the development plan. Program implementers recommend spending five days on ALP I (including Facilitation Skills) and four days on ALP II. It is also recommended to have no more than 30 trainees in each cohort to allow the trainers to provide sufficient follow up and support to all.

Additionally, some of the training requires more technical knowledge, in particular, ALP II with its focus on financial management. Trainees without college-level education or financial positions struggled to grasp this material. Subsequent training was provided for them using standard material from the CPA on financial management for cooperatives and the use of tools for member registration, cash flow monitoring, etc.

RuSACCOs in Libo Kemkem and Oda Bultum have received training on ALP I and 2, and coaches have been assigned to guide them with their development plans. Staff from the program district coordination office and the *woreda* CPAs are overseeing these activities, with one coach and one supervisor assigned to each RuSACCO.

Regular monitoring and check-ins by implementers and government staff were planned, but these became difficult to carry out when the COVID-19 pandemic began. Government staff are also stretched to capacity with other responsibilities, so they have not been able to provide support to the extent expected, which entails visiting the SACCOs twice a month. These issues were compounded by social unrest in the areas, but activities resumed with some degree of regularity in May 2021.

⁵ SCOPEinsight recommends the use of tablets for the assessments, and the new SCOPE App has offline functionality.

⁶ For re-assessments following training and coaching, SCOPEinsight recommends using different assessors than those who conducted the original

COST EFFECTIVENESS OF TOOLS

The first phase of implementing SCOPE Basic and ALP cost approximately EUR 97,750, which can be further broken down as follows:

- EUR 22,700 (23% of total) for overall SCOPEinsight work, including project management, business management, dashboard license, and tool adaptation;
- EUR 12,400 for SCOPEinsight's initial adaptation of the Basic tool (this was 13% of the total cost and 55% of SCOPEinsight's share);
- EUR 70,050 (77% of total) for ALP work, including module adjustment and ToT.

Although Glimmer found this to be a high upfront cost, beyond the initial ToT for assessors and trainers, the ongoing use of the tools is affordable. The license for the SCOPEinsight dashboard can be used for multiple projects, bringing down the cost of the tool if it were to be used at scale. Similarly, ALP customization and ToT are relatively costly, but use of the tool can be replicated across several similar projects at minimal logistical cost. Both SCOPE tools and ALP are designed to be used at scale, with the relative costs of assessment and training decreasing with increased use.

LESSONS LEARNED OUTCOMES

A program-wide midterm evaluation carried out in May 2021 has found the following promising results in Libo Kemkem (activities are still in progress in Oda Bultum).

Overall, the program has helped SACCO leaders to understand that they need to improve their management and leadership skills in order to make their organizations more competitive. RuSACCOs are investing in hiring staff with the appropriate skill sets. The leadership meets more frequently to discuss and approve loan requests (bi-weekly rather than monthly), and they follow up more diligently on outstanding loans and other legal matters. Membership in all SACCOs has increased by at least 129% since the training was delivered.

Through a revolving fund, Glimmer made working capital available to RuSACCO members through their implementing partners. Prior to the start of the program in 2018, RuSACCOs in the area disbursed loans amounting to 2.56 million Ethiopian Birr (45,752 Euros); by May 2021, they had disbursed 24.77 million Ethiopian Birr (445 860 Euros).⁷ According to a midterm evaluation report, this has contributed to other positive impacts. At baseline, just 60% of respondents had cash savings, which had risen to 71% in May 2021,

while 88% are actively saving each month. The numbers are higher for Glimmer loan recipients (81.4%) versus non-loan recipients (61.6%).

This revolving fund is important because it allows community members to access affordable loans and avoid the exploitative interest rates charged by certain financial institutions. Strengthened RuSACCOs can also attract other organizations who may seek to develop the community with the SACCOs as intermediaries.

As a result of the capacity building, RuSACCOs have made savings services more accessible to both loan recipients and non-loan recipients. The number of people accessing loans doubled between baseline and midline, and a majority of loan recipients are using them to create assets (e.g. buying livestock) or as seed money to expand their businesses. The community's confidence in the RuSACCO being able to provide its financial needs has increased.

On the other hand, loans are also helping people to absorb and recover from environmental shocks, with 71.6% responding that they will be able to meet their food needs despite the shocks. (Weather or disease-related crop loss, livestock disease or death were experienced by 66.6% of

⁷ Calculated on 12 April 2022 at the exchange rate of 1 ETB = 0.018 Euros

respondents at the midline, compared to 30.6% at baseline). However, there was a notable decrease in the use of severe coping strategies, with most respondents relying on their food reserves or savings, rather than selling productive assets.

Gender equity was also addressed to an extent through the loans, although it still remains a challenge. For example, loans were made available for activities traditionally reserved for women, such as poultry production. Although this encouraged greater participation from women, the number remains low, with only 19.4% of loan recipients being women.

Members of the RuSACCOs who received value chain training and loans have increased their annual incomes significantly, from an average of 9,431 – 21,899 Ethiopian Birr (169 – 392 Euros) between the baseline and midterm evaluations. RuSACCOs are better able to divide their profits among members, while their institutional capacity has improved in a number of services, such as client outreach, financial management knowledge, and growing their portfolios. They are also keeping better financial records and documentation than before.

The program has also targeted women and youth beneficiaries in a number of ways, such as loan selection criteria that favors women from female-headed households. Implementers are also working with RuSACCOs and CPAs to provide loans to women without requiring their husbands to also be signatories (which is normal practice), and providing business loans for farmer cooperatives with value chain activities that engage women and youth (seed supply, manure collection, processing, etc.). The capacity building tools used also try to create awareness of gender and youth issues as well as increase inclusivity.

In addition to the application of AMEA tools, other factors of the program also contributed to these positive results. RuSACCOs were supported in other ways beyond the assessment and training, including hiring staff with better education and experience, and recruitment of accountants and cashiers. The commitment of the implementing partners, the proximity of the program coordinating office to the RuSACCOs, the appropriate staffing from implementers and government offices, as well as the eagerness of RuSACCOs to learn also played a role.

Some lessons learned to date:

- Capacity building should continue to address additional needs through training customized for RuSACCOs (e.g. supplemental training on financial management for relevant RuSACCO staff)
- Individual assessment reports should be translated into local languages to make them more accessible to RuSACCO leaders
- The educational background of RuSACCO management trainees needs to be taken into account, for example, by prolonging the duration of trainings for those with lower levels of education
- The Facilitation Skills modules in ALP I are key for the implementing partners and government office staff. There is the possibility of disaggregating these to make them available to trainers. The inclusion of government staff in the ToT is particularly important as their understanding of the content of ALP training will ensure that they can provide adequate support to RuSACCO leaders through coaching. This is crucial as they are present in program areas on a permanent basis
- ALP I provides a good foundation while ALP II is more advanced and requires future follow up or refresher training. A menu of shorter, specialized training topics could be useful, as ALP I content is more general
- ALP II material was too detailed and advanced for the RuSACCO leaders. It should focus on the high-level activities of leaders with financial responsibilities, such as developing income statements, recording profit and loss, and understanding capital, assets and liabilities. It does not need to deal with the details of the balance sheet, for example

- The development plan RuSACCOs create should be considered part of the training, because it allows for smooth interaction between the cooperatives and the government staff when providing ongoing support
- Glimmer proposed that the SCOPEinsight assessment report should give explicit recommendations for each SACCO and focus areas for their improvement, so that the preparation of the development plan takes these issues into consideration
- High turnover of the RuSACCOs leaders, who leave seeking better employment benefits, undermines the impact of training. Staff from government offices should be pulled in to support and maintain institutional memory
- Involving government staff in such programs builds a stronger working relationship between RuSACCOs and government, which is beneficial to maintaining a stronger SACCO network

SCALABILITY AND SUSTAINABILITY OF THE APPROACH

The training content was received positively by RuSACCOs and government alike. The training materials (PowerPoint slides, handouts, etc.) were developed professionally and designed for ease of use. Nonetheless, there needs to be greater awareness creation among RuSACCOs, as well as zonal and regional CPAs in order to generate demand for the tools. Training is often arranged by CPAs rather than requested by cooperatives, but this could change with sensitization.

These tools could help to close RuSACCOs' capacity gaps as they are more specific and customizable than the generic tools offered by government institutions. Policy and decision makers should be engaged with regard to the tools, and sufficient evidence gathered to demonstrate their value.

The approach used in Libo Kemkem and Oda Bultum will be applied in Debub Sodo, where the capacity assessment has already taken place using the new assessment tool developed by Glimmer. This has demonstrated both the demand for a SACCO specific assessment tool, and the need to develop one that is more scalable and standard. SCOPEinsight's experience will be critical in this in order for the tool to facilitate benchmarking and comparison between SACCOs. As such, Glimmer has partnered with SCOPEinsight and Self Help Africa to develop a SACCO assessment tool with funding from AMEA's Tool Improvement Facility. This is currently in development, and expected to be piloted in 2022. The lessons learned from the Oda Bultum and Libo Kemkem

programs will feed directly into the new tool development, and Glimmer hopes to undertake a similar adaptation of ALP in the future.

Despite the early successes of the initiative, some challenges remain with respect to the sustainability and scalability of the approach. A major challenge is the high turnover of the management body of RuSACCOs, which has an impact on their performance as newcomers will not have received the training. The orientation provided by the cooperative offices is insufficient, so Glimmer intends to maintain some members in the management body when elections happen to retain some institutional memory. These more experienced members can pass on training to new members.

The long-term success of RuSACCO also depends on their ability to attract members with profitable services, and the ongoing support they receive from government offices. Expanding their membership base, facilitating member savings, extending loans, and effectively collecting repayments are key to RuSACCO success. Ensuring that loans are repaid in a timely manner will also enable them to have revolving funds available for additional services. On the government side, *Woreda* CPAs can offer technical support and timely auditing to ensure quality services. The development plans created during training should continue to be reviewed and applied in order to address improvement areas for the RuSACCOs.

ADAPTING TO COVID-19

Program implementation was paused for several months due to COVID-19. Movement restrictions and social distancing measures rendered Glimmer and partners unable to carry out regular meetings and other monitoring activities at RuSACCOs. The delivery of ALP II training was delayed, as were normal RuSACCO activities like annual meetings, annual planning and auditing. Activities resumed with a degree of normalcy in May 2021.

Once the program resumed, it did so according to the standards and COVID-19 prevention measures set by the Ethiopian Ministry of Health: limited numbers of participants in larger rooms, and the use of masks and hand sanitizer. Another adjustment made was to limit the number of trainees to key leaders or staff.

A lesson learned from the pandemic is that there should be a fallback strategy for program disruptions caused by natural and manmade disasters. For example, many organizations have begun offering blended learning approaches, which could be partially successful in this case. Remote ToTs could be possible, but unlikely to be feasible at the cooperative level. SCOPEinsight delivers assessor trainings remotely, and IFC has piloted digital learning ToTs. However, these lack the opportunity for peer learning and also often see reduced commitment from participants, due to the perception of virtual trainings.



ALP I TOT participants (facilitator, Glimmer, REST, ORDA, ODA, SHA and regional Cooperative Bureau staff)

CONCLUSION

Glimmer's ICDP approach aims to build resilient families and communities and lift them out of poverty through the delivery of an integrated set of sectoral programs. In Libo Kemkem and Oda Bultum *woredas*, this has also included capacity building of RuSACCOs to ensure that the communities have access to the financial resources they need to improve farming productivity and diversify their incomes.

Through a process of trial and error, Glimmer found that SCOPEinsight's Basic assessment tool and IFC's Agribusiness Leadership Program, while

appropriate for producer organizations, need to be adapted for use with financial organizations. The adaptation of the assessment tool focused on eliminating or revising irrelevant questions for SACCOs and adding necessary ones, to ensure that the tool could accurately capture RuSACCOs' capacity to provide financial services. This process led directly to the current TIF initiative underway by Glimmer, Self Help Africa, and SCOPEinsight to develop a SACCO-specific assessment tool. AMEA invests in such improvements and innovations in order to constantly refine the tools available

to its members to undertake standardized and measurable capacity building of farmer organizations everywhere.

Glimmer's experiences in the program have also led to a set of recommendations on adapting ALP for use in this context. These include dedicating more time for training and simplifying the financial management sections to make them easier to understand by those with lower levels of education. The current TIF-funded project to develop a SACCO-specific assessment tool also looks to identify gaps in the ALP for training SACCOs that can be filled through other AMEA tools or through a subsequent grant to develop content geared toward financial cooperatives.

Although the program is ongoing, early results from Libo Kemkem are promising: RuSACCOs are lending more to members and enjoying high repayment rates; members are also saving more and relying on their savings to endure difficult times; food security has increased; more women are accessing loans to finance income generating activities.

RuSACCO leaders also have a better understanding of the management and leadership skills required to make their organizations competitive and provide better services. RuSACCOs are now better able to divide their profits among members, and better able to track their performance through enhanced record keeping.

These results are due not only to the capacity building using AMEA tools, but to the integrated approach that involves other key stakeholders

in the community. Prime among these are the government office, who, in addition to facilitating a number of administrative issues, also remain on the ground to continue supporting RuSACCOs beyond training.

On the other hand, some challenges remain in terms of the sustainability and scalability of the tools. The COVID-19 pandemic interrupted program activities for several months, and while there is a recognition that a backup plan is needed in the case of future crises, no such mitigation is in place yet. Glimmer and partners may want to consider adopting technologies that can facilitate remote communication and data gathering to help in this regard. While Glimmer considers the AMEA tools to be affordable considering the value they deliver, it remains to be seen whether the RuSACCOs themselves or the CPA offices would be willing to pay for their use in the long run. The high turnover rates at RuSACCOs also undermines the institutionalization of the knowledge gained through training.

Nevertheless, the program has identified important lessons for AMEA and tool owners to consider. Glimmer plans to pilot the SACCO assessment tool to reassess RuSACCOs in Libo Kemkem in May/June 2022, and in Oda Bultum in July 2022. Additional lessons can be gathered from these initiatives. The current undertaking to develop an assessment tool for SACCOs will no doubt incorporate the lessons from this program and generate important ones of its own.



RuSACCO capacity assessment in Libo Kemkem

ANNEX I

SUMMARY OF TOOL COMPARISON AND ADAPTATION

SCOPE Basic and Glimmer Assessment Tool Tool comparison

	SCOPE BASIC DIMENSION	GLIMMER TOOL EQUIVALENT
1	Internal Management	Governance and Leadership
2	Financial Management	Financial Management
3	Sustainability	SACCO Sustainability
4	Operations	Operations
5	Enabling Environment	Enabling Environment
6	Production Base	None
7	Market	None
8	External Risks	None
9	N/A	Financial Services

ALP

	ORIGINAL MODULE	ADAPTATION	NEW MODULE
			ALP I
1	Welcome and Introduction	No change	No Change
2	Wrap Up and Next Steps	No change	No change
3	Understanding Cooperatives	Adapted	Understanding SACCOs
4	Leadership	No change	No change
5	Governance	No change	No change
6	Human Resources	No change	No change
7	Member Relations	No change	No change
8	Sustainability	No change	No change
9	Gender Diversity	No change	No change
			ALP II
10	Business Planning	No Change	No change
11	Internal Organization	Adapted	Internal Organization and Controls
12	Finance and Accounting	Adapted	Financial Management
			UNUSED MODULES
13	Markets	Dropped	not in adapted version
14	Marketing	Dropped	not in adapted version
15	Enablers	Dropped	not in adapted version
16	Member Services	Dropped	not in adapted version
17	Operations	Dropped	not in adapted version



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