

# USAID - Enabling Market Integration through Rural Group Empowerment (EMIRGE)

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## Cooperative Performance Index

### Field Results and Analysis

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## ABBREVIATIONS AND ACRONYMS

CPI	Cooperative Performance Index
CSPO	Cooperative Service Provider
EMIRGE	Enabling Market Integration through Rural Group Empowerment
GIS	Geographic Information System
GoR	Government of Rwanda
ISLG	Internal Savings and Lending Group
OCDC	Overseas Cooperative Development Council
OVC	Orphans and Vulnerable Children
PLWHA	People Living with HIV/AIDS
RCA	Rwanda Cooperative Agency
RPO	Rwanda Partner Organization
SACCO	Savings and Credit Cooperative
ToT	Training of Trainers
USAID	United States Agency for International Development

## INTRODUCTION

Cooperatives are democratic, member-run and member-financed enterprises. They have been a model for bringing together people across all spheres of society in common economic and social interests. In Rwanda, cooperatives comprise nearly 2.5 million members grouped into approximately 5,000 active cooperative entities. These cooperatives are regulated by Rwanda law n° 50/2007 of 18/09/2007 determining the establishment, organization and functioning of cooperative organizations.

Most commonly found in Rwanda in the agricultural sector, cooperatives are providing significant results in the production of tea, coffee, rice, maize, Irish potatoes, vegetables, fruits, milk, meat and fish but also seeing gains in other sectors such as finance SACCOs (savings and credit cooperatives), mining and transportation (motorcycles and minibuses) as well. Since 2010, Global Communities (formerly CHF International) Rwanda has been working with producer groups and associations of People Living with HIV/AIDS (PLWHA) and families living with Orphans and Vulnerable Children (OVC) assisting these groups to become formal cooperatives and building capacity in the areas of governance, management and business development in order to increase household incomes and strengthen overall family resiliency.

To track performance among those cooperatives the USAID **Enabling Market Integration through Rural Group Empowerment (EMIRGE)** program, in partnership with the USAID/Higa Ubeho<sup>1</sup> Economic Strengthening team, developed a tool called the Cooperative Performance Index (CPI) and supported the assessment of each of the eighty five cooperatives in the USAID/Higa Ubeho program and the EMIRGE program portfolios.

This assessment tool is intended to capture the actual performance of supported cooperatives based on measurable indicators and to pave the way to improved governance, planning, accountability, production and market integration. The tool has been designed in such a way as to cover five areas of cooperative development which are particularly relevant in the Rwandan context. These five areas are broken down into strategic questions intended to tease out subtle differences between nascent, growing and mature cooperatives. The five key dimensions the EMIRGE program is focusing on are the following:

- *Legal status & cooperative planning and strategy*

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<sup>1</sup> USAID/Higa Ubeho (Kinyarwanda for 'Be determined and live') is a 5-year, \$50 million program implemented by Global Communities since 2009. Its goal is to build the resilience of families and reduce community vulnerability to health and economic shocks. Promoting and building the capacity of cooperatives is a major program activity. USAID/Higa Ubeho is currently operating in sixteen of Rwanda's 30 districts. (See p. 6. for further program information.)

- *Management structure and accounting system*
- *Production and quality of inputs*
- *Market linkages and relationships*
- *Membership and member retention strategy*

This paper presents a broad analysis of the CPI results vis-à-vis each of the five dimensions. The analysis is then presented in terms of the individual cooperative results and the corollary impact on both programs in Global Communities' portfolio. The fully indexed results of the CPI survey appear in [Annex 1](#) of this document.

## BACKGROUND ON GLOBAL COMMUNITIES' RWANDA PROGRAMMING

Started in October 2010, Global Communities' **Enabling Market Integration through Rural Group Empowerment (EMIRGE)** is an institutional learning grant, funded under **USAID's Cooperative Development Program**, that aims to develop, test and disseminate cooperative approaches to economic development. Based on analysis of high-potential agricultural value chains, EMIRGE integrates groups of marginalized economic actors into the mainstream economy by linking them to the services and markets that will drive growth in productivity and income.

The project catalyzes early-stage economic cooperation by responding to local market-based incentives and a member-driven agenda, gradually strengthening social capital and organizational capacity to advance group enterprise. In doing so, EMIRGE confronts the challenge of rural poverty commonly faced by millions of marginalized farmers by designing and employing methods to collaboratively mobilize rural resources toward attainable market opportunities.

The Global Communities' headquarters EMIRGE team actively coordinates with field programs to design, test and document innovative approaches to cooperative development, enhancing effectiveness while piloting methods for broader use. To achieve this, EMIRGE channels the expertise of internal and external specialists in the fields of economic development, organizational development, knowledge management, monitoring and evaluation and cooperative legal reform.

In Rwanda, EMIRGE is working with both fledgling and established cooperatives comprised largely of poor farmers in remote rural areas, many of whom are people living with HIV/AIDS. EMIRGE works with Global Communities' sister program, **USAID/Higa Ubeho Program** (USD 50 million), a five-year program begun in 2009, is working to increase the use of health and related social support services among the most vulnerable families, including families affected by HIV and families with orphans and other vulnerable children. Funded by USAID/PEPFAR, this five-year program is designed to mitigate the impact and reduce the risk of HIV and other health threats through an integrated programming

methodology. The program focuses on the linkage between health, nutrition and building economic resiliency to strengthen families and households across Rwanda. With promoting and building the capacity of cooperatives one of USAID/Higa Ubeho's key activities that support economic strengthening, EMIRGE works with Higa Ubeho to leverage the cooperative network and Global Communities' Rwanda Partner Organizations (RPOs) to introduce and disseminate improved cultivation techniques while providing the management assistance to strengthen the business prospects of cooperatives. EMIRGE has worked with the USAID/Higa Ubeho program to bring targeted capacity building and strategic value chain interventions to a select number of cooperatives within the greater USAID/Higa Ubeho cooperative portfolio. EMIRGE further assists RPOs and cooperatives in the sourcing of inputs and technical assistance, with the aim of establishing sustainable commercial linkages between cooperative farmers and key market actors.

## CPI DESIGN

### QUANTITATIVE ASSESSMENT – COOPERATIVE PERFORMANCE INDEX

EMIRGE Rwanda, like the previous USAID Cooperative Development Program "IMPPACTS,"<sup>2</sup> has been working with producer groups, associations and cooperatives since 2008. Global Communities' cooperative development program has continued to develop tools that support cooperatives to build their capacity in a number of key areas and to work together to track their performance and ability to succeed in the market, which in turn allows EMIRGE, USAID/Higa Ubeho, Cooperative Service Providers (CSPO) and RPOs to refine technical strength of the cooperatives with whom we collectively work. EMIRGE's CPI builds on the Overseas Cooperative Development Council's (OCDC) METRICS tool (Measurements for Tracking Indicators of Cooperative Success, 2009) but is adapted to the Rwandan context and the level of capacity, experience and business acumen of EMIRGE and USAID/Higa Ubeho cooperatives.

While the CPI is a tool that provides the EMIRGE program greater insight into a number of cooperative development aspects of the cooperatives with which we work, the CPI is further intended to be a self-assessment tool for cooperatives to measure their own levels of progress. EMIRGE Rwanda will be using this tool in assessing the cooperatives themselves and with our implementing partners, the RPOs, to design participatory action plans so the cooperatives have a better sense of the roles that we will each play over time. It is the goal of EMIRGE to have the cooperatives and CSPOs, which include the Rwanda Cooperative Agency (RCA, Rwanda's regulatory body for cooperatives), to use this tool in

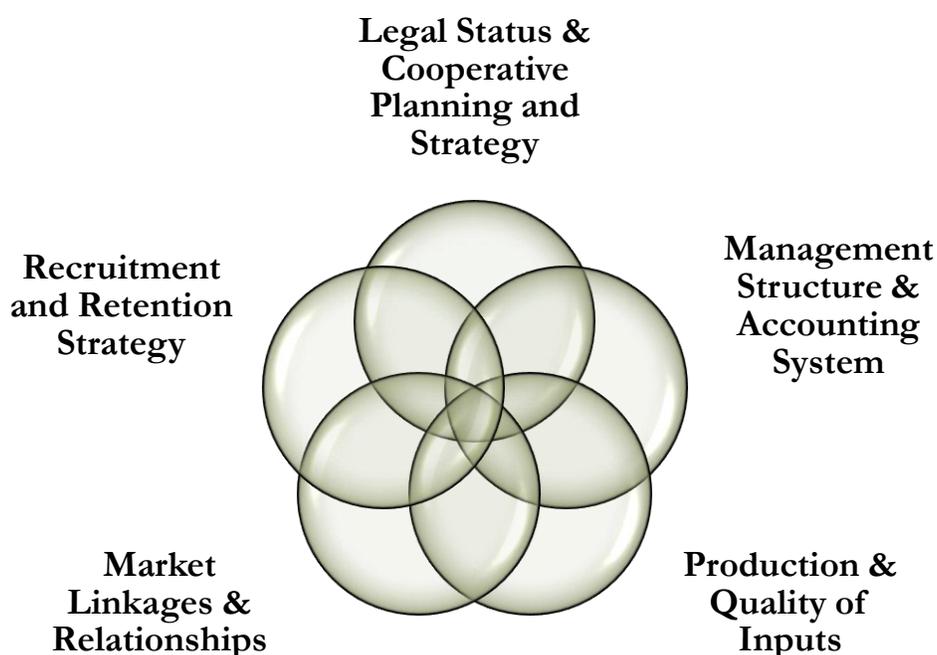
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<sup>2</sup> Innovating, Measuring, and Promoting Poverty Alleviation by Cooperatives in Transition Societies (IMPPACTS) program was a \$3.48 million USAID Cooperative Development Program implemented by Global Communities, operating as CHF International, in Rwanda from 2004 to 2009.

the future to assess cooperative performance across the five key dimensions in order to assist the cooperatives in linking to service providers and obtaining technical assistance in direct relation to their own self assessments.

The chart below shows the five key dimensions of cooperative development that have emerged as key in working with Rwandan cooperatives and reflects the ways in which the CPI approached questioning the cooperatives to enable us to broadly assess cooperative progress across the USAID/Higa Ubeho and EMIRGE portfolio, but more importantly, self reflect on our own areas of intervention which need greater attention.

*Figure 1: Five Dimensions of Cooperative Development*



The CPI was originally tested in October 2012 with five cooperatives from the USAID/Higa Ubeho portfolio. The cooperatives were selected through a simple process of choosing cooperatives with different products (handicrafts, clothing production, Irish potatoes, and maize) in different districts across the Northern and Western provinces. From the initial results, the EMIRGE Rwanda team felt that the survey elicited responses with low variance, and thus as a team, EMIRGE refined the questions based on our experience in the testing phase that allowed us to expand the range of questions under each of the topical areas. In the process of refining the CPI, the team also circulated the CPI with cooperative stakeholders. The CPI was shared with nine RPOs and with the RCA. We received

comments and input from two RPOs and from the RCA, and all comments were taken into consideration and used to help refine the CPI where relevant.

## HOW THIS REPORT IS ORGANIZED

This report explains how the CPI was conceived, developed and implemented during the months of October, November and December of 2012. We then share the results of the CPI and how the data shows us a ‘snapshot’ of the cooperatives with whom Global Communities works in Rwanda. Finally, this report illustrates the EMIRGE Rwanda teams’ strategy for USAID/Higa Ubeho cooperatives that are ready to ‘transition’ into the EMIRGE program and become ‘model’ cooperatives capable of both absorbing higher levels of capacity building and also capable of serving as role models teaching and mentoring other cooperatives in key aspects of their success.

## A NOTE ON THE COOPERATIVES AND THE DATA

The cooperatives USAID/Higa Ubeho and EMIRGE work with are as varied in their states of business development as they are in the products they have chosen to market. Approximately half of the cooperatives the two Global Communities programs work with have been with the programs since they began in 2010 - some have even worked with Global Communities’ previous programs. The other half of the portfolio are cooperatives that are the result of the USAID/Higa Ubeho “Internal Savings and Lending Groups” (ISLGs), accumulated savings and lending groups, that have been so successful in their savings and institutional organization that they have recently endeavored to become income generating units and register as cooperatives. These new cooperatives average only four months as cooperatives as of the date of this report (January 2013). Thus, the data discussed below is often highly skewed due to the extremely nascent nature of these new cooperatives that are just transitioning into joint production activities and are learning the concepts that other cooperatives have been putting into practice for two years or longer.

The CPI is designed as a tool for cooperative indexing and for working in partnership with our Rwanda Partnering Organizations to take a closer look at the areas in which each cooperative, across the portfolio, needs assistance and where cooperatives can work together to provide each other with mentoring and share best practice. Due to the mixed nature of cooperative histories, products, distances to markets, start-up periods and learning curves. we do not seek to speak analytically of the cooperatives in the sense that we are measuring their success from a programmatic perspective. We do, however, seek to look at areas where our collaborative programmatic interventions can be strengthened and, from the perspective of the EMIRGE Cooperative Development Program, how we can most effectively work in conjunction with each cooperative to develop effective



the EMIRGE team creates the Participatory Action Plans with EMIRGE cooperatives, we will be using the locations of the cooperatives and their scores in each of the five dimensions to pair EMIRGE cooperatives with USAID/Higa Ubeho cooperatives, in order to provide mentoring and training to form more sustainable learning networks in Rwanda.

## FIVE DIMENSIONS OF THE CPI AND HIGHLIGHTED RESULTS

The CPI was conceived as a tool to evaluate and measure cooperative strengths and performance against five key dimensions, as illustrated above, which allow the EMIRGE and USAID/Higa Ubeho teams to consider priority areas for cooperative training programs in conjunction with the RPOs and, furthermore, to design action plans that are specific to each EMIRGE cooperative. The CPI also serves as a baseline the teams can use to assess each cooperative going forward in collaboration with the cooperative themselves, as we engage them and challenge them in their own growth of a cooperative and business unit.

Each of the five dimensions was then broken down into several specific areas, within which the teams designed a range of questions, both bivariate, quantifiable questions and qualitative questions, designed to tease out nuances in organizational and productive growth between cooperatives. The five dimensions and the key sub areas are broken down below to highlight a few of the questions the CPI asks each cooperative. What is presented in this report is a snapshot of a few key questions that were asked in the survey and how the data has been indexed.

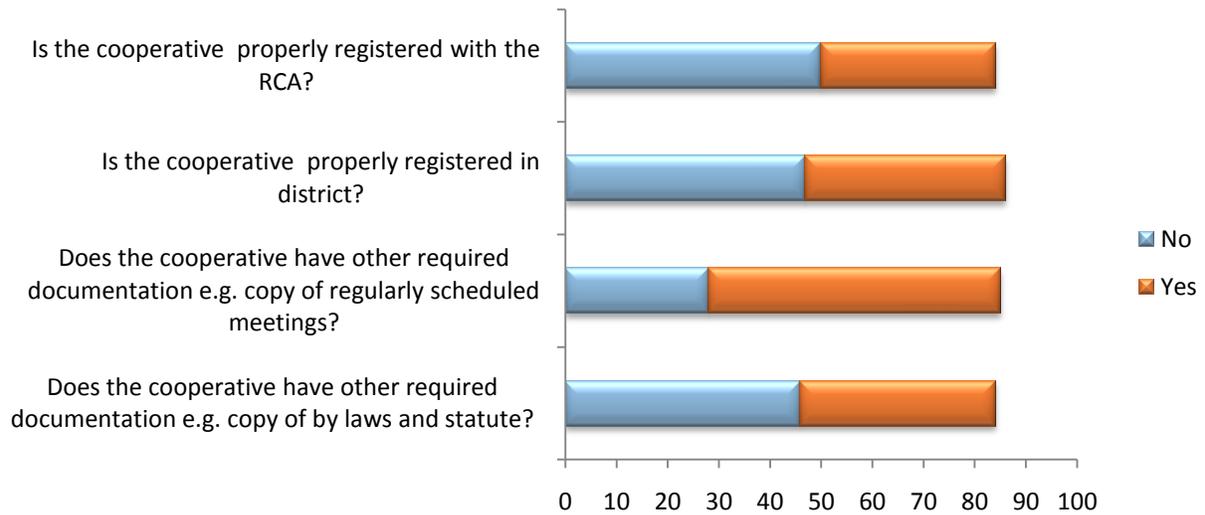
### DIMENSION 1: LEGAL STATUS & COOPERATIVE PLANNING AND STRATEGY

This dimension measures how the cooperative is administratively managed. It also assesses the process and status of cooperative planning in seeking to understand a cooperative's planning by looking at strategic, business and project planning. Within a cooperative's organizational and management capacity, the CPI addresses 3 areas:

- **Legal status**
- **Mission and Goals**
- **Cooperative planning and administrative procedures**

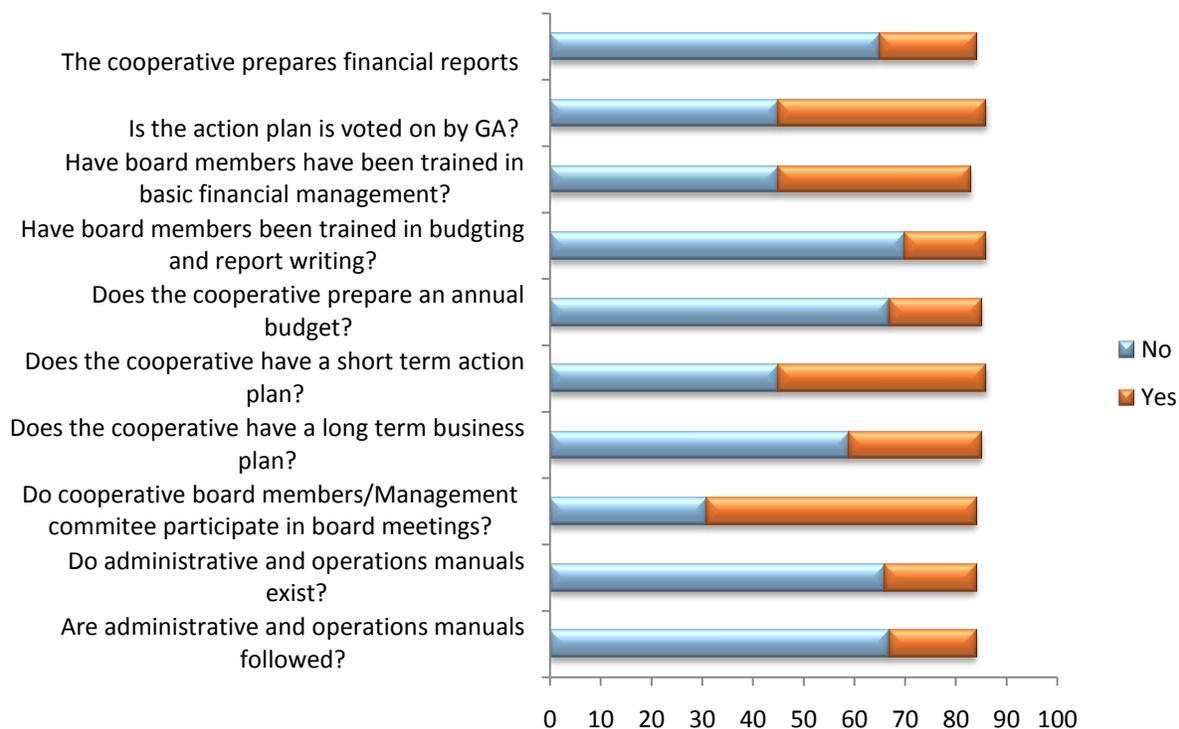
The graphic below shows general picture of all cooperatives assessed in this area with 'Yes' as positive answers and 'No' as negative answers.

*Figure 3: Legal Status*



The general picture of legal registration shows that our producer groups and cooperatives have made efforts to register at district and RCA levels, but more than 40 producer groups had not taken any steps to register legally as recommended by Rwanda law (art 4 and 7). RPOs should be encouraged to support registration process for all those producer groups.

*Figure 4: Cooperative Planning and Administrative Procedures*



From a planning and administrative procedure point of view, EMIRGE and USAID/Higa Ubeho cooperatives and producer groups face challenges in following areas:

- Budget preparation
- Elaboration of administrative and operational manuals
- Basic financial management and reporting (despite nearly half of all board members having been trained in this area)

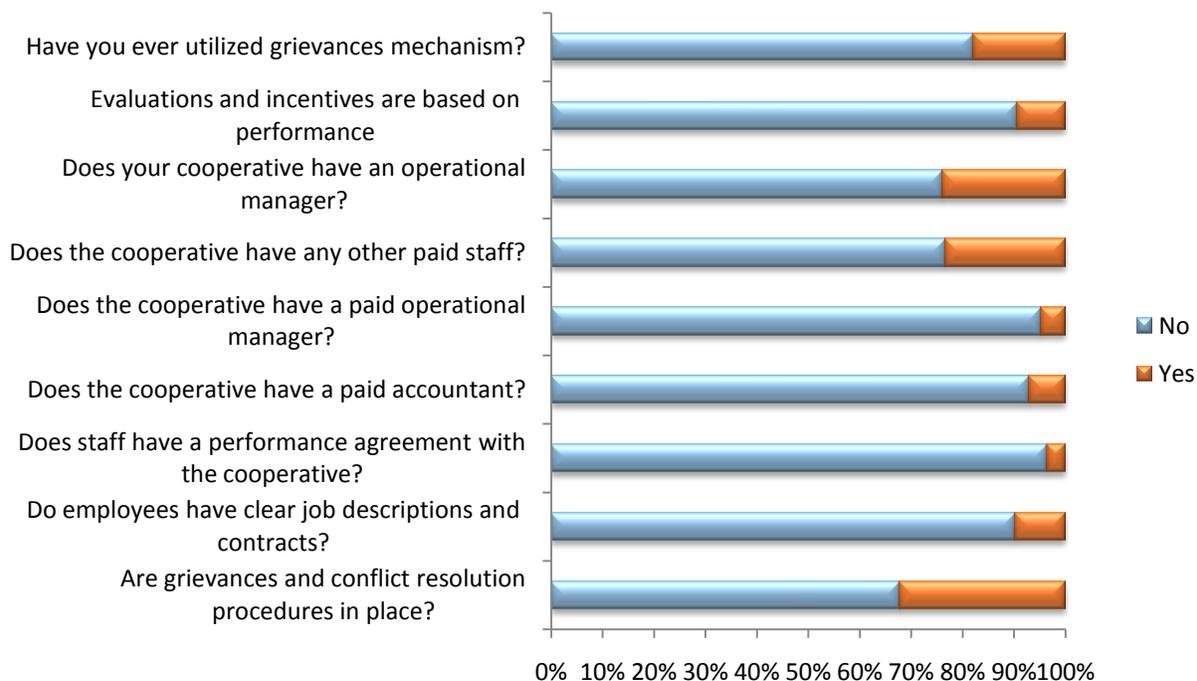
It is overwhelmingly evident that financial reporting protocols are not being followed despite all of the cooperatives who have been with the EMIRGE and USAID/Higa Ubeho programs having been trained in bookkeeping and financial reporting (even when considering that 50% of the cooperatives are new to the programs within the past few months and have not had training yet). From a business perspective, it is essential for cooperatives to operate as financially responsible, transparent and profitable institutions in order for the cooperative to truly benefit its members.

## DIMENSION 2: MANAGEMENT STRUCTURE AND ACCOUNTING SYSTEM

The second dimension looks at two major systems within a cooperative: management and accounting. The CPI seeks to analyze how the cooperative approaches their human resource management system and how it is managed financially. The CPI also assesses the financial status of the cooperative from the perspective of adequate capitalization, member financial commitment, financial feasibility and financial management procedures.

**Human resource management and general management** - The CPI focuses substantially on the issue of systems and how cooperatives are building institutional strength. As illustrated in the graphic below, cooperatives are generally still relying on cooperative members to volunteer their time. While cooperatives occasionally have paid staff, most do not and thus there are low levels of quality checks on volunteer effort to assist the cooperative.

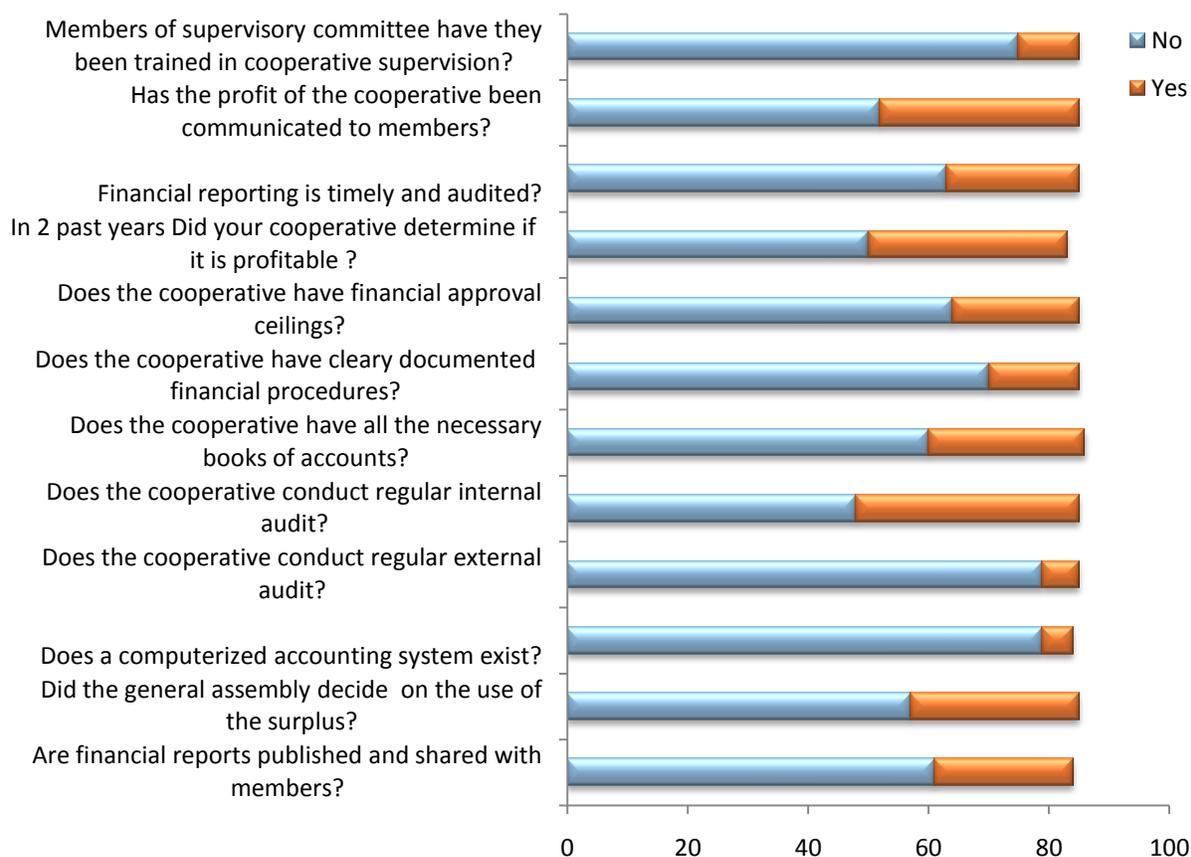
*Figure 5: Human Resource Management*



**Financial management** – As mentioned in the previous section, considering financial management is especially important in studying cooperatives. While it is acknowledged that general knowledge of finance and profit and loss concepts are low across the board, looking at financial management and attempts by cooperatives to have clear, transparent financial records is key. Cooperatives must be able to communicate to their boards and their members the financial health of the institution and make decisions accordingly. From a capacity builder's perspective, a cooperative must play many roles and serve their members but ultimately it must be a financially-viable institution. From the responses illustrated in the bar chart below, cooperatives are making more efforts in financial systems than in they are in human resource systems, however there are basic institutional elements which are rarely put into practice.

For example, the responses indicate that in only 17% of cooperatives are there clearly-documented financial procedures, and financial profit has been communicated to members in fewer than 1/3 the cooperatives. From a systems and transparency perspective, this is telling about where cooperatives need guidance on best practices and where the general assembly requires more information. With only a few cooperatives having been trained in supervision, general reliability on financial documentation is low. This provides a wealth of information about the areas USAID/Higa Ubeho and EMIRGE should be focusing efforts on, along with the RPOs in the immediate future. EMIRGE will be implementing an accounting and finance training course, and corollary database construction at the Global Communities Rwanda office to track progress, for cooperatives in Quarter 2 of 2013 to directly address these shortfalls and assist cooperatives with bookkeeping and financial mechanisms with which they may be struggling.

**Figure 6: Financial Management**

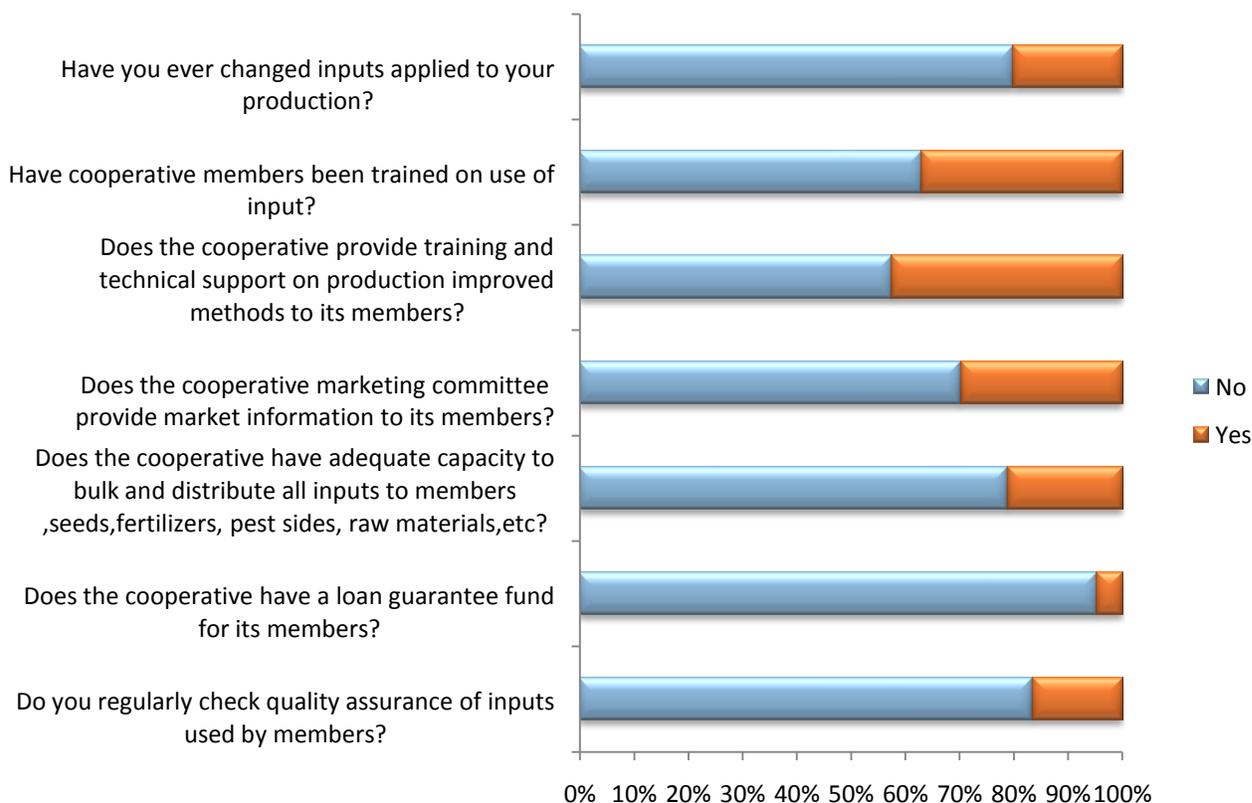


### DIMENSION 3: PRODUCTION & QUALITY OF INPUTS

This dimension measures organizational performance and practices adopted by the cooperative to improve its productivity and business performance.

**Services to members** – One of the areas that EMIRGE and USAID/Higa Ubeho have focused efforts on since program start up has been in increasing the technical capacity of the cooperatives. Alongside our RPOs, we have worked through trainings and farmer field schools to modernize production methods, increase the quality of inputs and maximizing the use of those inputs. Each cooperative is also trained on market research and market facilitation. The graphic below gives a snapshot of some of the questions that the CPI asked of the cooperatives and also illustrates that in comparison with the other dimensions, cooperatives are showing more progress since joining the programs in 2011. One of the areas that cooperatives are doing well in is in their ability to replicate the trainings that they have received from EMIRGE and the RPOs, and have therefore been able to pass on key information from that training to members of the cooperative and their community.

**Figure 7: Services to Members**

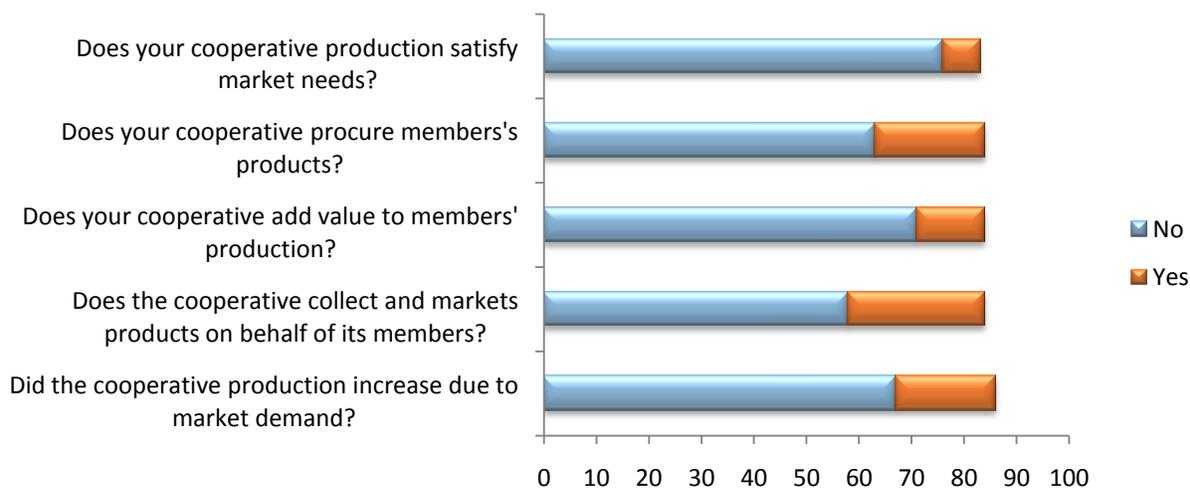


Areas where cooperatives are weak in providing services to their members and to the cooperative include generally failing to conduct quality assurance checks on inputs used by members, and failing to be sufficiently involved in postharvest handling to keep product quality high. The weaknesses in these key areas point to areas where program interventions can be focused in upcoming training sessions.

#### DIMENSION 4: MARKET LINKAGES AND BUSINESS RELATIONS

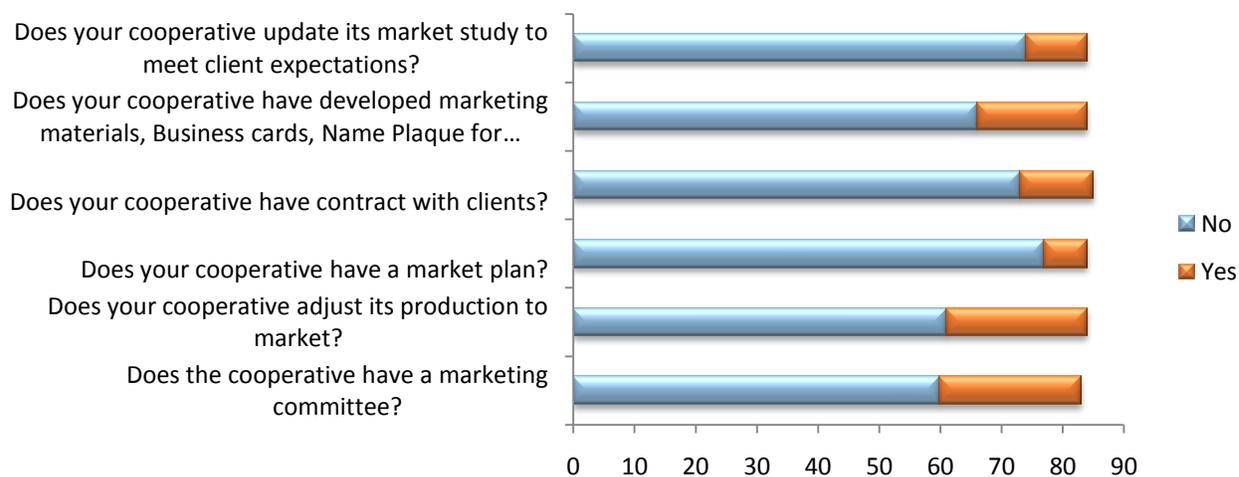
Facilitating market linkages, access to alternative markets and developing relationships with key actors in the value chain is a cornerstone of EMIRGE activities and a focus of capacity building and mentoring efforts. The CPI sought to analyze how and to what extent cooperatives are developing their business strategies and how cooperatives are implementing those strategies. The CPI covered topics on identifying market needs, adding value to their current product, efforts to advertise their cooperative and how procurement strategies are being implemented. Below is a sample of the kinds of questions included on product specialization and marketing and how the cooperatives responded:

**Figure 8: Cooperative Production**



As the chart illustrates and empirical evidence and regular communication with the cooperatives confirms, cooperatives struggle with truly responding to the market demands. While cooperatives are growing in their capacity to purchase members' products and often readily find markets for them, cooperatives are failing to think strategically about the kinds of products they are growing or producing and how they can take advantage of local market demands. The next section takes a closer look at cooperative marketing plans and market linkages.

**Figure 9: Market Linkages**



Despite having designated market linkage officers and training on studying market demands, cooperatives are currently poorly engaged in their local or regional market. Few of them conduct market studies of how they can engage new clients or what new client

expectations might be or create marketing plans for the cooperative. Furthermore it is rare to meet with a cooperative engaged in creating new relationships and seeking contracts with clients or even expanding the scope of the market linkage officer to a marketing committee. This particular area will be a focus of the fiscal year 2013 strategy and workplan.

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#### DIMENSION 5: RECRUITMENT & MEMBER RETENTION STRATEGY

This dimension covers topics which look at the members' responsibilities within the organization and cooperative members consider themselves to be 'user-owners'. The CPI also specifically seeks to tease out the cooperative's approach to membership strategies and retention strategies. The USAID/Higa Ubeho and EMIRGE programs work with individuals who are likely to have HIV/AIDS or have a member of their household who is living with HIV/AIDS. Empirical evidence and interviews with members indicate that membership strategies are an essential component to their cooperatives that are often overlooked. Members may struggle with stigmatization within their communities or perhaps suffer from the physical effects of living with HIV/AIDS. Thus, part of cooperative development programming seeks to assist cooperatives with how to sell their organizations as profitable businesses from which people can benefit economically and socially within their communities. The CPI covered two topics in this dimension:

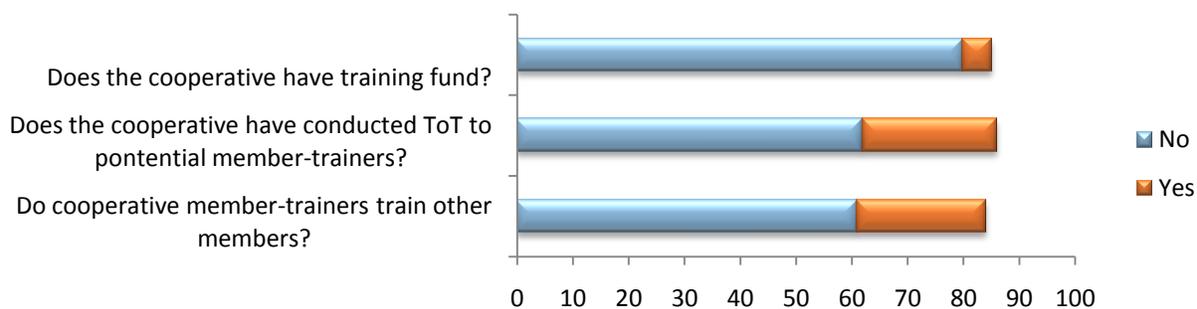
- **Member retention**
- **Training of members**

In considering membership retention it is evident that the majority of cooperatives don't have strategies to increase membership. This is due mainly to poor services rendered to members, lack of mobilization strategies and poor incentives to members. Cooperatives should be also encouraged to join their umbrella organizations to benefit from more services and reinforce economies of scale.

**Figure 10: Membership Strategies**



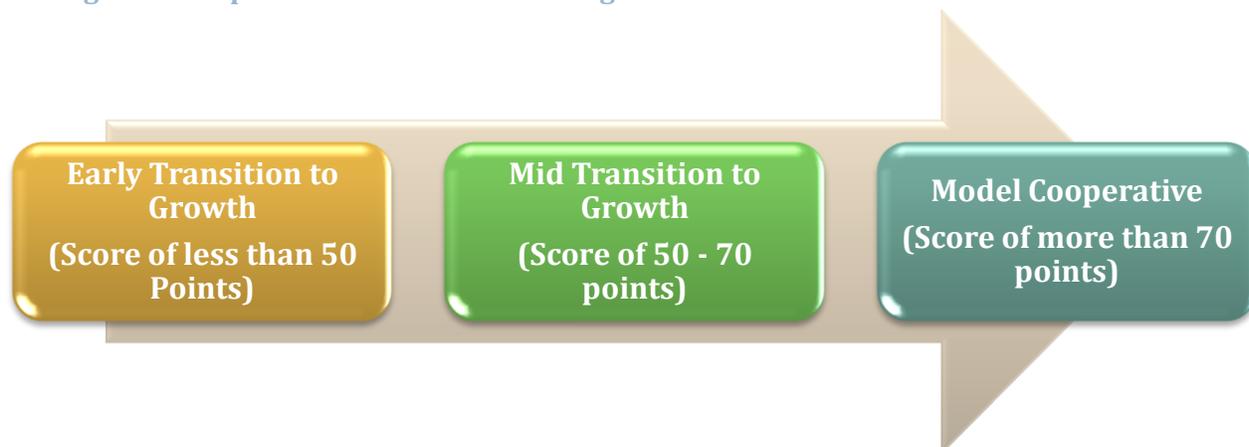
**Figure 11: Training of Members**



The majority of cooperatives currently do not have a training fund (in addition to being a best practice, Rwanda law has stipulated that a training fund be included in every cooperative budget [Cooperative article 85]). The Training of Trainers (ToT) approach to create a pool of trainers which can facilitate this learning within cooperatives has been integrated into the work plan of the RPOs who work directly with the cooperatives, but has yet to take hold within the cooperatives themselves.

## CATEGORIZATION OF COOPERATIVES BASED ON CPI SCORE

### Scoring and Interpretation of the CPI Indexing



*Figure 12: Cooperative Growth in the Global Communities Portfolio*

The CPI survey was designed in two parts, one quantitative and the other qualitative. The first section provided the capacity for the EMIRGE team to index the results and the qualitative section provided an opportunity for cooperatives to elaborate on the survey questions and work with the EMIRGE and Higa Ubeho teams to highlight their challenges and successes. Keeping in mind that the CPI is a tool for measuring individual cooperative performance and highlighting areas where program implementation and targeting strategies can be made stronger, all scores have been fully indexed to illustrate where cooperatives are in their individual learning curves (see Annex 1). The scores were then broken down into three sections based on their indexing scores: (1) early-transition to growth (with three sub categories: from 0-10, 11-20, 21-49 to assist USAID/Higa Ubeho); (2) mid-transition to growth; and (3) model. Figure 13 illustrates how the index broadly considers the cooperatives within the combined program portfolios and how it will be determined which cooperatives will work with USAID/Higa Ubeho and the USAID/EMIRGE program going forward. The strategy of the Economic Strengthening team and the Cooperative Development team is to transition top-performing cooperatives into the EMIRGE program in February of 2013 and to begin working on the Participatory Action Plans accordingly.

With only five cooperatives (6%) in the entire Higa Ubeho and EMIRGE portfolio falling in to the “model” cooperative status and EMIRGE’s commitment to work with 20 cooperatives in Rwanda, the EMIRGE team will be working with the Higa Ubeho Economic Strengthening teams to determine how to divide the cooperatives into the most efficient portfolios for the EMIRGE and Higa Ubeho programs. EMIRGE seeks to work with a range of cooperatives who can, as stated, absorb a higher level of capacity building and technical assistance than can many of the other cooperatives in the portfolio. Yet, in return, those more capable

cooperatives serve as role models to cooperatives that require assistance in strategic areas where the model cooperatives excel. Thus, the CPI will be used as a guide to determine not only the highest-performing cooperatives but also which cooperatives are the highest performing cooperatives throughout the sectors and are capable of espousing cooperative development principles and teaching best practices throughout their communities.

## FINAL THOUGHTS

The CPI was the product of a group of Global Communities cooperative development technical experts whose primary goal in designing such a tool is to see the USAID/Higa Ubeho and EMIRGE cooperative development programming better serve program beneficiaries. In designing, refining, implementing and analyzing the CPI results, the teams became integrally linked within each other's programming and will continue to leverage each other's talents and insights as the data are analyzed and the results are transformed into programmatic recommendations.

As is customary, the survey team met to discuss the process of implementation and report on areas where they encountered difficulties and where they learned valuable lessons. The team and enumerators debriefed and captured the following lessons learned while implementing the survey:

1. **Gaps in eliciting information** – *Additional information was needed on how conflicts are resolved. The questions that were asked covered the availability of conflict mitigation measures, grievance mechanisms and the use of such mechanisms, but failed to elicit information on how they are used and what cooperative management's response has been to the use of such mechanisms.*
2. **Innovation** – *The teams were also learning from the cooperatives on new developments and best practices. For example - some of the cooperatives have 'Cooperative Mobilizers' whose responsibilities include member recruitment and retention. As some of our cooperative members struggle with stigmatization and/or physical weaknesses, membership strategies are key elements of their organizational management.*
3. **Obvious cooperative problems not covered in the CPI** – *Youth membership continues to be a significant problem among the cooperatives – even among those cooperatives that are not primarily comprised of PLWHA. Cooperatives have difficulty attracting youth into agricultural activities as increasing numbers of young people become resistant to continue working in agricultural.*
4. **Difficulties in capturing GIS coordinates** – *This survey was conducted during Rwanda's short rains. The intense cloud cover made coordinate capture impossible during some visits and will thus have to be captured on future field visits with cooperatives. In other instances, multiple GIS coordinates were recorded at one field location, creating conflicting data points which had to be re-assessed. Enumerators need to be reminded of protocol throughout the survey process.*

The CPI will be revisited annually to facilitate continued learning from Global Communities' cooperatives members in Rwanda. Each iteration of this survey will allow us to see how cooperatives are engaging their own members and replicating those trainings that they receive throughout the year. The CPI, as a tool which seeks to highlight the differences between cooperative performances, will be formalized and shared with USAID/Higa Ubeho and EMIRGE stakeholders and Rwanda Partner Organizations. It is the hope of the Global Communities cooperative development team that these organizations can benefit from the process of analyzing cooperative performance based on the five dimensions in conjunction with the cooperative members themselves to encourage continual self reflection and more targeted, appropriate service interventions.

## ANNEX 1: COOPERATIVE PERFORMANCE INDEX RESULTS

<b>Cooperative Name</b>	<b>Total Questions Answered</b>	<b>Points Achieved in Percent</b>	<b>Ranking</b>	<b>Category</b>
Impabaruta	73	95.89	1	Model cooperative
Impakoma	73	89.04	2	Model cooperative
Cotecya	73	86.3	3	Model cooperative
Coopiacpa	72	84.72	4	Model cooperative
Corega	73	83.56	5	Model cooperative
Hahirwabasenga	73	69.86	6	Mid transition to growth
Witinya	73	63.01	7	Mid transition to Growth
CCLF ICYUZUZO	73	58.9	8	Mid transition to Growth
Intiganda	73	57.53	9	Mid transition to Growth
Koaru	73	56.16	10	Mid transition to Growth
Tuzabwisige	73	56.16	11	Mid transition to Growth
Serukuberwe	73	53.42	12	Mid transition to Growth
Cooduru	73	50.68	13	Mid transition to Growth
Abizeranye Rubengera	73	49.32	14	Early Transition to growth
Copiru	73	49.32	15	Early Transition to growth
Iganabikorwa	73	47.95	16	Early Transition to growth
Tuvugibyayo	73	47.95	17	Early Transition to growth
Copmru	73	46.58	18	Early Transition to growth
Cooperu	73	45.21	19	Early Transition to growth
Tuzamuranemubumwe Jari	73	45.21	20	Early Transition to growth
Akarusho	73	43.84	21	Early Transition to growth
Dufashanyemubuzima	73	39.73	22	Early Transition to growth
Girimpuhwe	73	39.73	23	Early Transition to growth
Kangukatubeho	73	39.73	24	Early Transition to growth
Tuzamuranemubumwe Kigali	73	39.73	25	Early Transition to growth
TWIHE MORALE	73	39.73	26	Early Transition to growth
Komera	73	36.99	27	Early Transition to growth

COAPINYA	73	35.62	28	Early Transition to growth
Coterwa	73	35.62	29	Early Transition to growth
Coinya	73	34.25	30	Early Transition to growth
Indatwa	73	34.25	31	Early Transition to growth
LUNOSA	73	34.25	32	Early Transition to growth
Umuhoza Miyove	73	34.25	33	Early Transition to growth
Tuganimana	72	31.94	34	Early Transition to growth
Twitaweho	73	31.51	35	Early Transition to growth
UMUSINGI W'ITERAMBER	73	31.51	36	Early Transition to growth
Igisubizobabyeyi	73	30.14	37	Early Transition to growth
Orora Ukungahare	73	30.14	38	Early Transition to growth
KORANUMURAVA	68	27.94	39	Early Transition to growth
Icyerekezo	73	27.4	40	Early Transition to growth
Dufatanyegukora	73	26.03	41	Early Transition to growth
Huguka	73	24.66	42	Early Transition to growth
Icyerekezo Ruli	73	24.66	43	Early Transition to growth
KORA UTERIMBERE	73	24.66	44	Early Transition to growth
Duhuguke dukore	73	23.29	45	Early Transition to growth
Kanya	73	23.29	46	Early Transition to growth
Ibyiringiro Kanyinya	70	21.43	47	Early Transition to growth
Coclru	73	20.55	48	Early Transition to growth
Tugiricyerekezokiza	73	20.55	49	Early Transition to growth
UBUZIMA BWACU	73	20.55	50	Early Transition to growth
COPROMARU	73	19.18	51	Early Transition to growth
Ibyiringiro Kigali	73	19.18	52	Early Transition to growth
Shimwa	73	17.81	53	Early Transition to growth
Ababerewe	73	16.44	54	Early Transition to growth
ABIZERANYE RUSENGE	73	16.44	55	Early Transition to growth
ABUZUZANYA	73	16.44	56	Early Transition to growth
COPUICYA	73	16.44	57	Early Transition to growth
JYAMBEREMUHIZI	73	16.44	58	Early Transition to growth
KOPEDUKU	73	16.44	59	Early Transition to growth

JYAMBERE	MUNYARWANDA	73	15.07	60	Early Transition to growth
CYEZA					
Abizeranye Gatumba		72	13.89	61	Early Transition to growth
Abasare		73	13.7	62	Early Transition to growth
Coop S.D.V		73	13.7	63	Early Transition to growth
Girubuzima		73	13.7	64	Early Transition to growth
Umuhigo		73	13.7	65	Early Transition to growth
Cecem		73	12.33	66	Early Transition to growth
Dufatanyekubarera		73	12.33	67	Early Transition to growth
Dukore Bwisige		73	9.59	68	Early Transition to growth
JYAMBERE		73	9.59	69	Early Transition to growth
Urwego		73	9.59	70	Early Transition to growth
Twisungane		72	8.33	71	Early Transition to growth
Abizeranye Jari		73	6.85	72	Early Transition to growth
Urumuri		73	6.85	73	Early Transition to growth
Amizero		74	6.76	74	Early Transition to growth
Teganya		71	5.63	75	Early Transition to growth
Abahirebayezu		72	5.56	76	Early Transition to growth
Tugobokimpfubyi		73	4.11	77	Early Transition to growth
Kangukukore		73	2.74	78	Early Transition to growth
Mihigo		73	2.74	79	Early Transition to growth
Abadahemuka		73	-	80	Early Transition to growth
ABANYAMURAVA		73	-	81	Early Transition to growth
Coculeka		64	-	82	Early Transition to growth
Irebere		72	-	83	Early Transition to growth
Tuzamurane		73	-	84	Early Transition to growth
TWIZERIMANA		73	-	85	Early Transition to growth

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