Despite shocks of 2020 and 2021, the Libo Kemkem community remained stable and began to thrive.

In 2021, Glimmer conducted a midline evaluation in Libo Kemkem to measure progress toward resilience and reduction in poverty.

By project midpoint, the Libo Kemkem community experienced direct and indirect impacts of the global Covid-19 pandemic, Ethiopia’s civil war and environmental shocks. The network of social infrastructure that was put in place starting in 2018 improved resilience even under unprecedented stressors.

The midline showed that Glimmer’s approach is working. Families are better able to cope with shocks, food security has improved and household assets are growing—all important indicators of resilience.

The following provides a brief background of the project and highlights key findings from the midline evaluation.
LIBO KEMKEM SNAPSHOT

- Integrated community development project with a focus on agricultural livelihoods launched in 2018.
- Remote community in the Amhara region, home to 63,000+ people.
- High potential for agricultural income growth.
- Glimmer will continue to build toward long-term sustainability by facilitating agricultural trainings and loans, strengthening local systems and staff, and addressing remaining gaps in health and education.
Prior our project, the community of Libo Kemkem faced the tremendous challenges of life in rural Ethiopia. Families struggled to earn sustainable incomes, cope with the worsening effects of climate change, and improve health and job outcomes for women and girls. Through interviews and data evaluation, we found that:

- **Household income** was not enough to meet daily expenses or save for future shocks.
- Nearly 40% of households faced **food shortages**.
- **Preventable diseases** were prevalent due to unsafe drinking water, malnutrition and poor sanitation.
- One in four families used **severe coping strategies** to survive when faced with a crisis.

Our multi-year plan for Libo Kemkem focused on addressing these key challenges to long-term resilience. At project mid-point, we checked on our progress through data collection and personal interviews in the community.
MIDLINE FINDINGS
OUR IMPACT

Household Stability

59% INCREASE IN HOUSEHOLD ASSETS

78% INCREASE IN HOUSEHOLDS SAVING CASH
“Before the loan, I was used to poverty. I was nervous and afraid of taking loans. The project taught me how to make [a] business and gave me the money.”

-Wude, loan recipient
“I was selected to take a loan for onion. I was constantly supported by the agriculture support team. My [successful] harvest motivated me to keep working hard.”

-Aychew, loan recipient
OUR IMPACT

Food Security & Nutrition

92% INCREASE IN DIETARY DIVERSITY

49% DECREASE IN HUNGER
“I chose [to get a loan] and life started changing. Before we used to eat very little. Now we eat breakfast, lunch and dinner.”

-Wolansa, loan recipient
Improved Coping Skills

88% decrease in severe coping

82% of families that faced shocks still able to meet food needs
“Before my loan, my family would sometimes go to sleep on an empty stomach. Now I have saved money to give to my children. I don’t have to beg.”

-Tadilo, loan recipient
“When Glimmer came to my community, I was able to take a loan and better harvest my onions. I was successful. I was able to pay back my loan with interest. Now I save and I am still working with the profit. This is change.”

-Workie, loan recipient and cooperative cashier
OUR IMPACT

Financial Sustainability

FOURFOLD

INCREASE IN MEMBERS AT FINANCIAL COOPERATIVES

100%

OF COOPERATIVES ARE DISTRIBUTING LOANS INDEPENDENTLY
“I plan to take another loan now that I have fully repaid my previous loan. I plan to join the fattening business by purchasing oxen.”

-Kes, loan recipient
OUR IMPACT

Healthier Women & Children

78% INCREASE IN ANTENATAL VISITS

83% OF HOUSEHOLDS HAVE ACCESS TO CLEAN WATER
“When I first heard that a hand water pump was going to be built, I was very happy. I was even more happy when I was selected to be a member of the committee where I received a five-day training on hygiene and nutrition.”

-Wude, hygiene and sanitation committee member
As we build on the progress to date, Glimmer will continue to distribute loans and strengthen the nine local financial cooperatives. At the start of 2022, **57% of the loanable funds are from revolving funds paid back by borrowers**, indicating the sustainability of our work.

Farmers in our program are ready to grow their businesses: More than **one-third of the loans in 2022 are for second-time borrowers**.

So that more families can take advantage of economic opportunities, we will fill critical gaps in education and health in Libo Kemkem during the remainder of the project.
MIDLINE EVALUATION METHODOLOGY

A third-party evaluator conducted the midline assessment in Libo Kemkem using assessment tools and indicators from Glimmer’s monitoring, evaluation, research and learning framework.

The assessment covered topics relevant to Glimmer’s theory of change, including cash savings, food security, adoption of improved agricultural practices, shock resilience, gender-equitable decision-making, aspirations of control and access to services.

HOUSEHOLD SURVEYS
386 individuals (253 men and 133 women; 188 Glimmer loan recipients and 198 non-Glimmer loan recipients) were selected as a sample from the targeted 14,585 households within nine kebeles in the Libo Kemkem project area.

FOCUS GROUP DISCUSSIONS
44 focus group discussions were conducted with various groups, such as unemployed youth, productive safety net program participants, WASH and health committees, parent-teacher association members and girls’ club members.

KEY INFORMANT INTERVIEW
16 key informant interviews were conducted with woreda- and kebele-level government officials representing the agriculture, WASH and health, and education sectors. The interviews examined coordination between government offices, risks with implementation of previous projects, strength of the local financial systems, women’s empowerment and community mobilization.

DESK REVIEW
Prior to and while conducting the midline, the consultant reviewed government data, partner reports and relevant Glimmer organizational documents including the baseline assessment for secondary data. These documents were then cross-referenced with the findings from the midline.
## APPENDIX: LIBO KEMKEM MIDLINE DATA

### Pillar 1: Livelihoods

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Increased total value of household assets</td>
<td>16,289 ETB</td>
<td>25,844 ETB</td>
<td>59%</td>
</tr>
<tr>
<td>Decreased percentage of households experiencing hunger</td>
<td>39%</td>
<td>20%</td>
<td>49%</td>
</tr>
<tr>
<td>Increased percentage of households saving cash</td>
<td>40%</td>
<td>71%</td>
<td>78%</td>
</tr>
<tr>
<td>Decrease of households using severe coping strategies</td>
<td>25%</td>
<td>3%</td>
<td>88%</td>
</tr>
<tr>
<td>Increased percentage of households that experienced a shock that are still able to meet food needs</td>
<td>N/A</td>
<td>82%</td>
<td>N/A</td>
</tr>
<tr>
<td>Increased cooperative membership</td>
<td>1,141</td>
<td>5,695</td>
<td>399%</td>
</tr>
</tbody>
</table>

### Pillar 2: Health

<table>
<thead>
<tr>
<th>Health Five-Year Program Indicators</th>
<th>Baseline (2019)</th>
<th>Midline (2023)</th>
<th>Percent Change Baseline to Midline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased number of households with access to year-round potable water</td>
<td>63%</td>
<td>83%</td>
<td>32%</td>
</tr>
<tr>
<td>Increase in improved hygiene and sanitation practices</td>
<td>6</td>
<td>8.3</td>
<td>38%</td>
</tr>
<tr>
<td>Increased number of institutional deliveries</td>
<td>43%</td>
<td>58%</td>
<td>34%</td>
</tr>
<tr>
<td>Increased number of mothers attending all four recommended antenatal visits</td>
<td>30%</td>
<td>54%</td>
<td>78%</td>
</tr>
<tr>
<td>Increased household dietary diversity score</td>
<td>5</td>
<td>9.6</td>
<td>92%</td>
</tr>
</tbody>
</table>

### Pillar 3: Education

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Increased percentage of households that want their daughters to go to secondary school</td>
<td>89%</td>
<td>98%</td>
<td>9%</td>
</tr>
<tr>
<td>Decreased dropout rates for primary schools</td>
<td>2%</td>
<td>6%</td>
<td>-16%</td>
</tr>
<tr>
<td>Increased gender parity in primary and secondary schools</td>
<td>0.85</td>
<td>0.91</td>
<td>7%</td>
</tr>
</tbody>
</table>