

# Celebrating five years of RIFF-SSA work to promote responsible and inclusive finance in West Africa, made possible by the support from the **Swiss Agency for Cooperation and Development (SDC)**.



Interview with Amelia Greenberg,  
Deputy Director of the Social  
Performance Task Force (SPTF)



Conducted by Manon Loison,  
Head of Community  
Engagement at SPTF

This interview was conducted to celebrate the achievements of [the Responsible Inclusive Finance Facility for Sub-Saharan Africa \(RIFF-SSA\)](#), thanks to a five-year grant provided by [the Swiss Agency for Cooperation and Development \(SDC\)](#).

The purpose of the RIFF-SSA is to strengthen the social and environmental performance management (SEPM) practices, including client protection practices, of financial institutions in Sub-Saharan Africa. To that end, the RIFF-SSA offers trainings to build local capacity, co-finances assessments and improvement projects, and develops new SEPM resources.

The RIFF-SSA is managed by Cerise+ SPTF and funded by both SDC and the Government of Luxembourg via The Financial Inclusion Fund administered by the European Investment Bank. SDC's support focuses in particular on the countries in the West African Economic and Monetary Union (WAEMU), as well as Chad.



**RIFF-SSA**  
**Responsible Inclusive Finance Facility**  
**for Sub-Saharan Africa**



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**Manon Loison (ML):** Hello Amelia. To begin, can you tell us what the Responsible Inclusive Finance Facility for Sub-Saharan Africa (RIFF-SSA) does and why?

**Amelia Greenberg (AG):** RIFF-SSA is designed to strengthen social and environmental performance management within the financial sector in Sub-Saharan Africa. Our primary objectives are to build local capacity and to help financial service providers (FSPs) improve their practices. We achieve this primarily by offering trainings and co-financing a variety of projects, including evaluations, such as a social audit or a customer protection assessment, and improvement projects that help FSPs mitigate customer protection risks and offer products that actually improve customers' lives. . We have also been able to use RIFF-SSA funds to create some very important new resources for the sector, such as the management standards for the responsible provision of digital financial services (the "DFS Standards").

**ML:** How has SDC supported the RIFF-SSA?

**AG:** RIFF-SSA received a CHF 1 million grant from the Swiss Agency for Development and Cooperation (SDC) to spend between 2019 and 2024, with a focus on the eight member countries of the West African Economic and Monetary Union plus Chad. This very generous support allowed the RIFF-SSA to organize 39 trainings and co-finance 89 projects over the life of the grant. In almost all cases, local consultants provided the technical assistance on the co-financed projects. For the trainings, some occurred online, via the Cerise+SPTF e-learning platform, and some took place in person, led by local consultants. The grants that the RIFF-SSA gave to FSPs varied from \$600 to \$18,000.

I am very proud of what the RIFF-SSA has accomplished. Our activities have increased awareness that social and environmental performance management is critical to the long-term sustainability of the industry, deepened the engagement of FSPs, built local expertise in SEPM, and ultimately helped FSPs to improve their ability to protect customers, develop demand-driven products, and listen to both staff and customers.

*RIFF-SSA received a CHF 1 million grant from Swiss Agency for Development and Cooperation (SDC) for 2019–2024, focusing on the eight member countries of the West African Economic and Monetary Union plus Chad. This very generous support allowed the RIFF-SSA to organize 39 trainings and co-finance 89 projects. I am very proud of RIFF-SSA's achievements. Our activities have raised awareness of the crucial role social and environmental performance management plays in the industry's long-term sustainability, built local expertise in SEPM, strengthened FSPs' engagement, and ultimately enhanced their ability to protect customers, develop demand-driven products, and listen to both staff and customers.*



**ML:** Could you share some specific outcomes or improvements seen as a result of these initiatives?

**AG:** Definitely. One good example relates to complaints resolution. We know from experience that having a complaints mechanism is essential to customer protection. Regulation in the WAEMU region mandates that FSPs have a complaints mechanism as well. But Cerise +SPTF also knows, from our extensive work on developing management standards for FSPs, that it is not enough for an FSP simply to have a way to receive complaints. For the system to be functional, ideally there is more than one channel that a customer can use to file complaints, the process is free, the process is accessible, customers know about it and trust it enough to use it, the FSP resolves the complaints that it does receive efficiently, and it uses complaints data to improve its own performance. Also, if its analysis reveals that certain segments of customers are not using the existing complaints mechanism, the FSP reaches out to them proactively to investigate whether they have experience challenges. All this to say that doing complaints well is a multi-faceted process, and the RIFF-SSA has given co-financing to many different FSPs to improve their complaints mechanisms, taking on a range of activities from defining how to triage complaints by severity, to writing a complaints handling policy, to investing in new software and training staff how to use it, and to raising customer awareness. We always work with local consultants and consulting companies, so all of these co-financed projects have also strengthened local expertise.

**ML:** You mentioned the DFS Standards earlier. Can you tell us more about the role that the RIFF-SSA has played in developing this important resource?

**AG:** RIFF-SSA contributed to the development of management standards for the responsible provision of digital financial services (the “DFS Standards”). Other funders had supported the initial work to identify the good practices, and then with RIFF-SSA funds we were able to pilot test a preliminary version of the DFS Standards with different sizes and types of DFS providers in Sub-Saharan Africa. Based on the results of the pilot, we then updated the DFS Standards Evaluation Tool and have created training materials on the DFS Standards. We also created both an online free training course on the DFS Standards and materials to be delivered in live trainings. These trainings strengthen local capacity as well.





**ML:** How has SDC's support facilitated Cerise+SPTF's collaborations with other donors, to increase the reach and impact of the program?

**AG:** SDC's support has been instrumental. When we talk to other donors, we can say the FSPs themselves help to fund the activities of the RIFF-SSA, and that SDC is supporting them too, but demand is so strong that we are looking for additional funding partners. This approach has worked. With multiple donors supporting our work, we can do more together. In recent years, RIFF-SSA has benefited from contributions from the Government of Luxembourg via The Financial Inclusion Fund administered by the European Investment Bank (EIB).

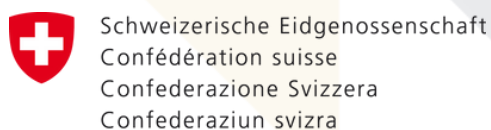
**ML:** What do you see as the key takeaways from RIF SSA's work in the region?

**AG:** One of the most important takeaways is that responsible finance is not just about compliance but about creating meaningful, sustainable change in financial institutions. By building capacity, fostering local expertise, and setting global standards, we have helped financial service providers become more customer-centric and resilient. The program has filled a critical gap in the sector. I don't know of any other facility providing this kind of funding directly to financial service providers, and they are so grateful. The support enables them to implement projects they want to do, but without us they would simply not have the budget to do it.

*The Swiss Agency for Development and Cooperation (SDC) funding for responsible finance in Francophone West Africa has filled a critical gap in the sector. There are very few other facilities providing this kind of funding directly to financial service providers (FSPs). The FSPs are extremely grateful for the support, which enables them to implement projects they want to pursue but would not have the budget for without our assistance.*

**ML:** Thank you, Amelia. This has been a fascinating conversation.

**AG:** Thank you, Manon. I appreciate the opportunity to share our work.



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