

The Management of Competencies in Non-Profit Organizations in the Microfinance Sector in Tunisia: Emerging Concept and High-Level Abstraction Measurement

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Abstract

The aim of this research is to adapt an instrument for measuring skills management within the framework of micro-finance associations in Tunisia. After carrying out a literature review and an exploratory qualitative study with twelve associations, the proposed instrument was distributed to the global network of microcredit associations. With almost two hundred questionnaires returned, all the analyses we carried out confirmed the reliability and validity of this new tool built around four variables: Continuous Learning, Withdrawal Position, Evaluation, Training (APEF). The adaptation and validation of the APEF tool in the associative field of micro-finance opens important prospects for empirical research into this expanding business sector, where the measurement of this management style is still relatively unexplored.

Keywords: *Professionalization, Volunteering, Association, Microcredit, Structural Equations.*

Introduction

The growth of the microfinance sector in Tunisia, and the intensification of competition between its institutions as a result of new legislative and institutional frameworks, means that microcredit associations are faced with the imperative of managing their human resources rationally.

In response to this imperative, microcredit associations are tending to become increasingly professional in the sense of formalizing their human resources management systems (Clerck and al, 2023). However, the ideology of volunteering on which the social and solidarity economy is based still fuels reluctance towards any form of evaluation and control over the actions of individuals voluntarily involved in associative projects (Goldoni et al, 2014, Arshad and al, 2023).

In the search for practical solutions that enable associations to respect their social goals while administering themselves as efficiently as possible, the present work proposes first to explore the practical representations of skills management in microcredit associations, and then to present an operational measure of it.

Conceptual Framework of the Research

Skills Management: Terminological Clarifications and Current Debates

At a strictly theoretical level, the way in which skills are managed reveals several different designations. Their unconditional use could create sources of conceptual amalgams that need to be considered.

Competency Management and Related Concepts

In the specialized literature, we refer to competency management, competency-based management, competency management or competency-based management. These notions, although complementary,

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reflect different levels of integration of the notion of competence into managerial conduct, and consequently involve different players.

Skills Management

The aim of skills management is to improve team performance through the development of business skills (Cohen and Soulier, 2004). It follows that this concept goes beyond the realm of management, and involves a larger number of players, the main ones being managers.

Competency Management

Competency management is embodied in a descriptive approach whose role is to diagnose the competencies required by the job and those held by employees (Cohen and Soulier, 2004). It focuses on individual skills and is driven by human resources management (Cohen and Soulier, 2004). This approach helps to identify skills gaps, but it reflects a partial integration of the notion of skills, and is poorly accepted by operational managers, who feel little involvement (Gilbert and Pigeyre, 2002).

Competency-Based Management

Compared to the first concept, competency-based management introduces a change both at employee level and at the level of human resources professionals.

As far as employees are concerned, Courpasson and Livian (2001) point out that this approach gives employees a sense of responsibility for their working lives, by entrusting them with the management of their skills portfolio. The human resources professional, for his part, must rebuild the organization with reference to strategic requirements in terms of core competencies. In other words, they must translate strategic competencies into collective competencies, and then into individual competencies. These managers are the main instigators of the skills approach in day-to-day management practices. As a result, this approach is more general than the previous ones, but probably the most difficult to implement, given that it presupposes a transfer of responsibility between the players involved, and requires the total involvement of local managers in monitoring and developing the skills of their staff.

Competency-Based Management

The aim of this approach was to deploy strategies and build competitive advantage on the basis of core competencies (Hamel and Prahalad, 1990). This level of management transcends the logic of reducing skills gaps, and places general management, assisted by the human resources function, at the center of the system for identifying and developing strategic skills that are a source of competitiveness (Cohen and Soulier, 2004). The following table summarizes the different approaches.

Table.1: Comparison Between Competency Management, Competency-Based Management, Competency Management, Competency-Based Management

Elements of comparison	Notions	Levels	Level of integration of the notion of competence
Competency management	Identifying the gap between skills held and skills required.	Operational levels	
Competency-based management	Empowering individual employees and human resources professionals.	Operational levels	
Competency management	Improving performance of employees.		

Competency-based management	g competitive advantage n core competencies .		
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Source: the authors

Following on from this distinction, we would like to remind you that our research is part of a global approach, and we consider, along the lines of Gilbert (2003), that a comprehensive skills approach must imperatively bring together the three levels of management: operational, contingent and strategic. Accordingly, we consider that for an organization, skills management means acquiring individual and collective skills, stimulating and regulating them (Retour, 2002; Défelix, 2003).

Current Debates on Competency Management

The profusion of theoretical discourses on competency management and the scarcity of empirical research on the subject explain the difficulties in operationalizing the concept. This question of operationalization is all the more delicate as it relates to the actual practices and tools of work organization (Patricia et al., 2023), which are by nature complex and different, evolving and multiform, so that they cannot be formalized by clear measures and consequently serve explanatory research purposes such as ours. The most salient empirical debates concern economic enterprise and, to a lesser degree, non-profit organizations. In what follows, we present the main contributions that have affected both types of organization.

The Main Debates in the Classic Company

Works that have attempted to operationalize competency management within companies have given rise to lively debate and controversy. For example:

Igalens and Scouarnec (2001) identify two dimensions of competency management: an individual dimension and an organizational dimension. Confirmatory analysis led to the identification of five variables: the worker's lifelong learning, his or her position of withdrawal, remuneration, appraisal and easy access to training (APREF).

Darvogne and Noy (2002) present skills management in terms of five variables: implementation of new organizational modes, identification, mobilization, development and recycling of skills.

Colin and Grasser (2003), based on the REPNSE survey (1998), highlight three dimensions of competency-based managerial approaches: performance appraisals by line managers for both managerial and non-managerial staff; annual appraisal interviews conducted by line managers for both managerial and non-managerial staff; training expenditure in excess of 3% of total payroll; and links between employee appraisal results and pay, training or promotion.

The Main Debates in the Not-For-Profit Sector

In the associative sector, human resources management in general, and skills management in particular, do not have as many traditions as in the business world (Halba, 2006; Pujol, 2009). It therefore follows that it would be difficult to expect formalized and instrumented skills management practices, particularly in terms of reference frameworks, forward-looking management or personal skills records. Among the few studies that have attempted to operationalize skills management in the social economy sector, we cite the contributions of Audrey (2006), Davister (2010) and Moreau (2010).

Audrey (2006) operationalizes the competency logic in French communes around two variables: the degree of formalization of competency management tools and the degree of integration of the competency logic into HRM practices.

Davister (2010) considers that skills management in social economy organizations is an HRM function that aims to plan, structure and evaluate the acquisition and development of skills.

Moreau (2010) defines skills management in the associative sector with reference to three variables: the mobilization, valorization and development of skills.

Despite some controversy between the for-profit and non-profit sectors, we note that the main debates focus on two complementary dimensions of skills management: the first relates to the HRM tools used and their impact on the individual, and the second concerns the organization of work and its routines.

In this way, skills management responds to different challenges:

On the individual side, it responds to the need for employability, enabling employees to maintain their attractiveness on the job market while striving for satisfactory career development within the organization.

On the organizational side, skills management helps to develop flexibility potential, and to meet the need for cooperation and empowerment, with a view to overall performance.

Research Methodology

We recall that this research has two objectives: to understand skills management in the microcredit association sector, and to propose an operational measurement instrument for it. In line with these objectives, we are using both qualitative and quantitative methods in a triangulation approach spread over two research phases. In the first phase, we mobilize qualitative methodology, as it is the most apt to reveal latent phenomena (Vandermaren, 1995). In the second phase, we use quantitative methods through structural modelling on AMOS 21 to validate the proposed measuring instrument (Igalens and Roussel, 1998).

Methodology of the Qualitative Study

Sample

In order to maximize the theoretical representativeness of our sample, we opted, as recommended by Miles and Heberman (2003), for a sample of individuals with different profiles in terms of gender, age, experience and function (see Table 2). The sample size was determined by respecting the principle of semantic saturation advocated by Romelaer (2005). After 12 interviews lasting approximately 40 minutes, this condition was verified.

Table 2. Characteristics of Interviewees

Interviewés	Genre	Tranche d'âge	Fonction	5 years
I. 1	Woman	[30-35]	Executive Director	3years
I. 2	Man	[25-30]	Loan officer	5 years
I. 3	Woman	[30-35]	Credit officer	7 years
I. 4	Man	[35-40]	Executive director	4 years
I. 5	Woman	[30-35]	Credit officer	8 years
I. 6	Man	[45-50]	President	5 years
I. 7	Woman	[30-35]	Executive director	10 years
I. 8	Man	[50-55]	President	1 years

I. 9	Woman	[25-30]	Credit officer	1years
I. 10	Man	[55-60]	President	2 years
I. 11	Woman	[40-45]	Treasurer	3 years
I. 12	Man	[25-30]	Treasurer	3 years

Survey Method: Semi-Structured Interview

The themes of competency management are complex in nature, to which people do not have enough direct answers. Thus, we chose the semi-structured interview because it allows for a certain compromise between the interviewees' freedom of expression and adherence to the initial research structure (Romelaer 2005).

Data Analysis Techniques: Content Analysis

In the analysis of qualitative data, we followed the four steps recommended by Bardin (1998), namely: pre-analysis, material exploitation, processing, and interpretation of results.

Methodology of the Quantitative Study

Sample

We targeted all active microcredit associations as of the date of the questionnaire administration, totaling 240 associations. However, 197 associations responded to the survey (a response rate of 82%). The following table summarizes the main characteristics of the sample.

Table 3. Sample Characteristics

Age	Effectif	Poste occupé	Effe	Genr	Effe	Niveau d'ins truction	Effe	Situation fa mi lia le	Effe
- de 30	39	Directeurs ex éc uti fs	96	Hom	152	Bac ou moins	8	Mariés	110
30-40	115	Agents de cr éd it	101	Fem	45	Bac +2	61	Célibataires	77
40-50	43					Bac +4	126	Divorcés	10
						Bac+5	2		
Totaux	197		197		197		197		197

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Method of Quantitative Data Analysis

In our validation approach, we adopt the recommendations of Churchill (1979). This methodological strategy is itself built on the true value model initially developed by Everard et al. (1993). According to this model, the measurement obtained by an instrument is the sum of three components: the true value, the systematic error, and the random error ($M=MO+EA+ES+\epsilon$). The objective assigned to our questionnaire is to strive towards obtaining a "perfect" measurement by reducing both types of error. According to Igalens and Roussel (1998), reliability tests reduce the first type of error while validity tests help reduce the second type of error.

Results of the exploratory qualitative study: Towards a better understanding of skills management in microcredit associations in Tunisia:

The competence of the credit agent: definitional consensus around the cognitive approach

The statements collected regarding the definition of the professional competence of microcredit agents are explicitly positioned within the cognitive approach developed by Michel and Ledru (1991). In this sense, the proposed definitions focus on the notions of know-how, thought patterns, learning, change, etc. Thus, the interviewee (I10) said: "I believe that the thing that most reflects my competence is my mental presence in the face of difficulties." The interviewee (I3) added that: "competence is reflected in the ability to overcome organizational dysfunctions with minimal costs." In this same vein, the interviewee (I2) was more explicit when he pointed out that: "the technical mastery of work instruments does not perfectly reflect the competence of the credit officer; the relational aspect, good manners, and savoir-faire are both the source and the reflection of competence in the field of microcredit." Ces propos illustrent la supériorité de l'approche cognitive qui relate la manière dont un individu aborde les problèmes, structure et formalise les données provenant de son contexte afin d'apporter les solutions adéquates aux problèmes rencontrés (Held, 1995).

Competency management: a shared responsibility between the individual and the organization

Asked about the actions that promote the skill portfolio of credit agents, the leaders of microcredit associations (MCAs) mention several aspects that we can, without notable controversies, group into two dimensions: an individual dimension related to HRM practices, and an organizational dimension reflecting the managerial logics of the MCA.

Competency Management: An Individual Dimension Supported by HRM Practices

We have illustrated a diversity of practices that reflect the individual's role in developing their own skill portfolio. In this regard, the respondent (I8) said: "competent agents are open to their environment, they accept the positive differentiation of their more competent colleagues, they share their knowledge and take initiative while recognizing the limits of their areas of intervention."

Paradoxically, the interviewee (I10) spontaneously mentions individual reluctance regarding skill development, stating that: "despite the efforts of the board of directors,... the lack of motivation to learn, the excessive reliance on usual solutions, and the infamous 'phobia' towards mistakes constitute the main reasons for the failures encountered." The interviewee (I5) specifies this individual aspect by mentioning a case that reflects two different attitudes towards the training programs dedicated to microcredit agents. He said in this regard that: "During training sessions, there are individuals who question and engage in

discussions with the trainers on the most current topics of microcredit, while others show no interest; on the contrary, they take the opportunity to stroll around, go shopping..."

Competency Management: An Organizational Dimension of the Microcredit Association

Competency management is also an organizational concern insofar as the AMC's strategy, structure, and culture can either enhance or, conversely, block the competency management process. In this sense, the interviewee (I12) noted that: "our association cyclically sends its credit agents to participate in training days, we encourage them by covering travel and accommodation expenses,..." This same idea was supported by the interviewee (I11) who recommended that: "to develop the association's skill capital, we must first evaluate everyone's contribution so that it does not go unnoticed." For his part, the interviewee (I4) mentions the role of the organization in maintaining individuals' skill portfolios by stating that: "my sense of competence can only endure with the unconditional support of our association, especially during my difficult times both at work and outside of it."

These statements clearly convey the original idea introduced by the works of Le Boterf (1994) and Wright et al. (1995), according to which the notion of "competence" is based on a comprehensive consideration of human intervention in work. In the sense of these works, it is insufficient to possess a portfolio of theoretical and practical knowledge. It is also necessary that the individual, supported by their organization, is able to mobilize their knowledge in a given work situation while taking into account the complexity of the relational environment (conflicts of interest, ambiguity, limited rationality...) in which they operate. We note at the end of this initial analysis that the emerging concept of competency management within microcredit associations largely refers to works on the commercial sector, primarily those of Igalens and Scouarnec (2001) and Défelix (2003), due to the fact that it lies at the interface of two forces: an individual force reflecting the predisposition to act of the individual, and an organizational force reflecting the nature of the organization and its management rituals.

Quantitative Results: Validation of a Measurement Instrument for Competency Management in Microcredit Associations in Tunisia.

Skills management: an organizational dimension of the microcredit association

Tests of the psychometric qualities of the instrument (APEF)

Content validity check: the pre-test

Skills management is also an organizational concern insofar as the AMC's strategy, structure and culture can enhance or, on the contrary, block the skills management process. In this sense, the interviewee (I12) pointed out that: "our association cyclically sends its loan officers to take part in training days, and we encourage them by covering their travel and accommodation expenses...". This same idea was supported by the interviewee (I11) who advocated that: "to develop the association's skills capital, we must first evaluate everyone's contribution so that it does not go unnoticed". For his part, the interviewee (I4) refers to the role of the organization in maintaining the skills portfolio of individuals, pointing out that: "my sense of competence can only endure with the unconditional support of our association, especially during my difficult moments in or out of work".

These comments clearly reflect the original idea introduced by the work of Le Boterf (1994) and Wright et al (1995), according to which the notion of "competence" is based on a global consideration of human intervention in the workplace. According to these works, it is not enough to possess a portfolio of theoretical and practical knowledge. To ensure that our measurement instruments appear to provide a satisfactory representation of the construct "competency management," we pre-administered our questionnaire to various individuals (academics and professionals) in order to "test the form of the questions, their ordering, and verify the respondents' understanding as well as the relevance of the proposed response modalities" (Thiétart et Coll, 2003). The following table summarizes the objective assigned to each pre-test as well as the parties involved. Pour s'assurer que nos instruments de mesure semblent fournir une

représentation satisfaisante du construit "gestion des compétences", nous avons pré-administré notre questionnaire à diverses personnes (académiques et professionnels) afin de "tester la forme des questions, leur ordre, et vérifier la compréhension des répondants ainsi que la pertinence des options de réponse proposées" (Thiétart et Coll, 2003). La tabla siguiente resume el objetivo asignado a cada pre-prueba, así como las partes involucradas.

Table 4. Stakeholders and Objectives of the Pre-Test

Fiestas	Objectifs du pré-test
Parties	Objectifs du pré-test
Three Management teachers	Overall coherence of the questionnaire
	Critical analysis of the content
Three Marketing teacher	General form of the questionnaire
	Possibility of achieving statistical treatments advanced with the proposed scales
The director of microcredits at the Bank	Test the relevance of the proposed questions
Tunisian Solidarity (BTS)	Knowing the practical usefulness of research
Twelve microcredit agents	Test the level of understanding of the questions
	Ability to answer all questions

Source: The author

Depending on the parties' reactions, some items from the initial scales of Igalens and Scouarnec (2001) were modified while others were eliminated.

Reliability and Validity of Construct Measurement Scales

Construct validity involves ensuring "the ability of measurement instruments to accurately and exclusively measure the constructs and variables under study" (Igalens and Roussel, 1998). This evaluation is carried out "by studying the convergent validity and the discriminant validity of the instrument scales" (Peter, 1981). Following the recommendations of Fornell and Larcker (1981), we verify convergent validity when each latent variable shares at least 50% of variance with its manifest variables (convergent validity coefficient (PVC) ≥ 0.5), while discriminant validity is determined by the condition that the value of the shared variance between the two constructs subject to discrimination must be greater than the square of the structural coefficient that links them (Fornell and Larcker, 1981).

Reliability and validity of the construct of individual variables in Competency Management: "lifelong learning" and "withdrawal position".

Reliability and construct validity of the "lifelong learning" scale

The principal component analysis (PCA) conducted on the seven items of "lifelong learning" initially reveals a two-factor solution that accounts for 71.3% of the total variance. During the confirmatory analysis, item A-2 "I have the ability to modify certain aspects of my work" and A-7 "I feel I have a better grasp of what I do," which represent the second dimension but do not load on the expected factor, were not retained.

After this elimination, Jöreskog's rho takes the value of 0.862 and the rho of convergent validity (Pvc) takes the value of 0.558 (see table 5). According to Fornell and Larcker (1981), these results allow us to conclude the reliability and convergent validity of the unidimensional measurement scale of lifelong learning.

Table 5. Summary of the CA on the "lifelong learning" scale.

Items	ds factoriels standardisés	Variance moyenne extraite (P_{VC})	Fiabilité Rhô
A1. I learn new things every	0,66	0,558	0,862
A3. Every problem I encounter requires new methods or frameworks.	0,84		
A4. The organization of work promotes learning	0,68		
A5. If I have a work problem, I can always talk about it with the Association managers.	0,75		
A6. People are increasingly interested in my added	0,79		

Reliability and construct validity of the "Withdrawal Position" scale

After a "varimax" rotation, item PR-2 formulated as follows: "I think I am sufficiently competent and I am satisfied with my previous achievements" and item PR-3 "In the interpersonal communications I have at work, I limit myself to my existing relationships," suffer from a lack of representativeness (eigenvalue = 0.101 (P-2); 0.332 (P-3)) and a non-significant factorial contribution (0.318 (P-2); 0.357 (P-3)). Their successive elimination improved the factorial contributions of the other items and the percentage of total variance explained (65.5%) while retaining a single factor. The calculation of the Alpha coefficient for the variable "withdrawal position" gives a value of 0.735, thus reflecting the internal consistency of the measurement scale. These results lead us to retain the score of this scale for the subsequent statistical analyses.

For additional verification purposes, we conducted a confirmatory factor analysis (CFA) based on this purified scale. The confirmatory analysis indicates a convergent validity rho (PVC) of 0.490 and a Jöreskog rho of 0.743. Even though the (pvc) does not reach the threshold of 0.5 recommended by Fornell and Larcker (1981), it is very close to it. We can then conclude the convergent validity of the three items of this scale (P1, P4, and P5). However, the condition of discriminant validity between the two facets of the individual dimension of competence management ("permanent learning" and "withdrawal position") was not verified, which suggests a significant overlap between the two dimensions.

Table 6. Summary of the MCA on the "Withdrawal Position" Scale.

Items	Poids factoriels standardisés	Variance moyenne extraite (P_{VC})	Fiabilité Rhô
PR1. Compliance at work bores me.	0,66	0,490	0,743
PR4. I no longer try to make an effort to develop my skills.	0,71		
PR5. I take fewer and fewer initiatives.	0,72		

Reliability and validity of the construct of organizational variables in competency management: "Easy access to training," "evaluation," "remuneration."

Reliability and construct validity of the "easy access to training" scale

Exploratory factor analysis (EFA) indicates the unidimensionality of the construct with 66.4% variance. The extracted dimension shows good internal consistency given that the calculation of Cronbach's Alpha yields a value of . The confirmatory analysis yields a Jöreskog rho coefficient of approximately 0.876, thereby reinforcing the internal consistency of the scale. Additionally, the value of the shared variance between the construct and its measurement items reaches the desired threshold of 0.5 ($Pvc=0.587$) (see Table 7). We therefore estimate that the reliability and convergent validity of the scale are confirmed.

Table 7. Summary of the Confirmatory Analysis of the "Easy Access to Training" Scale

Items	Poids factoriel standardisé	Variance moyenne extraite (Pvc)	Fiabilité Rhô
F1. I benefited from an individual training program.	0,66	0,587	0,876
F2. I can easily benefit from another one if I need it.	0,82		
F3. I regularly participate in training courses.	0,78		
F4. Mon employabilité (faculté à trouver un travail en dehors de l'Association) est améliorée.	0,74		
F5. My skill level has evolved.	0,82		

Reliability and construct validity of the "Evaluation" scale

The first PCA indicates the probable unidimensionality of the concept "Evaluation" with a variance percentage of 53.5%. However, the sampling adequacy was low ($KMO= 0.562$) and the item (E1) formulated as follows: "I am evaluated based on my knowledge (skills, status, degree)" shows an insufficient communality (0.31). We therefore decided to exclude it from the analysis and conduct a second PCA. The elimination of this item improves the percentage of explained variance (62.5%) as well as the sampling adequacy ($KMO=0.624$) with an Alpha of 0.699, which indicates the homogeneous contribution of the three items to the presentation of the concept "Evaluation."

This finding was supported by the confirmatory factor analysis given that Jöreskog's rho is 0.764 with a convergent validity rho (CVC) of 0.519. These results allow for the establishment of the internal consistency and convergent validity of the scale. Regarding discriminant validity, the same observation from the previous analysis is repeated.

Table 8. Summary of the CFA of the "Evaluation" scale²

Items	Poids factoriel standardisé	Variance moyenne extraite (PVC)	Fiabilité Rhô
E-2. I am evaluated based on my skills (my experiences).	0,69	0,519	0,764
E-3. I am evaluated based on my interpersonal skills (my behaviors and attitudes at work).	0,75		
E-4. I am evaluated based on the results achieved by the Association (to which I contributed through problem-solving and adapting to circumstances).	0,72		

Reliability and construct validity of the "Compensation" scale

The correlations between the 4 items of the "Compensation" scale were not significant (see Table 9). Similarly, the sampling adequacy was low ($KMO= 0.463$). These preliminary statistics indicate that the data are not suitable for factor analysis.

Table 9. Matrix of Internal Correlations of the "Compensation" Items

Items	R-1	R-2	R-3	R-4
R-1. My remuneration is based on my job and my individual contribution to the Association.	1,000			
R-2. My remuneration is based on my skills used in my personal work situation.	0,111	1,000		
R-3. My remuneration is based more on my proven abilities than on the position I hold.	-0,047	0,164	1,000	
R-4. My compensation is based on what I could bring to the Association tomorrow..	0,103	0,242	0,318	1,000

For this reason, the Cronbach's Alpha coefficient was unsatisfactory (and no item removal improved it to the recommended threshold (0.7, Hair et al., 2014). We can then conclude the low internal consistency of the "Compensation" scale. To ensure this initial result, we conducted a comprehensive analysis of correlations by including all variables related to the organizational aspect of competency management (Training, Evaluation, Compensation) to verify if the items of "Compensation" can be correlated with other variables (See Table 10).

Table 10. Correlations Between the Items of "Compensation" and Other Organizational Variables in Competency Management

Items		Rémunération			
		R-1	R-2	R-3	R-4
Formation	F-1	,022	-,046	-,037	,040
	F-2	,143	-,006	,122	,136
	F-3	,110	-,103	-,031	,015
	F-4	,040	-,051	,078	,038
	F-5	,070	-,070	,120	,059
Evaluation	E-2	,075	-,121	,004	,049
	E-3	,065	-,078	,087	,038
	E-4	,084	-,082	,018	,070

Table 10 indicates the absence of a significant correlation (absence of a value greater than or equal to 0.35) (Everard et al, 2000), which confirms the independence between the items of "Remuneration" and the other items of the organizational variables of competency management. With reference to these analyses, we have decided to eliminate the "Remuneration" scale and consider that this variable does not constitute a component of competence management in the management systems of associations authorized to grant microcredits in Tunisia. This empirical observation evokes the debates in the literature regarding the relationship between the formalization of HRM systems in associations, including the remuneration system, and the ideology of volunteering and collective interest on which the social and solidarity economy is based. In this regard, we recall that authors such as Lewis (2000), Charpentier, and Trépanier (2006) assume that in the case of formalizing HRM systems, associations show reluctance and cannot overlook their social values and philosophies. Paradoxically, other authors such as McDonald (2007) or Parry and Kelliher (2009) consider that the standardization of operational systems promotes procedural justice and organizational efficiency within associations.

The exploratory and confirmatory factor analyses reveal reliable and valid results, two of which merit further investigation. First, so me items were removed, notably those from "Compensation," items A2 and A7 from "Learning," items P2 and P3 from "Withdrawal Position," and item E1 from "Evaluation." Secondly, we found that the condition of discriminant validity, according to which the average variance extracted (AVE) by each of the constructs subject to discrimination ("Learning," "Withdrawal Position," "Evaluation," "Training") (A Table 10 indicates the absence of a significant correlation (absence of a value greater than or equal to 0.35) (Everard et al, 2000), which confirms the independence between the items of

"Remuneration" and the other items of the organizational variables of competency management. With reference to these analyses, we have decided to eliminate the "Remuneration" scale and consider that this variable does not constitute a component of competence management in the management systems of associations authorized to grant microcredits in Tunisia. This empirical observation evokes the debates in the literature regarding the relationship between the formalization of HRM systems in associations, including the remuneration system, and the ideology of volunteering and collective interest on which the social and solidarity economy is based. In this regard, we recall that authors such as Lewis (2000), Charpentier, and Trépanier (2006) assume that in the case of formalizing HRM systems, associations show reluctance and cannot overlook their social values and philosophies. Paradoxically, other authors such as McDonald (2007) or Parry and Kelliher (2009) consider that the standardization of operational systems promotes procedural justice and organizational efficiency within associations.

Exploratory and confirmatory factor analyses reveal reliable and valid results, two of which deserve further exploration. First, some items were removed, notably those related to "Compensation," items A2 and A7 related to "Learning," items P2 and P3 related to "Withdrawal Position," and item E1 related to "Evaluation." Secondly, we found that the condition of discriminant validity, according to which the average variance extracted (AVE) by each of the constructs subject to discrimination ("Learning," "Withdrawal Position," "Evaluation," "Training") (APEF) must be greater than the square of the structural link that connects them (Fornell and Larcker, 1981), was not met.

This observation suggests an overlap between the individual dimension and the organizational dimension of the tool (APEF) to the point that their items cannot clearly distinguish their belonging. In accordance with the recommendations of Roussel et al. (2002), such statistical results necessitate moving to a second-order confirmatory analysis to ensure the dimensionality of the construct "Competency Management (PEF) must be greater than the square of the structural link that connects them (Fornell and Larcker, 1981) was not met. This observation suggests an overlap between the individual dimension and the organizational dimension of the tool (APEF) to the point that their items cannot clearly distinguish their belonging. In accordance with the recommendations of Roussel et al. (2002), such statistical results require a second-order confirmatory analysis to ensure the dimensionality of the construct "Competency Management."

The APEF tool: a generic construct at a high level of abstraction: Second-order confirmatory analysis.

The item (E2) from the "Evaluation" scale and the item (P1) from the "Withdrawal Position" scale show low factor contributions (0.23) and (0.28), which led to their successive elimination.

After elimination, the calculation of Jöreskog's rho coefficient presents a value of 0.832, while the shared variance between the skill management construct and its first-order variables ("Learning," "Withdrawal Position," "Evaluation," "Training") exceeds the recommended threshold of 0.5 (Fornell and Larcker, 1981) (see Table 11). In this research, "competency management" in microcredit associations is presented as a second-order latent construct due to the strong significant correlations ($r > 0.6$) between its first-order factors (see Table.).

Table 11. Correlations Between the First-Order Latent Variables of the Tool (APEF)

Dimensions	Apprentissage permanent	Position de retrait	Formation	Evaluation
Lifelong learning	1			
Withdrawal position	0.578*	1		
Formation	0.631**	0.601*	1	

Evaluation	0.723*	0.576*	0.658**	1
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Bilateral correlations (Pearson's r) *Sig at 5%; **Sig at 1%

Consequently, the discriminant validity tests were not all conclusive, which suggests a significant overlap between these initial factors. This statistical finding is deemed sufficient (Roussel et al, 2002) to support the argument that "competency management" in the microfinance associations subject to this study is a construct of high abstraction level that is expressed through the aggregation of its four first-order variables: continuous learning, withdrawal position, evaluation, training (APEF). This factorial stance is supported by the existence of four (>3) first-order dimensions whose factorial weight is greater than 0.6 (Roussel et al, 2002; Tritah and Daoud, 2021) (See Table 12). These second-order confirmatory statistics attest to the reliability of internal consistency and the convergent validity of the unidimensional construct "Competency Management."

Table 12. Summary of the Second-Order Confirmatory Analysis of the Tool (APEF)

Built of second order	First-order latent dimension	Standardized factor weight	Contributions items held	Variance moyenne extraite (P_{VC})	Fiabilité Rhó
Competency management	Learning	0,62	A1/0.66	0,545	0,826
			A3/0.84		
			A4/0.68		
			A5/0.75		
			A6/0.79		
	permanente	0,75	P4/0.76		
			P5/0.77		
	Position of withdrawal	0,79	E3/0.79		
			E4/0.81		
	Evaluación Formation	0,77	F1/0.66		
			F2/0.82		
			F3/0.78		
F4/0.74					
F5/0.82					

In conclusion of these analyses, the measurement model of the construct "Competency Management" and its fit indices are presented as follows:

Figure 1. Measurement Model of the Construct "Competency Management" (APEF) Within The Framework of Microcredit Associations

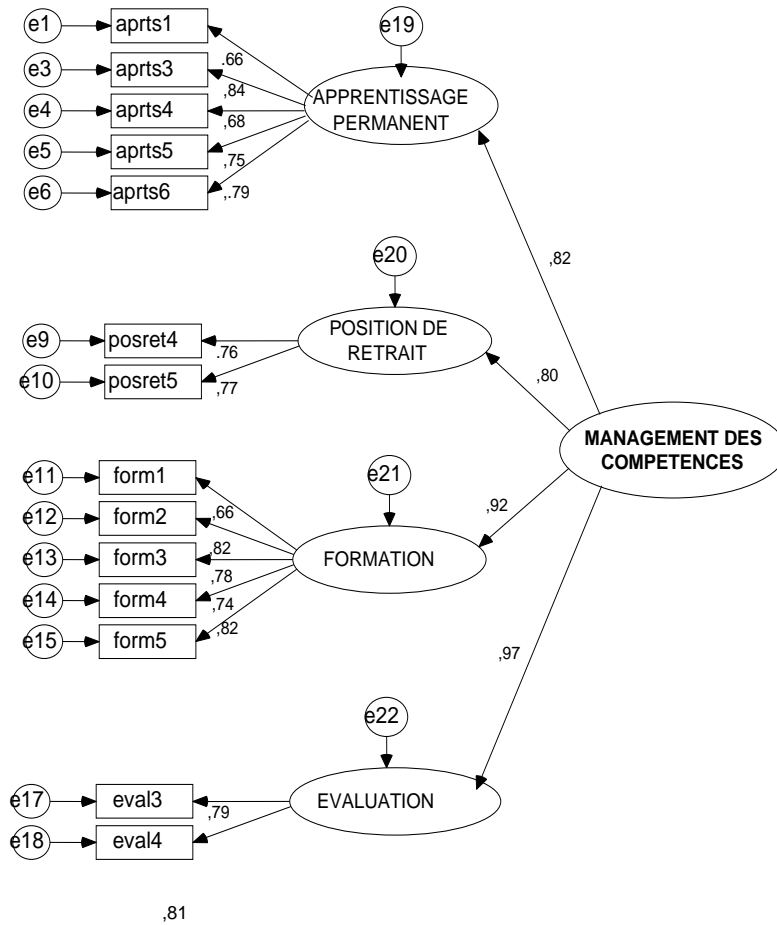


Figure 2. Measurement Model of the Construct "Competency Management" (APEF) Within the Framework of Microcredit Associations

Indices	Indices absolus			Indices incrémentaux			Indices de parcimonie	
	AGF	GFI	RMSEA	NFI	TLI	CFI	Chi2 normé	AIC
	0,908	0,94	0,073	0,91	0,892	0,894	2,681	340,106 (500,757)
Normes (Inspiré de Roussel, 2005)	>0.9	>0.9	< 0,1	>0.9	>0.9	>0.9	<5	<AIC du modèle saturé

The statistics recorded in Table 12 indicate that confirmatory factor analyses, in most cases, reach the usual thresholds of fit quality recommended by Roussel et al. (2002), Evrard et al. (2003), Schumacker and Lomax (2004), Thus, the absolute indices (AGFI, GFI>0.9; RMSEA<0.08) well reflect the ability of our model to fit its data. The incremental indices TLI and CFI were slightly below the standards (0.9), but rounding the three indices, we can conclude the quality of our model compared to the null model. Finally, the parsimony indices evaluate the parameter adjustment well (Chi 2 <0.3; AIC of the estimated model <AIC of the saturated model) and indicate the correct estimation of our model (APEF). Transposed to the scale

of the literature, this unidimensional structure of the construct "Competency Management" finds its foundations in the precepts of the "fit" theory in strategic human resource management initially developed by Huselid (1995), Delery and Doty (1996), Pfeffer (1998). In the sense of this theory, the mobilization of personnel traditionally refers to a set of homogeneous HRM practices ("clusters") aimed at the development and enhancement of human and organizational attributes. To avoid what Lacoursière et al (2000) refer to as "Deadly Combinations" (for example: job-based training and competency-based evaluation). In this logic, HRM practices that promote skill portfolios must be linked to each other according to coherent and synergistic systems in order to move away from paradoxical trends that are a source of organizational dysfunctions.

Conclusion

The objective of this research was to adapt and validate a measurement instrument for "Competency Management" (APEF) in the associative sector of microfinance. In this perspective, two studies were conducted. A qualitative study identified the main dimensions of the concept, and an exploratory and confirmatory quantitative study allowed for the purification and validation of the tool (APEF), whose initial version was developed by Igalens and Scoarnec (2001) to measure "Competency Management" in traditional companies.

The results of this research confirm the beginning of the professionalization of managerial logics within associations (Anheier, 2009; Davister, 2010) through the adoption of certain practices found in the commercial sector of businesses.

Despite the fact that our second-order results still reflect the high level of abstraction of the logic of competencies in the managerial practices of the surveyed associations, they nevertheless provide a preliminary basis for operationalization both for future research and for the practical implementation of the "Competency Management" system in non-profit organizations specialized in microfinance.

Furthermore, the questionnaires were analyzed jointly without considering any potential individual differences among the respondents as well as the geographical disparities of their associations. It would therefore be interesting to replicate the instrument (APEF) with other associations through studies that take control variables into account in order to ensure the stability of the present results. Finally, the analysis of the emerging concept of "Competency Management" was somewhat streamlined, but this was almost mandatory for this first attempt at operationalization.

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