

WOMEN DEVELOPMENT THROUGH WOMEN COOPERATIVES IN KICUKIRO

DISTRICT OF KIGALI CITY

BY

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DECLARATION

I Muray ire Firmin declare that this research report titled " **Women in Development through Women**

Cooperatives in Kieukiro District of Kigali City is my original work and that it has never been submitted to any institution for any academic award.

APPROVAL

This research report titled " **Women in Development through Women Cooperatives in Kieukiro District of Kigali city** has been done under my supervision and is now ready for submission.

Signed .. ~Date ..

MR. AGABA MOSES

(SUPERVISOR)

DEDICATION

To my dearest wife Gahongayire Monique and my children Uwase Murayire, Murayire Murenzi, Kamikazi Sheja and Manzi Miguel.

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I am grateful to all those people who assisted me to complete this dissertation. It would not have been successful without them.

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List of Acronyms

COOPEDU: Cooperative Duterimbere

CWS: Co-operative Wholesale Society

CCU: Cooperatives and Credit Unions

CRS: Co-operative Retail Services

CRTG: Co-operative Retail Trading Group

FAO: Food Agricultural Organization

GMO: Gender Monitoring Office

~~GovR~~ GoR: Government of Rwanda

ILO: International Labour Organisation

IF AD: The International Fund for Agricultural Development

MDGs: Millennium Development Goals

NWC: National Women Council

OCDC: Overseas Cooperative Development Council

RCA: Rwanda Cooperative Agency

SARD: Sustainable Agriculture and Rural Development

SACCOs: Savings and Credit Cooperative Organisations

SCWS: Scottish Co-operative Wholesale Society

USA: United States of America

UNCTAD: United Nations Conference on Trade and Development

WBAO: World Bank, and Agricultural Organization

WIF: Women Investment Fund

WTO: World Trade Organization

WB: World Bank

ABSTRACT

The purpose of this research was to investigate women's participation in development through cooperatives and how cooperatives can be made more effective as instruments to empower women in development.

Rwanda, taking Kicukiro District of Kigali City as a case study. It was carried out with the following study objectives in mind: to investigate women's contributions to development through cooperatives, to identify the challenges that women face in development through cooperatives, and to devise strategies for overcoming setbacks that women face in development through cooperatives in Kigali City.

Data were collected using a questionnaire, face-to-face interviews, and focus group discussions, and they were guided by the questionnaire, which was distributed to be filled out by 100 respondents, who constituted the sample size of this study. Existing literature on cooperative enterprises was reviewed, and the information generated contributed to a better understanding of the cooperative movement and its contributions to the socio-economic welfare of its members.

The study showed that cooperatives have helped women contribute greatly to development, although, as members of the cooperative, they were facing a multiplicity of challenges. These challenges were tested with a variety of strategies ranging from social to economic measures. There is a need for government support in order to exploit the full potential of the cooperative movement and attain women's development through it.

CHAPTER ONE GENERAL

INTRODUCTION

1.0 Introduction

Cooperatives were initiated by colonial governments and later by colonized peoples. They played a great role in the organization and struggle against colonialism. They later on played other roles in organizing people for socio-economic and political purposes. However, they were undermined after the collapse of the Soviet Union in 1991 because their functional principal inclined to socialistic tendencies. However, their eradication did not improve the situation. With the worsening conditions under the insurgency of dictatorship of the Americans which were spearheaded by the World Bank, IMF, WTO, etc, developing countries have been forced to the drawing board for their own solutions leading to the re-emergency of cooperatives. Following the genocide of 1994 in which many women were left without men and many homes became female headed, Rwanda has revived cooperatives as a tool of economic empowerment. Therefore, this study aimed at examining the role of cooperatives in the development of women in Kicukiro district, a case study of Kigali city. The study stresses that this Endeavour is being constrained by issues of gender inequality which are being addressed by national and international efforts.

In the Rwandan context and this case study of Kicukiro District of Kigali City (see map 1.1), this dissertation covers the introduction, literature review, research methodology, data presentation, analysis and interpretation and lastly the summary, discussions, conclusion and recommendations

1.1 Background of the study

A cooperative, as defined by ILO Recommendation No. 193 (2002) is "an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. What

makes a co-operative different from a conventional business is its democratic ownership and

Cooperation among Cooperatives: Cooperatives serve their members most effectively and control, its way of working, its legal structure. Furthermore, it fulfills a social or environmental objective, or is formed to fulfill its members' needs." strengthen the cooperative movement by working together through local, national; regional and international structures

- The cooperative principles are guidelines by which cooperatives put their values into practice. Those principles are as following: Cooperatives are based on the values of: (1) self-responsibility, (2) democracy, (3) equality, (4) equity, (5) solidarity, (6) honesty, (7) openness, (8) social responsibility and (9) caring for others
- **Voluntary and Open Membership:** Cooperatives are voluntary organizations; open to all persons able to use their services and willing to accept the responsibilities of membership, without any form of discrimination.
- **Democratic Member Control:** Cooperatives are democratic organizations controlled by their members who actively participate in setting their policies and making decisions. Primary cooperatives and cooperatives at other levels are organized in a democratic manner.
- **Education, Training and Information:** Cooperatives are providing education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives
- **Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative.
- **Autonomy and Independence:** Cooperatives are autonomous, self-help organisations controlled by members. If they enter into agreements they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy
- **Education, Training and Information:** Cooperatives are providing education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives.
- **Cooperation among Cooperatives:** Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national; regional and

international structures.

- ***Concern for Community:*** Cooperatives work for the sustainable development of their communities through policies approved by their members

The first attempt to institutionalize cooperatives in Rwanda began with the enactment of the Cooperative Ordinance 1949 that operated until the law of 12th October 1988 which also operated until the current law no 50/2007 of 18/09/2007 determining the establishment, organization and functioning of cooperative organizations in Rwanda. Traditionally, Rwanda had its own self-help forms that conform to the principles of self-help aimed at developing women and men and some of these forms such as Ubudehe, Umubyizi and Umuganda have survived to the present day. What is true is that to date, no efforts have been made to consolidate this traditional philosophy of mutual assistance into economically oriented development initiatives. The cooperative movement in Rwanda was started as a tool for promoting colonial government's interests and later in the 1960s the national government's policies and the government's socioeconomic goals. The interest of colonial governments was to get resources from Rwanda for the development of their own countries and not particularly for promoting the interests of the Rwandese.

However, they restricted their activities to the social and agricultural sectors (Wanyama et al., 2009). The end result of this scenario was that the cooperative movement witnessed little growth during the colonial period. However, the growth of the movement picked up at independence, following the support of the movement by the new government. This study will be about women in development through cooperatives in Rwanda: a case study of Kigali City. Cooperative as collective forms of economic and social enterprise, have shown themselves as distinctly beneficial to improving women's social and economic capacities, and as vehicles through which women contribute to development of their societies. Women around the world contribute to their societies in many different ways although quite often these contributions are not fully recognized and appreciated. Women's cooperatives offer self-employment opportunities

that can contribute to women's social inclusion and empowerment (World Bank, and Agricultural Organization, and International Fund for Agricultural Development, 2009).

According to Rwanda Cooperative Agency, in Rwanda, there are many types of cooperatives such as: Agricultural Marketing Cooperatives, Workers' Cooperatives, Arts Crafts (Handicraft) Cooperatives, Housing Cooperatives, Fisheries Cooperatives, Multi-purpose Cooperatives, Production or Marketing Cooperatives, Consumer Cooperatives, in which men and women are both involved (RCA, 2013).

The law no 50/2007 of 18/09/2007 determining the establishment, organization and functioning of cooperative organizations in Rwanda allows primary cooperatives to form cooperative unions. These unions can, in turn, create federations. The latter can also form confederations or apex cooperative organizations, for the better management of their affairs and defense of their common interests (GOR, 2007b).

Geographically, Rwanda is one of the five countries that constitute East Africa, measuring 26,338 square km. Its population stood at close to eleven million in 2012. It has the highest population density in Africa, with over 300 people/sq km. Its population has been increasing at an average annual rate of approximately 2.2 percent per annum (World Bank, 2008). Agriculture remains its main economic activity on which virtually all of the rural dwellers depend for their livelihoods. It is in this context that cooperatives are expected to play a key role in mobilizing rural people to contribute to the development of the country. Since the recent past, the cooperative movement has changed the approach to include urban entrepreneurship and the active poor in the urban setting especially women. Women constitute a bigger proportion of the population in the country because of the 1994 genocide which claimed about 1,000,000 people, most of whom were men (Pollet, 2009).

Rwanda has made tremendous achievements in line with the promotion of gender equality and empowerment of women in the nine priority areas according to the guidelines and format provided by the United Nations. Table I.I highlights some of the key achievements towards gender parity in figures.

Table I.I: Some of the key achievements towards gender parity in figures

No	Priority area	Figures
1	Women and Poverty	<ul style="list-style-type: none"> • Rate of women in HIMO and UBUDEHE initiatives varies between 30% and 50%. • Women's poverty has decreased from 63.3% in 2001 to 60.2% in 2006 for households headed by women and from 67.7% in 2001 to 59.9% in 2006 for households headed by widows. • Teachers' Savings and Credits Cooperative, called UMWALIMU SACCO, launched in 2008, has already granted loans to 1,084 women (44% of its members).
2	Women and Education and Training	<ul style="list-style-type: none"> • Women's numbers in higher education rose from 1,283 in 1997 to 15,465 in 2006
3	Women and Health	<ul style="list-style-type: none"> • 94% of women against 98% of men know and practice at least one contraceptive method. • The rates in contraceptive prevalence with all methods rose from 17% in 2005 to 36% in 2008. • Contraceptive prevalence modern methods: from 10% in 2005 to 27% in 2008. • Delivery in Health Centres: from 39% in 2005 to 52% in 2008; • Infant Mortality rate: from 86/1000 live births in 2005 to 62/1000 live births in 2008; • Maternal mortality rate: from 1071/100,000 live births in 2000 to 750/100,000 live births in 2006. • Decrease of the number of malaria cases in hospitals, from 720,270 in 2005 to 464,823 in 2008, the coverage being 64.7% (more than the Abuja target which is 60%). • Increased assisted delivery, which rose from 39% in 2005 to 52% in 2008; • Decrease of maternal mortality rate from 1071/100,000 live births in 2005 to 750/100,000 live births in 2008. • 70% of women in need of PMTCT services are receiving them.

- 4 Women and Decision making
 - Participation of women at different levels of decision making as shown by the following figures at central level:
 - Women Senators represent 35%.
 - Women parliamentarians represent 56.25%.
 - Women Ministers 38% and women State Ministers represent 40%.
 - Permanent secretaries. women represent 50%.
 - Supreme Court Judges women represent 42 %.
- High Court of the Republic judges women represent 70%.
- Gacaca Judges women represent 35 %.

Even if those achievements have been made, some key challenges still persist according to national evaluation report on implementation of the Beijing Declaration and Platform for Action (1995) and the outcome of the Twenty-third Special Session of the General Assembly (2000):

In the priority area of women and development, more efforts need to be put in organising women **from** informal to formal sector so as to facilitate their access to formal sector support services. Employment opportunities for women need to be enhanced.

In the priority area of women and education and training, the performance of girls at primary and secondary school levels is lower than that of boys, fewer women than men in public tertiary institutions, lower participation of women in science and technology compared to men, existence of cases of absenteeism and dropout of girls, cultural norms and practices.

In the priority area of women and health, more efforts are needed to reduce infant, maternal morbidity and mortality rates, increased investment in obstetric services and health facilities as well as more assistance to women and adolescent in the field of reproductive health.

In the priority area of women and decision-making, practice of cultural barriers that perpetuate the traditional roles and attributes of women, the low levels of literacy for women discourage them from competing with their male counterparts, reproductive work impacts on women's time and availability to get involved in decision making positions.

In the priority area of women's economic power, these include capacity building in business management, skills development, ICT and other relevant areas, limited access to collateral to

facilitate access to credits, women generally have less experience with financial institutions compared to men. Considering those challenges above, cooperative movement is indicated to address them because studies have shown that the elements of self-reliance and collective action built into the cooperative model also allow women to develop social capital that would be otherwise difficult to attain. Membership in collective enterprises allows women to build both working and personal **relations**, often increasing their social standing. Women members of collective organizations also **often** report increased self-esteem and a sense of solidarity and support, particularly in times of **need** (Amaza, P. et al., 1999).

It is vital to note that cooperatives provide organisational framework which enables the women to handle tasks that enhance production and productivity, marketing and value addition, infrastructure and development, employment creation, investment opportunities, financial intermediation, human resources development thus enhancing incomes and meeting social needs. Through their varied activities, cooperatives are in many countries significant social and economic actors in national economies, thus making not only personal development a reality but, contributing to the well being of the entire humanity at the national level.

From the researcher's observation and on the basis of this background, there is little systematic study on the role of women in development through cooperatives in Rwanda especially in urban areas. Most of the studies done, have concentrated on cooperatives in rural areas and not singling women as key actors in development. Therefore, the current study seeks to examine the role of women in development through cooperatives in Kicukiro district of Kigali City in Rwanda.

1.2 Statement of the problem

In Rwanda, development has been thought to be owed to the cooperative idea where people get together to achieve goals that they would not be able to achieve on their own. The benefits to women brought by cooperative enterprise are many, but they are not universal. Some social and cultural nuances within households and communities can serve to limit how much of women's returns they are able to retain. Similar constraints may also affect their ability to organize as

cooperatives at all. In agricultural cooperatives in many developing countries, women account **for** only 2 to 10.5 per cent of total membership. In addition, as with any other form of enterprise, women's cooperatives still face the challenges of quality production, access to markets, marketdriven prices and fair legislation. In principle, cooperative enterprises should provide women with the opportunity of participating on equal terms with men. Since cooperatives, like other furms of enterprise, reflect the broader society in which they operate, it is not surprising that despite progress made in bridging the gender gap in areas noted in Table (1.1), gender imbalances do persist in cooperative movement, despite its underlying principles and values of equality and equity. In general, women have lower education levels, and lack start up capital. Women are also confronted by formidable constraints that block their active participation in cooperatives. Among these constraints is the traditional role of women in society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role. This places women at the margins of the cooperative business world. This hampers women's active participation and leads to their under-representation in decision-making and leadership. It restricts their choice of economic occupations and opportunities and is the root cause of their heavy work burden and time constraint. Carrying out income-earning activities in addition to their none-paid work as mothers and home-makers, often leaves little time or energy **to** attend meetings or carry out other additional tasks (ILO, 2002). On the basis of this background, this study sought to investigate the role played by cooperatives in development of women and how this role can be strengthened in Kicukiro District of Kigali city in Rwanda.

1.3 Purpose of the study

The study aimed at exammmg women in development through cooperatives and how cooperatives can be made more effective as instruments to empower women in development in Kicukiro District of Kigali City of Rwanda.

1.4 Objectives of the study

To examine the contribution of women in development through cooperatives and more specifically how cooperatives have contributed to the development of women in Kicukiro District of Kigali City.

To investigate the challenges which women face in development through the cooperatives approach in Kicukiro District of Kigali City.

To ascertain strategies for overcoming setbacks and challenges which women face in fully utilizing the cooperatives model for development.

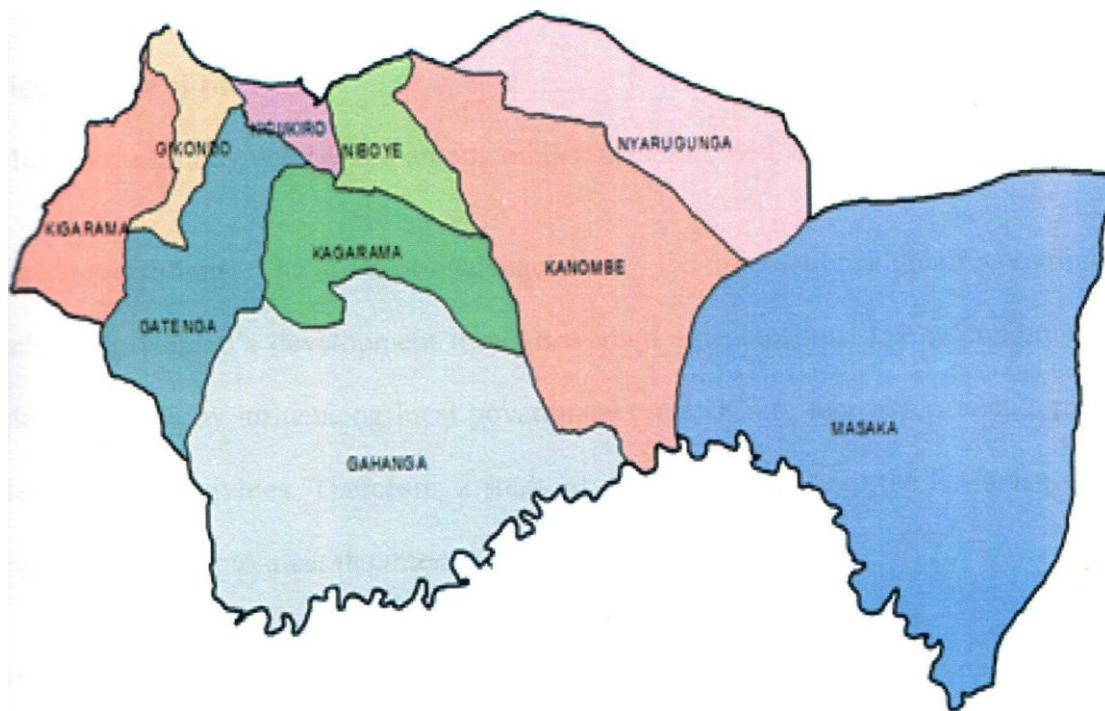
1.5 Research questions

- i) What is the contribution of cooperatives to women in development and through cooperatives, how have women contributed to the development of Kicukiro District of Kigali City?
- ii) What are the challenges which women face in development through the cooperatives approach in Kicukiro District of Kigali City?
- iii) What are the strategies for overcoming setbacks and challenges which women face in fully utilizing the cooperatives model for development?

1.6 Scope of the study

1.6.1 Geographical scope

Geographically, the District of Kicukiro is situated at the South-East of the City of Kigali, the capital of Rwanda. Kicukiro district is divided into 10 sectors (*imirenge*): Gahanga, Gatenga, Gikondo, Kagarama, Kanombe, Kicukiro, Kigarama, Masaka, Niboye and Nyarugunga. (See map 1.1.) It is surrounded by the districts of Gasabo in the north, Nyarugenge in the west, R wamagana in the east, Bugesera in the south.



1.6.2 Content scope

Women can be economically empowered to make an impact in the development of the areas they

live in through different forms of business models, including as individual proprietors, shareholding directors in corporations, significant income earners from private or public enterprises ... which incomes are consumed or invested in their home districts or through membership of different forms of cooperative organizations, etc. However, this study focused on the latter, the economic empowerment of women by their membership of cooperative organizations and access to the services they provide and how these empowered women have contributed to the development of their district-Kicukiro.

1.6.3 Time scope

The study covered a period of 5 years from 2008 to 2012. It chose 2008 because it corresponds

to the effective beginning of RCA after the publication of the law no 16/2008 of 11/06/2008

establishing Rwanda Cooperative Agency and determining responsibilities, organization and **functioning** and from 2008, each cooperative must be registered once again. Five years were **chosen** in order to maximize the data collection and enrich the records about cooperatives.

1.7 Significance of the study

This research study will benefit among others including the following:

The government: The international agenda by the international donor community aims to enhancing women's development through women emancipation. The international community **plays** this role by influencing local governments in LDCs to increase women's participation in development activities. Therefore, a study of this nature will help the Rwandan government to evaluate its effort to meet the international agenda.

Women: Because women lack access to land, credit or production inputs, their level of education is lower than men's in most cases and their business experience and knowledge of cooperatives is very often limited, they lack full confidence in whatever they are doing. This study will help to instil confidence among women in development through cooperatives.

Policy makers: Policy makers will design policies regarding women in development through cooperatives based on recommendations some of which the study will emphasize. In this way, such policies will be appropriate to women users.

Future researchers: It could be beneficial to the future readers who are interested in obtaining information related to this topic of study. Also. after making the recommendations, the researcher will suggest areas for further research which future researchers may when interested pick on and conduct a study on them.

1.8 The conceptual framework

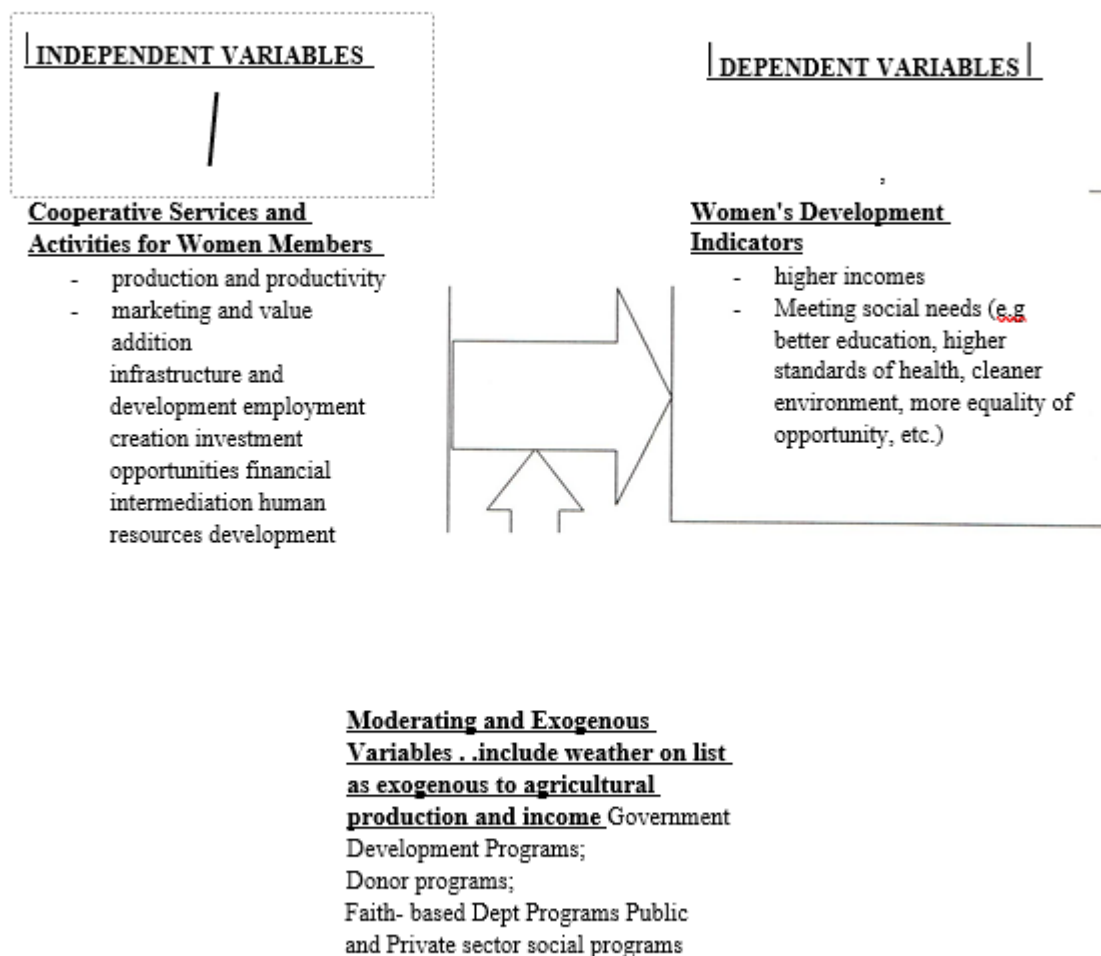
Cooperatives offer opportunities for growth and development in form of services and activities they undertake to the benefit of their members in areas such as production, productivity enhancement. marketing and value addition. development of infrastructure. employment creation, enabling investment opportunities, financial intermediation, and human resources and

institutional capacity development. In the conceptual framework, these services and activities constitute the set of independent variables. When such services are offered to women through cooperatives, they lead to the development multiplier effects, such as higher incomes of women, women are able to meet social & economic needs such as better education, higher standards of health, cleaner environment, more equality of opportunity, etc. This has an overall effect of growth and economic development of the District. In the conceptual framework, these are dependent variables or outputs/outcomes/impacts in the short, medium and long- run respectively.

In the field research and final report, how the independent variables relate with the selected components and indicators of development (dependent variables) and welfare gain in Kicukiro District have been identified and the nature of their interaction investigated. Care has been taken to focus on those that can be reasonably attributed to the services and activities of the cooperatives for their women members...and the intervention of the moderating variables has been investigated qualitatively as much as possible, but the influence of exogenous variables, such as the impact of weather on crop production of cooperative members has been held constant. Concretely, the researcher showed how the cooperatives provide organizational framework which enables the women to handle tasks that enhance production and productivity,

marketing and value addition, infrastructure and development, employment creation, investment opportunities, financial intermediation, human resources development thus enhancing incomes and meeting social needs as main indicators of development. The categorization of the sets of independent, dependent, moderating and exogenous variables of interest in the study as well as the direction of relationships is summarized in figure 1.2.

Figure 1.1: Summary of Conceptual model



Through that conceptual framework, the researcher tried to show how, through their varied activities, women in cooperatives are significant social and economic actors in national economies, thus making not only personal development a reality but, contributing to the well-being of the entire humanity at the national level. As specified above, co operatives offer opportunities for growth and development in for of services such as production and productivity. marketing and value addition, development of infrastructure, employment creation. investment opportunities, financial intermediation, and human resources development. When such services are offered to women through cooperatives. **they lead** to the development multiplier effects such as higher incomes of women, women are **able to** meet social & economic needs such as better education, higher standards of health, **cleaner** environment, more equality of opportunity, etc. this has an overall

effect of growth and **economic** development of the country

9.0 Conceptualization of key words

Poverty Todaro (1994) defines poverty as a specific minimum level of income needed to satisfy the basic **physical** needs of food, clothing and shelter in order to ensure continued survival. Burkey (1993) defines poverty as the degree to which the presence or absence of minimal basic human requirements for life as well as essential services on the level of the standards of living .The **basic** requirements for a family are considered to be adequate food, safe water for drinking, suitable shelter and clothing as well as basic household equipments. Therefore, poverty generally means a state of not having enough income to take care of the basic needs, such as food, clothing **and** adequate housing due to insufficient resources on which to live at a standard considered normal or basic by society (Burkey, 1993).

The World Bank (2001) carried out a research on poverty in Africa and came out with what is called Massive Poverty in Africa. It is measured by per capital income that is a particular income of each person in a country. A part from the use of per capita income, there is the use of social and economic indicators such as literacy level, presence of social amenities in society, employment facilities and social services available in a place (World Bank, 2001).

9.2 Development

Development in human society is a many-sided process. At the level of the individual, it implies increased skill and capacity, greater freedom. creativity, self-discipline. responsibility and material well-being. Here, development means the quantitative growth that is accompanied with a qualitative change in people's livelihoods (Todaro. 1995).

9.3 operatives

According to Ortmann & King (2007), a cooperative is an autonomous association of persons voluntarily to meet their common economic, social, and cultural needs and aspirations ~ a jointly-owned and democratically-controlled enterprise, according to internationally organized co-operative values and principles. It is an autonomous association of people united tarily to meet their common economic, social, and cultural needs and aspirations through a tly-owned and democratically-

controlled enterprise, and is based on the values of self-help, --responsibility, democracy, equality, equity and solidarity (UN, 2011).

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

Under this chapter, the researcher analyzed what other scholars and researchers have talked and written about the same or related subjects. Literature is cited from text books, written records, publications, and journals. It will be in line with the study objectives. As previously stated in background most studies about cooperatives in Rwanda are concentrated on rural areas and not singling women as key actors in development; therefore the literature review we have does not relate the studies done in Rwanda but related subjects in the other countries, particularly developing countries.

2.1 The contribution of women in development through cooperatives

World Bank studies (2007) show that development strategies focusing on gender equality see stronger economic growth than gender-neutral strategies. Throughout the world, women represent a substantial, underutilized force for sustainable development. In Asia, for example, women are responsible for 50% of agricultural output, while nearly 80% of the agricultural labor in Africa market is female. Studies further indicate that women productivity becomes much more when they are productively organized in cooperatives because as individuals, many of these women lack access to necessary resources

According to Forman. Brenda-Lu (1972), women in cooperatives play a significant role in the economy. In most cultures of Africa, men have little obligations to provide for their wives or children. Therefore women have traditionally had to farm or sell homemade products in the local market to ensure that they could feed and clothe their children. This has elevated the status of women in the societies in which they live and their families wellbeing

According to Lynn Brown (2008) in the World Bank (2008), women in Sub-Saharan Africa carry prime responsibilities in subsistence farming for economic standing of their families while men focus on cash crops for money. This reality, combined with evidence that women spend a larger share of their incomes than men on improving household food and nutrition, and their children's

education and welfare, poses an economic challenge on several fronts: the education of most children in Africa therefore, depends on the success and ability of this form of agriculture by women. Governments in Sub-Saharan Africa have to economically re-direct input support to subsistence farming by women in order to boost education which depends on it.

Developing countries are estimated to be making a contribution of agriculture and food to global welfare gains to the tune of USD 165 billion. And this can be possible when trade barriers among countries are completely removed (UNCTAD, 2004).

Agricultural cooperatives lead to economic growth of African countries because it has created employment for women in developing countries. Also, women in subsistence agriculture have shown to the world that they are able; and as such, employers in labour-intensive businesses often prefer women as they are seen to have fewer economic options than men and are therefore willing to accept poorer wages and working conditions. Women workers are also less likely to be members of trade unions than men (White et al, 2003).

Some women have been able to benefit from the intensification of trade in agriculture either as paid laborer's or as farmers. Women farmers in non-traditional agricultural exports such as horticulture products (fresh and processed fruits, vegetables, flowers and nuts) seem to be better placed to enjoy benefits from export promotion (UNCTAD. 2004).

Under cooperative movement, women in agriculture lead to the formation of women groups and associations. In these associations, women exchange knowledge and ideas which bring development in their families and the community at large. The government finds it simple to disseminate help to these groups since they are organized. In this way. it becomes easy for the government to develop them (Durano, 1999). the minority who do earn wages, a paying job is unlikely to offer an escape from Although a lack of data prevents the ILO from calculating the gender gap in earnings of **men** and women in sub-Saharan Africa (globally women's pay currently averages 83 cent **of** men's). Over half of all African wage and salary earners make less than \$1 per day, **commonly** accepted measure of absolute poverty and this is worse for women involved in **subsistence** farming (WTO, 1997).

According to Barro (1997), there is great benefit in terms of development from subsistence **cultural** production to the families which practice it and the community as a whole. At times **not** always, there is some little surplus for sale and producers benefit from agricultural trade liberalization and increase agricultural production and productivity, and some of the existing constraints such as women's access to credit and inputs such as fertilizers are overcome. This is **development** of the community.

According to J. Robert (1997), women in agricultural cooperatives help to reduce poverty in **poor** families. Credit offered within the broader objectives of poverty reduction does not **address** the issues of women's access, participation, and control over resources. But credit **isolation** without supportive services in new marketable skills, advisory and consultative **services**, and assistance in design and marketing, will encourage women to generate income **through** their traditional skills. This may help to reduce poverty at the household level, but will not contribute towards increasing women's productivity, and economic and overall empowerment (Robert, 1997).

2.2 Challenges which women face in development through cooperatives

Women make up half of the world's population and yet represent a staggering 70% of the world's poor. (Women and poverty/Global Poverty Project, 2011). Empowering women to take part in the workforce is not a simple problem to solve. For many women, there are physical and psychological consequences for entering the workplace harassment, discrimination, violence and shame. Moreover, women across the globe still require investment in basic health and education. A crucial part of the solution is getting resources for these working women to access to these working women to access, allowing them to thrive in their economic environments so that they may, in turn, foster the success of local communities. However, the solution must fit both the lifestyles of women and their cultures. For example, in indigenous societies women are custodians of traditional knowledge relating to resource management; providing access to modern technology presents a perfect opportunity for both empowering local women and encouraging sustainable development (Prakash, 2003).

Although increases in prices of agricultural commodities benefit women farmers especially in rural

areas, it is often perceived to be detrimental to urban women dwellers. They spend a lot of money on food and are left with little if any to invest in entrepreneurship for development (Nasr, A. M., 1995). In Africa, as elsewhere, inequalities persist between women and men in terms of access to and control over social, political and economic resources and opportunities for participation (Minniti, M., 2004). In employment, women are found more often than men in informal and precarious work with particularly pronounced imbalances in some sectors. With regard to agriculture, women are estimated to produce up to eighty percent of the food in Africa (Lindethall, R., 1994). Yet, when it comes to agricultural inputs and services, the share going to women is meagre: they receive only seven percent of agricultural extension services, less than ten percent of the credit offered to small-scale farmers, and own only one of the land. In this context, women are often found concentrated in subsistence agriculture and unpaid farm work, and excluded from more lucrative agricultural opportunities such as cash crop production (Harper, D. A., 2003).

It is a challenge to attract new customers and maintain steady attendance throughout the business season. They work with limited budgets for advertising and promotions, so they look for creative ways to reach out to the community and network. In sub-Saharan Africa according to Nierenberg (2011). up to eighty percent of farmers are women. Women in Africa do not have much control over land which is the major asset in the farm production process and this is a great challenge because production will be temporary until the owner of the land engages in the production process (Nierenberg, 2011).

According to IFAD (2008). Climate change, bio fuel expansion and rising food prices are growing challenges for farmers. But these trends also present opportunities to them. Three quarters of the world's one billion extremely poor people live in rural areas and depend on agriculture and related activities for their livelihoods. These are the people who are hardest hit by climate change. They are also major food producers as well as users and custodians of natural resources (IF AD, 2008).

International agricultural commodity prices are rising because of a combination of factors: an increased demand for food due to rapid growth in emerging countries like Rwanda, India and China;

unprecedented and rapid migration from rural to urban areas; recent poor harvests in some countries that may be a result of climate change; and the conversion of land use from food crops to bio fuel crops. These will have enormous consequences for poor people, particularly for women, who often are responsible for providing food for the family (Tubiello, 2008).

2.3 Strategies for overcoming setbacks and challenges which women face in development through cooperatives

The strategy for economic empowerment: according to the World Bank (2007), making the market work for women and empowering women in the market by supporting the economic empowerment of women is not just good company policy; it actually benefits the corporate world. Firms that employ women in leadership positions have better performance and higher profits. And, contrary to what might be believed, supporting female employment actually has a positive impact on family life and encourages women to have more children. Countries with family-oriented practices and government funded healthcare have both more working women and higher birth rates than those without gender equality policies, an important consideration for countries with aging populations.

Gender equality is not just a lofty aspiration anymore; it is the necessary missing link for sustainable development.

Women, on average, reinvest up to 90% of income into their households. Reducing gender inequality gives women more money to spend on food, housing and education crucial components for reducing poverty and promoting sustainable development. The corporate world increasingly realizes the importance of gender equality policies. with more firms looking for guidance on voluntarily reporting and improving their gender equality policies in the workplace, the supply chain and the community. The consensus is growing: getting more women into the workforce is the cure to many economic ills and imperative to sustainable development (FAO, 2011).

The world today is facing challenges of continuous population growth, food insecurity, natural resources degradation, climate change, and recently, the instability and uncertainty of the world market for fuel (Timmer C.P., 1995). The likelihood of addressing these problems is increased if the youth is

empowered to become real catalysts of change. Promoting sustainable agricultural and entrepreneurial related cooperatives to the youth through formal or informal education will help fortify their capacity as productive partners of development, especially in the future. Youth's contributions to sustainable development are important "to meet the needs of the present without compromising the ability of future generations to meet their needs" (Brundlandt Commission, 1987).

Major adjustments are needed in agricultural, environmental and macroeconomic policy, at both national and international levels, in developed as well as developing countries, to create the conditions for sustainable agriculture and rural development (SARD). The major objective of SARD is to increase food production in a sustainable way and enhance food security. This will involve education initiatives, utilization of economic incentives and the development of appropriate and new technologies, thus ensuring stable supplies of nutritionally adequate food, access to those supplies by vulnerable groups, and production for markets; employment and income generation to alleviate poverty; and natural resource management and environmental protection (Pryor, S. *et al.*, 1999).

According to Oram (1995), there is a need to maintain and improve women's capacity and potential to produce in order to support an expanding population. Also, conserving and rehabilitating the natural resources on lower potential lands in order to maintain sustainable man/land ratios is necessary. The main tools of SARD are policy and agrarian reform, participation, income diversification, land conservation and improved management of inputs. The success of SARD will depend largely on the support and participation of all the people, national Governments, the private sector and international cooperation, including technical and scientific cooperation (Oram P., 1995).

According to Moore (2005), women who produce frequently are at the risk of not being very productive economically. Such women are at the risk of being terminated on their employment because they spend much of the time at home caring for their young ones. They get little income and so even though contraceptives are highly cost-effective, their cost can be a barrier to women's access. Therefore, providing contraceptives and family planning services at low or no cost to such women helps to prevent unintended pregnancies. They also need to be sensitised on the importance of family planning services

in

cooperatives have been re-introduced with a hope that they cause economic empowerment especially women through cooperation **in** farming and studies here have been scanty on which basis this study aimed at examining the role of cooperatives **in** the development of women in Kicukiro district: a case study of Kigali city.

order to improve the health of the population and saves money for governments and health insurers by reducing medical, education and other costs to society; and increase their capacity to produce. Findings by Moore (2005) are in agreement with Thomas (2011) who found out that more affluent women tend to get pregnant when they need and are more productive than less affluent and frequently pregnant ones.

The gap

Cooperative associations have been organized throughout history to carry out many different activities, often in response to economic and social pressure. Cooperative organizations in the United States appeared very early, reflecting both the European heritage of early settlers and the basic need for cooperative solutions to rural conditions. In many European countries, cooperative institutions have a predominant market share in the retail banking and insurance businesses. For example today, Denmark has had a strong cooperative movement. In Colorado, the Meadowlark cooperative administers the only private free land program in the United States, providing many services to its members who buy and sell together. In the United States, there are over 29.000 cooperatives employing 2 million people with over \$652 billion in annual revenue. In Rwanda.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides the operational framework within which data was collected and analyzed. It specifies the research design which was employed, the study population, area of study, sample size and sample characteristics, tools and techniques which were used for data collection, and how research variables were measured, and the procedure of the study, and data processing and analysis. According to Kerling (1986), in order to find answers to research questions, the researcher must have a designed plan, structure and strategy of investigation. Therefore, the research design was a study using

both quantitative and qualitative approaches. Qualitative approach was used to explore deeply into experiences and case scenarios because of its in-depth nature of investigation, and quantitative approach was mainly to be applied to data analysis

Research Design

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Area of study

The study has been carried out in Kicukiro district of Kigali City. Kicukiro district is divided into 10 sectors (*imirenge*): Gahanga, Gatenga, Gikondo, Kagarama, Kanombe, Kicukiro, Kigarama, Masaka, Niboye and Nyarugunga. It has been chosen for two reasons: firstly it has many cooperatives because it is composed of a rural area and an urban one. Therefore their activities are varied and offer many opportunities of investments; secondary, it has sex-disaggregated data.

According to the General census of population and Housing provisional result (Kicukiro District situation). the district's population is estimated at 319,661 inhabitants, 156,906 *male* and 162,755 female. Of the 162,755 women in the district, only 393 were in women operational cooperatives registered with an approximate average of 45 women from each of the nine sectors According to Morgan et al (1970) [**Appendix 3**], such a number gives rise to 196 respondents approximately but because of several constraints such as time, logistics and costs challenges, only 80 women in cooperatives were selected to participate in the study together with other 20 stakeholders. Stakeholders included local leaders at different levels, government officials, women networks, National Women Council, Rwanda Cooperative Agency, and members of NGOs.

3.2 Sampling

Sampling is the process of selecting elements from a population in such away that the sample elements selected represent the entire population from which the sample was selected (Amin, 2005). It is a process of extracting a proportion of the population from which generalization to the

entire population can be made.

3.2.1

Sample size

The sample size was equal to 100 respondents. 80 respondents were selected from nine administrative sectors in Kicukiro district whereas twenty others were selected from local leaders at different levels, government officials, women networks, National Women Council, Rwanda Cooperative Agency, and NGOs.

3.2.3

Determination of the sample size

There are ten administrative sectors in Kicukiro district of Kigali City namely: Kicukiro, Niboye, Kigarama, Gahanga, Masaka, Kagarama, Gatenga, Gikondo, Kanombe, Nyarugunga. The researcher had proposed to choose only ten cooperatives, one from each sector and eight women members from each cooperative. However, the researcher did not find any data from Niboye sector and therefore decided to select nine respondents from each of the eight remaining sectors and eight respondents from Gikondo sector as shown in table 3.1 below:

Table 3.1: Summary of women respondents' selection from sectors

Name of sector	No. from sector
Kicukiro	9
Kigarama	9
Gahanga	9
Masaka	9
Kagarama	9
Gatenga	9
Gikondo	8
Kanombe	9
Nyarugunga	9
Total	80

Source: Field research, February 2013

According to table 3.1, respondents were selected from nine sectors of the district and from each sector; the researcher got nine respondents except for Gikondo sector from which eight respondents were got.

Twenty more respondents were added to make the total number of one hundred respondents as indicated in table (3.2) below I 00; and these were officials from various departments and organisations.

Table 3.2: Respondents' categories

Category of respondents	No. of respondents
Women in Co-operatives	80
Official in RCA	1
Official in GMO	1
Official in R. WN	1
Official in NWC	1
Officials in COOPEDU & WIF	2
Official in charge of cooperative at the district level	1
Official in charge of gender at the district level	1
Officials in charge of cooperative at the sector level	10
Officials in local NGO	2
Total number of respondents	100

Source: Field research, February 2013

4.3 Sampling selection

This study employed purposeful sampling technique in the selection of study participants. This helped to target only the people/respondents of interest.

5 Data collection instruments

The researcher used primary and secondary methods of data collection as explained below.

5.1 The Questionnaire

Primary data were collected from the targeted respondents using the questionnaires which were distributed to be filled in by respondents (Appendix 1 and/or 2).

i.2 Interviews and focus group discussions

Interviews were guided by the questionnaire. This is where the questionnaire could be read out to the respondents by the researcher and as the respondents gave answers, the researcher kept noting down answers as responses. Focus group discussions were employed and they were also guided by the questionnaire. Some copies of the questionnaire were translated from English into Kinyarwanda to make it easy to understand by less fluent English speakers.

i.3 Documentation analysis

Secondary data were extracted from the existing records especially from the offices where appropriate information about the role of women in development was kept, and for purposes of cross-reference, electronic media was used also.

Quality of the data collection instruments

I Validity

Face validity and content validity were used to ensure appropriateness of the questionnaire. Face validity refers to where from the face-value of the questionnaire the researcher can judge and tell that the questions set in the questionnaire are candid enough to generate data that is sufficient for

the study. Content validity is where the questionnaire shall be related to other questionnaires earlier used for related studies.

5.2 Reliability

In establishing the reliability of the instruments, the researcher used the alternate forms reliability. This is the type of reliability which aims at establishing whether all the respondents will easily understand the instruments equally. In ascertaining this, the researcher will carry out a pilot study of the instruments among fellow students from the class and among cooperative women members in the neighbouring district of Gasabo. These two areas share several similarities in terms of challenges and opportunities. After this pilot study, the researcher will improve on the questions that will prove to bear some ambiguities to the respondents before their actual administration to the field (Hopkins (1998) in Amin M., 2005).

Ethical Consideration

An introductory letter for seeking permission to proceed for data collection was obtained from the university and this became the basis for the informed consent of respondents. Respondents were assured of utmost confidentiality of the data given, because these data will be treated for purposes of academic only and nothing else. Respondents were assured of no harm of any form, freedom to entry and exit or to respond. The researcher respected human dignity and confidentiality and followed the guidelines which guided the communities in the study area.

Data Analysis

Computer spreadsheets were used to analyze the quantitative data. Data presentation, interpretation and analysis were carried out using frequency counts in form of tables and percentages. Further illustrations were made using graphs and charts which derived from tables. Data were coded in such away suitable for entry into the computer system for processing. Qualitative data were interpreted using prose, sentences and paragraphs

5.6 Limitations of the study

The study was done in English yet, most of the people from the study area do not know English very well. This compelled the researcher to translate the questionnaire from English to Kinyarwanda which the majority understands. After collecting the data, they were again translated into English for comprehension and analysis. This was a great limitation because great care had to be taken in order to avoid change of the information.

5.7 Delimitations of the study

The study was conducted from the home country and the researcher was conversant in Kinyarwanda the language in which much of the interviews was conducted. Therefore, the researcher took the home advantage in the process of data collection and identification of research assistants.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 Introduction

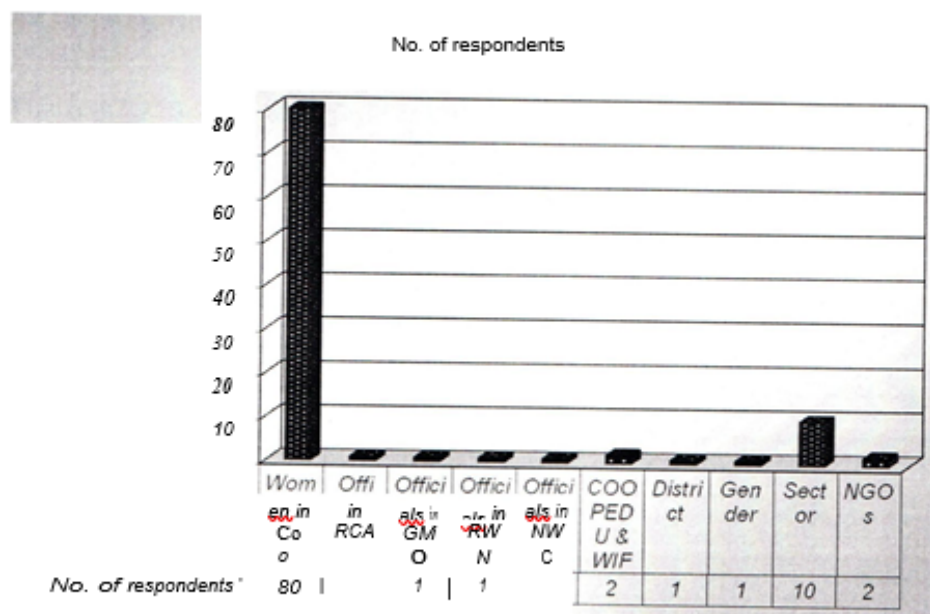
This chapter presents the analysis and interpretation of the results of the study. The analysis and interpretation were guided by the objectives of the study and research questions. The study was based on three research objectives and the results on each objective are presented and interpreted one by one.

Presentation of respondents' background information

4.1 Respondents' categories

The study results indicate that respondents were officials from different sources and reference to this is made in table 3.2. Table 3.2 was transformed into a graph and indicated as figure 4.1 below.

Figure 4.1: Number of respondents' categories



Source: Information from table 3.1. March, 2013

4.2 Gender distribution of respondents

In the process of collecting data, the researcher used both males and females. Table 4.1 below, shows the gender distribution of respondents.

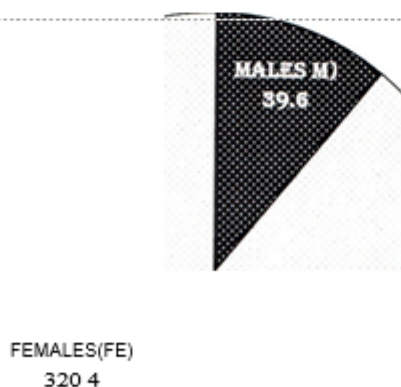
Table 4.1: Gender distribution of respondents

Category of respondents	Males (M)	Females (F)	Total
Women in Co-operatives		80	80
Official in RCA	1		1
Official in GMO	1		1
Official in RWN		1	1
Official in NWC		1	1
Officials in COOPEDU & WIF		2	2
Official in charge of cooperative at the district level	1		1
Official in charge of gender at the district level		1	1
Officials in charge of cooperative at the sector level	7	3	10
Officials in local & international NGO	1	1	2
Total number of males & females	11	89	100

Source: Source: Field research, February 2013

As table 4.1 shows, of the hundred respondents, only eleven were males while eighty nine were females. Information in table 4.1 was transformed into a chart using computer spreadsheets and the following representation was made.

Figure 4.2: Gender distribution of respondents as expressed in degrees



Source: Primary Information from table 4.2. March. 2013

As indicated in figure 4.2, only 39.6% were male respondents (and this was eleven percent) while 320.4% (eighty nine percent) were female respondents.

4.3 Ages of respondents

Research respondents were requested to indicate their age and this was important because it could help the researcher to know the age group well conversant with issues related to microeconomic development through cooperatives in Rwanda. The summary of these findings were indicated in table 4.2.

Table 4.2: Ages of Respondents

Age bracket	Total in age-group	Percentage
21-25	6	6
26- 30	8	8
31-35	12	12
36-40	18	18
41- above	56	56
Total	100	100,0

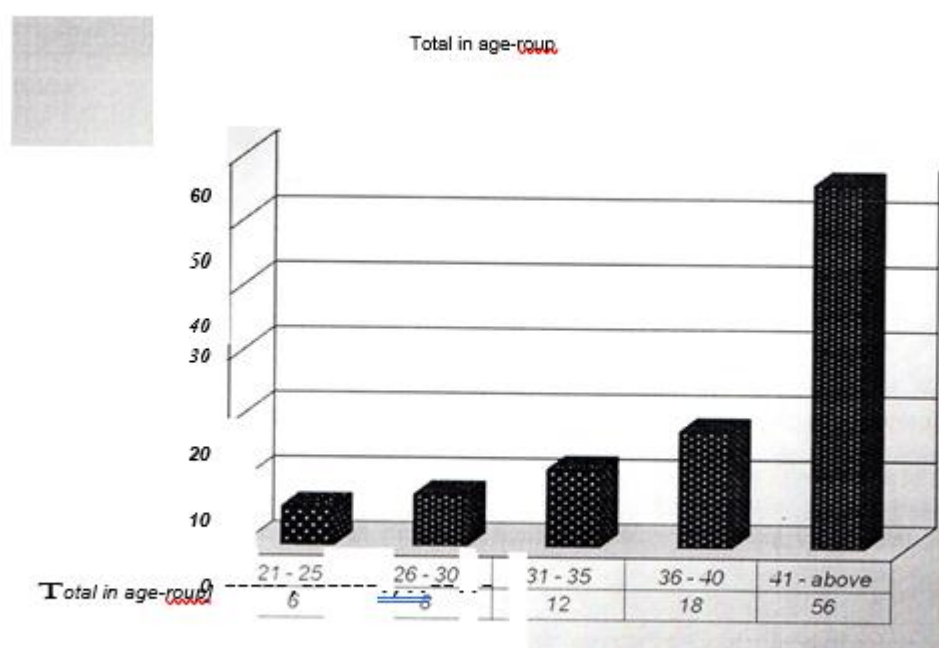
Source: Field research, February 2013

According to the data as indicated in Table 4.2, of one hundred respondents, six were in the age bracket of [21 - 25], eight were in the age bracket of [26 - 30], twelve were in the age bracket of [31 - 35], eighteen were in the age-bracket of [36 40] and fifty six were forty one years and above old. From the analysis of this data, it could be indicated that the majority of the respondents were forty one and above years old.

Accordingly, the youth were less involved in cooperatives partly because they look at cooperatives as "a thing of the old people" and partly because they lack information about the importance of cooperatives. Most of the youths today are more educated and move away from home to look for white collar employment or they don't have startup capital to invest or as a share.

Information in table 4.2 was transformed into a graph and presented in figure 4.3 below:

Figure 4.3: Respondents' numbers by age



Source: Processed data from table 4.2, February, 2013

From figure 4.3, it can be seen that the majority of the respondents were in the age bracket of forty one years and above. This means that the majority of the people who were well conversant with issues related to micro-economic development through cooperatives Kicukiro district Kigali city (based on the majority of those who provided data for this study) were Rwandese between who were forty one years and above old, and the majority of these were women. However, it could not perfectly be concluded that women were more involved than men, because the study concerned women development and the selection of respondents was biased in favour of women.

4.4 Respondents' marital status

This information was important because there is a relationship between development and the nature of the family and family size. The nature of macro and micro-economic development indicators through cooperative movement and how this affects the wellbeing of individuals and

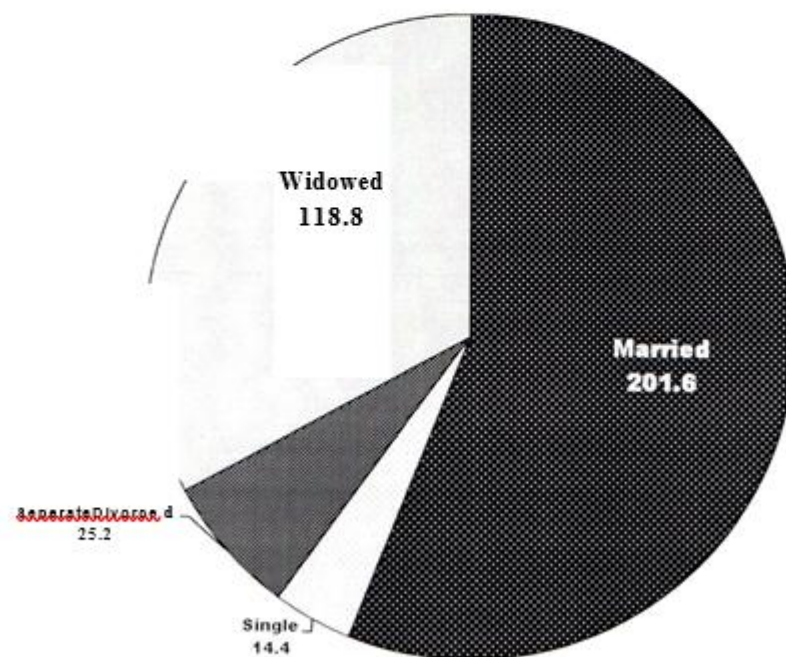
Table 4.3: Respondents' marital status

Status	Married	Single	Separated/Divorced	Widowed	Total
Total	56	4	7	33	100

Source: Field research, February 2013

From table 4.3, 56% of the respondents were married, four percent were single, seven percent were had been separated and or divorced and 33% were widowed. Further illustration of this data was made using the pie chart as shown in figure 4.4 below reflecting the marital status of respondents, and it they were expressed in degrees.

Figure 4.4: Respondents' marital status



Source: Field research, February 2013

From figure 4.4, those who were married made up 201.6°; for the widowed, 118.8°; for the separated and or divorced, 25.2°; and for the singles made up only 14.4°.

4.5. Cooperative membership

Also, respondents gave the following information (table 4.4) about cooperatives as they were requested:

Table 4.5: Cooperative membership in Kicukiro district with a gender dimension

Name of cooperative	Sectoral location	Start year	Cooperative membership		
			Males	Females	Total
Ejo Hazaza	Kanombe	2011	4	78	82
Abadahemuka	Nyarugunga	2011	5	94	99
CODUKI	Kicukiro	2006	2	32	34
Iriba ry'umuco	Kigarama	2011		115	115
Amahoro aya hejuru	Gikondo	2004		9	9
Irembo ry'umugisha	Gatenga	2009		20	20
Urukundo	Kigarama	2010		14	14
Abanyamuraya	Gahanga	2007	1	16	17
Mutima w'urugo	Masaka	2011		15	15
Total			12	393	405

Source: Field research. February 2013

Table 4. answers the question of which gender dominates cooperative membership in Kicukiro district. Data provided as indicated in the table shows that; of the four hundred five members in the nine cooperative from which respondents were selected, three hundred ninety three were women while only twelve were men.

Cooperative member respondents further mentioned that the following were the major activities in the cooperatives: Production and marketing of mushrooms; tailoring, selling charcoal.

purifying and selling water; commercial enterprises such as general merchandise; and making of handcrafts such as mats and curved woods in various shapes and maps. It was mentioned that handcrafts are mainly sold to tourists (agaseke from Rwanda) and others are in shapes of gorillas, maps of Africa and Rwanda bearing writings like 'I visited Rwanda.' Some shapes are depicting African culture such as the Kinyarwanda dances. Mushrooms were said to be marketable because of the urban proximity of the selling centres. They attract urban market and they require small space for incubation, they take relatively short production time, and all the production processes are in-house.

4.6. Education level of respondents

The level of education was very important because it could help the researcher to estimate the capacity of respondents to interpret economic issues affecting women's development. In the interpretation of micro-economic issues, the level of education of the interpreter is core because it affects the dependability of the results.

Table 4.6: Respondents' level of education

Education Level of respondents	Frequency	Percentage
University Education	17	17
Secondary education	30	30
P1 to P8	46	46
S1 to S5	25	25
None	9	9
Total	100	100

Source: Field research February 2013

According to information based on the field data February, 2013 in table 4.5, forty six percent had education ranging from primary one to primary eight and they are members of cooperative. Those with university education were seventeen percent and these were government officials heading cooperatives at the national level, the district level, sector level while others were members of NGOs. Some reasons given about the low members' level of education, it is mentioned that those who are skilled are not interested in cooperative organizations and they are

the ones who say that there is no interests. To this effect, data in table 4. 5 were substantiated using a graph as shown in figure 4.5.

4.7 Positions of leadership held by some of the respondents

This was important because the position held in the cooperative had a bearing on the validity of the information provided by the respondent. It was revealed that some respondents were on the executive committee, others on the audit committee, others were advisors, while others were only members to the cooperative union. The summary of these leadership representations were indicated in table 4.6 below.

Table 4.7: Leadership positions held by respondents

Leadership position held	Frequency	Percentage of leadership
Executive committee	23	56,1
Audit committee	10	24,4
Advisory committee	8	19,5
Total in leadership	41	100,0
Others (Members only)	59	
Overall total	100	

Source: *Field research. February 2013*

Respondents were requested to indicate reasons why they joined cooperative unions and the following were some of the reasons given regarding to why they joined cooperatives: 52 percent said that they joined in order to improve on their development. Others mentioned that they joined because they were sensitised about the importance of cooperative movement and these were 20 percent. 16 percent said that they joined because they wanted to join others and they were lonely yet they had many challenges such as being a widow and having such disease as HIV and AIDS. Twelve percent mentioned that they joined to get market for the goods and services which they produce such as mushrooms and handcrafts.

Verification of the Research Objectives

This section deals with the presentation of information on verification of objectives that guided the research. It also includes an analysis of the descriptive statistics of the study.

Verification of Research Objective One: *To examine the contribution of women in development through cooperatives in Kicukiro District of Kigali City.* This objective was transformed into a research question which stated that: "What is the contribution of cooperatives to women in development and how have women contributed to the development of Kicukiro District of Kigali City?" Section C of the questionnaire was used to establish this objective [*Contribution of women in development through cooperatives*]. The questionnaire item demanded the respondents to mention (by ticking) things and items which they have acquired within the last 5 years purely as a result of being a member of the cooperative group. Items were suggested to them in a table and respondents' role was to simply indicate what they have gained by selecting from the suggested lists. On the basis of this inquiry, the following were the responses as indicated in table (4.7):

Table 4. 7: Items gained by women or their family as a result of being a member of cooperative group in the last 5 years

Things and Items acquired	Tick frequency (f)	Percentage of (f)
Facilities for education of their children(school fees, uniforms, hostels)	58	15,1
Household items for their family	64	16,7
Housing(to build or to rehabilitate)	9	2,3
Healthcare(mutual health insurance for the family)	46	12,0
Clothing themselves and their children	52	13,5
Loans from their cooperatives	28	7,3
Social activities (mutual help)	9	2,3
Trainings on various topics	57	14,8
Have crops at low price	9	2,3
Share of benefits	49	12,8
Low taxes	11 28	0,8
Total mention frequency	384	100,0

Source: Field research, February 2013

Respondents were free to respond to more than one item as long as such items applied to their condition. As a result, a total of 384 were received from a total of 100 respondents. As indicated in table (4.7), household items topped the list of benefits from cooperatives with 16.7 percent responses. This was followed by education with 15.1 percent, knowledge with 14.8 percent, clothing with 13.5 percent, share of benefits with 12.8 percent, and health care with 12.0 percent. The item with least responses was low taxes with only 0.8 percent. Respondents further mentioned that benefits which are shared in cooperatives include but were not limited to profits which are made when they pull some money and lend it out to their own members. It was further revealed that there are certain products which they manufacture as a cooperative for commercial use; and when they sell, they also share the benefits (like handcrafts, tailoring products). They also buy some products or goods and sell them as a cooperative and this was considered as a great benefit to cooperative members. On social activities (mutual help), respondents mentioned during face to face interviews that members in a cooperative help each other to build houses and

other development related activities. These responses were transformed into a chart as indicated in figure (4.6).

Figure 4.6: Some of the benefits from cooperatives

The contributions of women towards the development of their areas were further examined using the Chi-Square. Part (b) of section C of the questionnaire was used to examine women's

contributions towards development. The question demanded respondents to express their opinions by indicating their extent of belief in the aforementioned indicators of development on which basis responses mentioned were indicated in table (4.8).

When these responses were received, the hypothesis was applied to examine the extent of women's contributions to development through cooperatives. Using the hypothesis which stated that "Through cooperatives, women in Kigali City play a significant role in development." The null hypothesis to this could state that "Through cooperatives, women in Kigali City play **NO** significant role in development." The null hypothesis was applied to response in table (4.8) and the following results were ascertained:

Table 4.8: Respondents' extent of belief in women's contributions to development through cooperatives

Development indicators	Agree	Neutral	Disagree	Total	Missing system
Encourage democracy in making decision	9	2		98	2
Members access & create market for goods	79		2	81	19
Help members to negotiate with government	66		1	7	33
Help members to be socially organized	100			100	0
Development and poverty reduction	99		1	100	0
Help to add value to their products	99	1		100	0
Help to create employment opportunities	95	1	4	100	0
Their incomes have increased	94	1	3	98	2
Infrastructure development	92	6	2	100	0
Increased production and productivity	97			98	2
Promote saving culture for investment	92		3	95	5
Economic women empowerment	97		2	99	1
Human resources development	100			100	0
Capacity building	100			100	0
Accountable leadership	91	1		92	8
Strengthen family ties	98	1		99	1
Total Frequency Observed (fo)	1485	13	18	1527	73
Total Frequency Expected (fe)	509	509	509	1527	
$f_o - f_e$	9	-49	-490	0	
$(f_o - f_e)^2$	972,196	246,016	240,100	1,458,32	
$X^2_{abs} = \sum (f_o - f_e)^2 / f_e$	1518.01	483.33	471.71	2865.05	
df= 30. and P=0.05					
$\chi^2_{obs} = 2865.05$					
$\chi^2_{cv} = 43.77$					
The results are statistically significant					

Results in Table 4.8 are statistically significant. The researcher requested respondents to examine contributions of women's development through cooperatives using specified development indicators. The study requested respondents to indicate their extent of agreement to the earlier mentioned development indicators. The options given were: agree, neutral and disagree on whether the aforementioned development indicators had any bearing on the contributions of women towards development and through cooperatives. Missing system represents missed responses and they were 73 in total.

Of the 1600 expected total responses, 1527 were actually given while 73 were the missing system. And of the total actual responses given, 1495 were in agreement, 13 were neutral or not sure, while 19 were in disagreement.

When the objective was verified using the statistical test, results [shown at the bottom of Table 4.8] indicated a Chi-Square value [jobs] of **2865.05** at a critical value [χ^2_{cv}] of 43.77. Using the traditional approach, the results indicate that the Null hypothesis (H_0) which states that *"Through cooperatives, women in Kigali City play NO significant role in development"* lies in the rejected region, on the right side critical value on the probability curve. Therefore, the research hypothesis which stated that: *"Through cooperatives, women in Kigali City play significant role in development"* was accepted.

Owing to the acceptance of this hypothesis, it was concluded on this point that women's contributions to development through cooperatives in Kigali City were as immense as mentioned in table 4.8. This authentication was based on the statistical inferences as indicated in table 4.8 and earlier responses garnered during face to face interviews. How results of this analysis were arrived at was indicated in appendix 4 in the list of appendices.

Female respondents further said that; in order to contribute fully to development through cooperatives, their full participation must be ensured and this can be done when: they are provided with adequate information, education and training about cooperatives including Radio and TV programmes, guest speakers at functions, etcetera; a women friendly atmosphere is created such as asking women what they need before any help is advanced to them, and ensuring that cooperative activities do not conflict too much with women's multiple roles; quotas for women representation at all levels of cooperative hierarchy such as boards, committees, and employment are created: formation and management of women's clubs, associations and cooperatives are promoted and supported; plans and reports which specify numbers of women who are targeted and those who have benefited are ensured.

4.9 Verification of Research Objective Two: *To identify the challenges which women face in development through cooperatives approach Kicukiro District of Kigali City* In order to adequately get answers to the objective, it was transformed into a research question which stated as follows: *What are the challenges which women face in development through cooperatives approach in Kicukiro District of Kigali City?* The question was subjected to the respondents' assessment and the following were the findings:

Respondents most of whom were members of the cooperative group mentioned that they were facing a multiplicity of challenges ranging from social, political to economic challenges. Among these, the following surfaced most. Cooperative management mentioned *low and fluctuating prices* for their goods and services, operational issues, and increasing costs as the major problems facing their cooperatives over the past year and that they will continue to face in the near future. *Lack of offices*; on this note, it was mentioned that most of the cooperatives were self facilitated. As a result, some cooperatives not have permanent places which they consider as their offices. Members of such cooperatives meet in homes of some of their members and these homes act as their office. This was expressed as one of the biggest challenges being faced and it was mentioned by 25 people.

Lack of enough training and capacity building; it was revealed to the researcher that because of lack of enough facilitation coupled with lack of technical and experienced members, they do not always get enough training on how they should proceed with their businesses. That sometimes, money is given to some members and it ends up not making any profits due to lack of training on how such money should be used. This concern was raised by 15 respondents.

There is lack of enough business start up capital; they said that in most cases, money which they use in business is not enough because this is money which they themselves contribute. In cooperatives, all the people make equal contributions whether rich or poor. and this limits the amount of capital which members have in their cooperative pool. This money is not enough in

most instances especially when members want to expand their business or when they want to engage in businesses which require heavy capital investment. It was mentioned that money is lent to members in shifts and some members have to wait for their friends to payback before they can borrow. This was noted as a great constraint because members may have different needs at the same time or at different times. This concern was raised by eleven members.

Limited land for expansion and other inputs; in Rwanda, land is one of the setbacks in the expansion of enterprises. The country in general is small and it is highly populated. Therefore, for cooperatives whose main agenda is to increase output through agriculture such as mushroom growing and aquaculture, land is cited as a limitation given this is an urban based environment and this was revealed by nine people.

Lack of markets for goods or products; they said that some times but not always, they produce things which do not get ready market. Such products have to remain in the house for some long time thereby limiting people's incomes. They depend mainly on tourists for market of certain products such as handcrafts, and tourism being a seasonal activity and foreign motivated, many people see this as a challenge. This concern was raised by nine people. In addition, they said that there were many other challenges which they were facing as members of the same group some of which were confidential to themselves as it was revealed.

Cooperative members also complained of competition from unorganized traders who sell at very low price because these do not pay taxes. This concern was raised by five respondents. They also revealed that most cooperative groups specialize in one line of production. This lack of diversity limits the extent to which members of the cooperative group can compete with those that are able. This was mentioned by four, and although the frequency of mention was low, the point was according to the researcher with great weight and worthy mention. Some cooperatives aimed at only social activities such as social gatherings for parties and during the burial of some members

and relatives of members. This is one of the major causes of poverty and it was revealed by only four respondents.

The modified cooperative law does not favour some cooperatives. This law demands that all members of the cooperative group always work as a group. This is a problem because most people have a profit motive in whatever they are doing. Communal approach of doing this is inappropriate and irrelevant to a capitalistic economy. Moreover, people are naturally capitalistic driven by the profit motive and to force them work as a group is a complete formation of the unrealistic situation. This concern was raised by only two people but revealed that others would have mentioned it but could not due to fear of contravening the government's approach to development."

Other problems mentioned include gender imbalances in relation to domestic chores, and some men asked their wives to bring all the necessary when they know that they are in cooperatives. This concern was raised by 3 women respondents.

Table (4.9) below shows a summary of responses which were revealed and expressed under the second objective; some statements were changed without altering the meaning so that they could fit in the table.

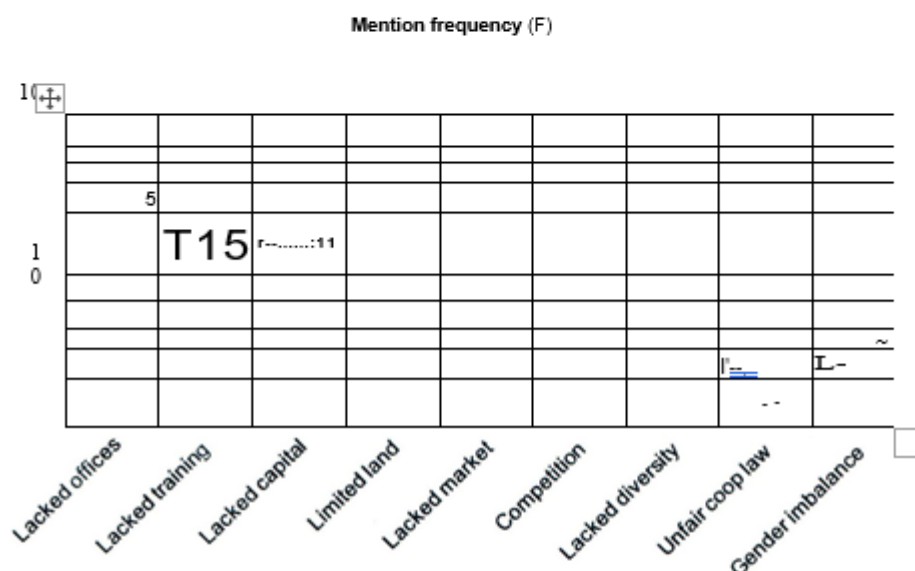
Table 4.9: Challenges which women face in development through cooperatives in Kicukiro District of Kigali City

Challenges being faced	Mention frequency (F)	Percent of F
Lack of offices	25	30,1
Lack of <u>enough training</u> & capacity building	15	18,1
Lack of enough business start-up capital	11	13,3
Limited land for expansion & inputs	9	10,8
Lack of enough market for their output	9	10,8
Competition from unregistered traders	5	6,0
Lack of diversity	4	4,8
<u>Unfavourable</u> modified cooperative law	2	2,4
Gender imbalance in domestic chores	3	3,6
Total	83	100,0

Source: Field research. February 2013

Information in table (4.9) was further illustrated on a curvature as it appears in figure (4. 7). In figure (4. 7), challenges which were being faced by women in development were put against their respective mention frequencies. Curvature

Figure 4.7: Challenges which women were facing in the development process through cooperatives



Source: Processed data from table 4.9, March 2013

It was mentioned that because of lack of offices, cooperative members were meeting their homes and this was being done on a rotational basis where when they met in the home of one member today, they would meet in the home of another member another time and so on. Face to face interviews revealed that this method of meeting came up with its own challenges: in the first instance, members missed meetings because they were not very sure of where they would meet next time; secondary, many people meeting in the home of one of the members brought inconveniences such as lack of enough seats, and some members struggled to give them what to eat but this though not mandatory is socially accepted and is accompanied with great costs and sacrifice.

Other challenges mentioned during face to face interviews include lack of business management skills, competition from other cooperatives some of which were stronger and more established, lack of information about markets for goods and services produced by cooperative members in a cooperative, Government intervention in the cooperative activities, inappropriate laws on trade and agriculture, and lack of support from any agencies such as NGOs and the government. It was also mentioned among other challenges that there were few women member cooperatives to which women can join, unhealthy competition with cooperatives for men, few women in leadership positions, restrictive and heavy workload of women, low access and control over credit and training programmes, schedules that conflict with other women's activities and needs, little support for womens income generating activities, practices and services, and low understanding of gender issues in cooperatives.

9 Verification of Research Objective Three: *To establish strategies for overcoming setbacks and challenges which women face in development through cooperatives.*

The objective was transformed into a research question which stated that: "What are the strategies for overcoming setbacks and challenges which women face in development through cooperatives?" This question was twisted in various ways in the questionnaire and subjected to the respondents' assessment on the basis of which the following responses were revealed to the researcher:

On the opening remarks, eight members mentioned that they lose a lot of time when they are meeting for cooperative matters. However, they mentioned some of the following strategies when overcoming some of the challenges: eleven (11) study participants did not give any reply and it was assumed that they were not having any solutions to the challenges being faced. Others mentioned mutual help and home visits to members whenever members were facing social problems and this was mentioned by 19 respondents.

Others mentioned that as a cooperative, they seek sponsorship from the government but this is done when things become very difficult to manage because it was not easy to approach the government with ease. They also said that as a matter of policy of the government, people in the group are easily helped compared to individuals. The government supports groups with funds mainly targeting women and the vulnerable groups. This strategy in general was raised by 20 respondents.

It was revealed to the researcher that because of lack of enough working and start-up capital, cooperatives have tried to borrow some money from commercial banks. This is money which is lent to members of the cooperative group but it is lent out at some interest. The reason for this it was said is that; the money is given to the cooperative by the commercial bank at an interest. They must charge some interest also in order to be able to pay back and keep the cooperative's operating costs under control. During face to face interviews, it was also revealed to the researcher that Kigali City through the District sometimes provides incentives to cooperatives who have distinguished themselves in the district.

When it came to the issue of lack of offices, it was mentioned to the researcher that cooperative members have tried to mitigate this challenge by choosing some of the homes of their members as their meeting places. Members who have responsibilities in the cooperative such as the chairman, the secretary, treasurer and so on had tools of office kept with them in their homes. They have also tried to have minimum tangible assents which require small space to keep them. They can therefore do with or without an office although having an operational office premise would be better.

During face to face interviews, it was revealed to the researcher that the challenge of lack of enough training and capacity building was being overcome through inter-member mutual help, sharing and dialogue. It was mentioned that when one member of the cooperative becomes knowledgeable in some area of capacity building, he or she becomes willing to share their

personal skill with the rest of the group as and when the opportunity appears. In this way, ignorant members have become knowledgeable in certain aspects of entrepreneurship. Also the Rwanda Cooperative Agency with Kigali City organize some trainings and capacity building activities such as development of income generating activities, cooperative management, etc. During face to face interviews, it was revealed to the researcher that

On the issue of limited land for expansion, respondents revealed that this is a problem not only to their cooperative groups but rather a nationwide challenge. They said that is the policy of the government to rear cows on a zero grazing basis. They said that although they are using this method, it was not their initiative but it was the initiative of the government through the Girinka program. It was also revealed that women in cooperatives have tried to specialize in activities that do not require much land for their activities. Such activities include mushroom growing, tomato growing, handicrafts, and cow rearing on a zero grazing basis. These activities do not need much land.

In summary, cooperatives have sought to respond with various operational adjustments strategic marketing, improved financing, debt management, good management, improved efficiency helping them to stay in business, and thereby preserving cooperative volumes.

It was also said that as a way of overcoming some the challenges faced, more women should be encouraged and supported to join cooperatives; there is need for more awareness among women using Radios and TV programmes, inviting guests speakers at functions and in schools; there is need to create special consideration for women when filling leadership positions in cooperatives; identify and address any social, cultural, economic and political constraints that restrict women from full participation in cooperatives and accept wife and husband as independent cooperative members instead of men representing women at all times; make it easy for women to get loans for example, do not ask for much security such as a house, land; schedule meetings to times convenient for women and create environment that can allow women to take care of their

families; educate all members about the benefits of full women participation in cooperatives and other economic activities; and that there is need to pay special attention to support women's income generating activities in addition to other activities aimed at creating development

housing, have increased production and productivity especially, have increased and promoted a saving culture for investment, and accountable leadership, and this has resulted into human resources development. On the whole, cooperatives have encouraged the economic empowerment of women, their capacity building, and have strengthened family ties of members.

These findings are line with findings from the study by J. Robert (1997). According to Robert, women in agricultural co operations help to reduce poverty in participant families. Credit offered within the broader objectives of poverty reduction does not address the issues of women's access, participation, and control over resources. But credit provision without supportive services in new marketable skills, advisory and consultative services, and assistance in design and marketing, such as cooperatives will encourage women to generate income using their traditional skills. This may help to reduce poverty at the household level, although it may not contribute towards increasing women's productivity, and economic and overall empowerment (Robert, 1997).

5.2 Facts on research objective two

The second objective of the study aimed at identifying the challenges which women face in development through cooperatives. Despite the heavy involvement of women in cooperatives, they are still not well represented in membership and leadership of cooperative leadership positions.

The benefits to women brought by cooperative enterprise are many, but they are not universal. Some social and cultural nuances within households and communities can serve to limit how much of women's returns they are able to retain. Similar constraints may also affect their ability to organize as cooperatives at all. In many areas, there was an imbalanced membership composition. In addition, as with any other form of enterprise, women's cooperatives still face the challenges of quality production. access to markets. market-driven prices and fair legislation.

It was noted that some of these cooperatives lacked office premises, lacked enough training and capacity building, faced the problem of gender imbalance, limited land for expansion, lacked enough market for their output, faced competition from unregistered traders, and lacked enough business start-up capital.

When these findings were cross-referenced with findings by other scholars, it was noted that according to Minniti (2004), in Africa and elsewhere, inequalities persist between women and men in terms of access to and control over social, political and economic resources and opportunities for participation. In employment, women are found more often than men in informal and precarious work, with particularly pronounced imbalances in some sectors. With regard to agriculture, women are estimated to produce up to eighty percent of the food in Africa (Lindethall, R., 1994) yet, when it comes to agricultural inputs and services, the share going to women is meagre: they receive only seven percent of agricultural extension services, less than ten percent of the credit offered to small-scale farmers, and own only one percent of the land. In this context, women are often found concentrated in subsistence agriculture and unpaid farm work, and excluded from more lucrative agricultural opportunities such as cash crop production (Harper, D. A., 2003). Lack of land for expansion was one of the challenges mentioned. They also complained of imbalances in many aspects such as land and resource control, getting more involved in domestic chores which leaves no enough time to get involved in cooperative activities. These assertions were either directly or indirectly related to those made by the cited authors such as Minniti, m. (2004).

5.3 Facts on research objective Three

The third objective of the study aimed at establishing strategies for overcoming setbacks which women face in development through cooperatives. Borrowing money from commercial banks and SACCO, to exempt cooperatives at the first age for taxation system, meeting at home places of members, inter-member mutual help, diversification of activities, encouraging local resource

mobilization, sharing and dialogue, rearing cows on a zero grazing basis, producing things that do not require much land such as tomatoes, mushrooms and handicrafts, charging for previously free services, and maintaining profitability and retiring members' equity were some of the strategies mentioned against challenges which were being faced.

When these assertions were cross-referenced with findings of the World Bank (2007), they were found tallying. According to the World Bank (2007), women top production and productivity in Africa. Availing the market to women for their agricultural produce will not just be good but it actually benefits the corporate world. Oram (1995) said that there is a need to maintain and improve women's capacity and potential to produce in order to support an expanding population. These assertions were also found to be in line with the country's Economic Development and Poverty Reduction Strategy (EDPRS-2).

The limitations and discrimination facing women as farmers and agricultural producers have profound effects, not just on the women affected, but also on society as a whole. In the *State of Food and Agriculture Report (2010-11)*, the Food and Agriculture Organization of the United Nations suggested that increasing women farmers' access to and use of productive resources could increase total agricultural output in the developing world by two and five centimes to four percent, potentially reducing hunger by twelve to seventeen percent. In this context, cooperatives, and other collective forms of economic and social enterprise, have shown themselves as distinctly beneficial to improving women's social and economic capacities.

Studies by other researchers in other parts of the world have pointed some of which are related to the current study findings. In a study on women producers and the benefits of collective forms of enterprise, Jones, Smith and Wills found that organizing into collective enterprises, such as cooperatives, enables women to unite in solidarity and provide a network of mutual support to overcome restrictions to pursuing commercial or economic activities. Similarly case studies of women's cooperatives in rural Nigeria and rural India indicated that. compared to non

cooperative members, women engaged in cooperative activities were better off, in terms of productivity and economic wellbeing. In the Indian study, the members of the cooperatives reported on their increased economic security, the entrepreneurial skills acquired, and their increased contributions to the economic *wellbeing* of their families.

Through cooperative organizations, women have also been able to effect positive change in the social and physical wellbeing of their families, communities, and nation. For instance, The Uganda Private Midwives Association helps change the daily lives of its members and the wider community by addressing maternal and infant care. Similarly, the Kilimanjaro Native Cooperative Union has developed some innovative programmes focused on addressing the needs of children among the membership and the wider community. Its seven-year scholarship programme (2006-2012) meets the secondary educational expenses of community orphans and the vulnerable children of its members.

Studies have shown that the elements of self-reliance and collective action built into the cooperative model also allow women to develop social capital that would be otherwise difficult to attain. Membership in collective enterprises allows women to build both working and personal relations, often increasing their social standing. Women members of collective organizations also often report increased self-esteem and a sense of solidarity and support, particularly in times of need.

Where cooperatives are in place, and women's membership is strong, capacity building is still essential for effective participation. Cooperatives cannot function effectively if their members are not fully aware of and adherent to the values and principles at the core of cooperative organization and other forms of collective enterprise. For members to be effective, they have to be aware of their rights and roles as members and effective ways for managing cooperative leadership. This is especially pertinent in women's only cooperatives and with women cooperative members in settings where women usually maintain subservient less visible roles in

the household and community. This sort of empowerment can increase women's leadership and development in and through cooperatives.

5.4 Conclusion

Promoting development through cooperative organizations among women is a worthy strategy for self-empowerment, but it is not without its political, social and cultural challenges. An important balance must thus be struck between cooperative formation, individual and organizational capacity building, government support and promotion, and organizational autonomy if the full contribution and benefits accrued to women in economic development and of their families are to be realized.

5.5 Policy recommendations

Based on the findings, this study put forward several recommendations:

- ▶ Operationally, it is important that cooperative members, whether women or men, have adequate knowledge of productive, market and legal processes relevant to their field of work. It is especially important to emphasize this in strengthening the capacities of women cooperative members, in situations where women's access to education and information may be limited. More specifically ensuring that women in cooperatives have equal and adequate access to extension services and relevant productive and communication technologies is vital.

- Ensuring access to credit for women in cooperatives is essential for them to be able to grow. This not only requires reviewing structural barriers to financing for women and/or cooperatives, but also promoting the pursuit of cooperative networks or associations that can further strengthen the assets base and creditworthiness of cooperatives in need of financing. In this regard, and others, it is important to establish clear avenues for dialogue between women in cooperatives, governments and other stakeholders. This will ensure

that governments and other stakeholders are more responsive to the particular needs of women in cooperatives.

- Many cooperatives suffer from weak management, governance and lack of capacity.

Profitable cooperatives invariably function as demand driven and market oriented businesses which invest in quality management and business development. Elite capture and male domination are common problems. Strengthening cooperatives' capacity (through capacity building) with regard to governance and inclusiveness is therefore critical.

5.6. Recommendations for further studies

In future, a study may be conducted based on the following topic(s):

- > The effect of education of cooperative members on the performance of cooperatives.
- > The role of cooperatives in the determination of market forces in a free enterprise economy. > The effect of gender balance on the performance of cooperatives.

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