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**Women Empowerment through Cooperatives in Rwanda:
Case studies of Nyaruguru and Huye Districts**

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Disclaimer:

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List of Acronyms

GAD	Gender and Development
FAO	Food and Agriculture Organization
RCA	Rwanda Cooperative Agency
SSA	Sub-Sahara Africa
UN	United Nations
WID	Women in Development
WAD	Women and Development
MIGEPROF	Ministry of Gender and Family Promotion
NGOs	Non-Governmental Organisations
EDPRS	Economic Development and Poverty Reduction Strategy
SDGs	Sustainable Development Goals

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Dedication

To my beloved family;

To my beloved Daughter;

To my beloved brothers and sisters;

To my relatives, friends and family friends

Abstract

Rwanda is a small landlocked country located in the eastern-centre of Africa. The country faced a world worse tragedy of humankind massacres (genocide of Tutsi of 1994) which had affected all sectors of livelihoods from primary to tertiary lifestyle and a lot of family identities have been destroyed. To support women empowerment, the government of Rwanda mobilized women to join cooperatives. Within cooperatives, they could unite their strength to do a big project that generates more income. Unfortunately, membership of cooperatives organizations is still dominated by men. As a result, this study attempts to understand the extent women considered cooperatives to be a viable empowerment tool and the challenges they experience within the cooperatives. The findings show that most of the women agree cooperatives have contributed a lot in a number of ways in empowering them and given them some sort of autonomy. This has been seen in the women having access to productive resources and materials as well as loans from the cooperative with low interest rates and a flexible repayment plan. In particular, cooperative is more attractive to the women due to the principle of cooperative that prioritized the wellbeing of members over capital. Regardless of the positive values and principles of the cooperative organizations that fascinated the vast majority of the women, challenges such as lack of capital, market access, and management in terms of leadership among others are visible challenges that the women encounter

Relevance to Development Studies

Cooperatives pave way for economic opportunities in a uniform way that involves pooling the resources of economically disadvantaged people in the society to improve their economic situation as members of the society. Nonetheless, and from a critical perception, cooperatives can go beyond the provision of economic resources to altering the socio-cultural factors of its members as well. Thus, cooperatives revolve around several issues that are affiliated with the process of empowerment thereby forming an interesting area of research in the arena of women of empowerment

Keywords

Cooperative, Women, Empowerment, Rwanda, Economic, Power

Chapter 2 Rwanda and Women Empowerment

1.1 Introduction

In the last three decades, women have recorded remarkable achievements when it comes to issues of fundamental human rights globally. However, the realization of equal rights for both men and women still remain elusive and has become a global challenge hindering development (UN, 2016; Patel,2019; Amzat et al.,2019; Raszkowski & Bartniczak, 2019). Reports from various organizations and studies shows that most women lack opportunities for efficient access to healthcare services, education, paid work, and other essential resources. Besides, they are underrepresented in politics and other leadership positions (FAO,2011). Nonetheless, the magnitude of challenges is quite higher for rural women compared to urban women. A major reason for this as documented by several studies (Choudhry et al., 2019; Dowie& de Haan, 2019; Dominguez Cisneros, 2019; Beaumont, 2018; Agha, 2018) is the culture which confines women to unpaid responsibilities in the households. Women work is socially constructed to revolve around the house and working in gardens for food production. Culture hinders their liberty and ability to participate in the formal economy thereby leading to rural women living in abject poverty (Agha, 2018; Choudhry et al., 2019; Dowie& de Haan, 2019).

To achieve gender equality, most organizations such as the UN have articulated it in their Sustainable Development Goals (UN 2016). In fact, many organizations have recognized women's empowerment as an invaluable approach implying that a focus on women can be a worthy step towards mitigating hunger and poverty (UN,2018; FAO,2017; Shahbaz et al., 2017; Bent,2019). Empowerment as used in this study can be understood as a process in which one who hitherto was disadvantaged came to acquire capabilities that provide a power over a given situation (Kabeer, 1999:437).

Cooperatives have been perceived to be a way of empowering women and fostering economic development through changing their socio-economic status (Wanyama et al., 2008; Ferguson &Kepe, 2011; Datta & Gailey, 2012; Mujawamariya et al., 2013).According to a report by UN Women (2018) about 63% of women in Sub-Saharan Africa (SSA) are part of the economic labour force. Nonetheless, Acs et al. (2011) established that women still struggle with low income, partial access to financial opportunities, employment bias and legal obstacles that prevent them from thriving economically.

In this research we look at Rwanda as a case study that inform about SSA as a whole due to various reasons. Rwanda is a small landlocked country located in the eastern-centre of Africa. The country faced a world worse tragedy of humankind massacres (genocide of Tutsi of 1994) which had affected all sectors of livelihoods from primary to tertiary lifestyle and a lot of family identities have been destroyed (Mathis et al. 2019). Most importantly, poverty has taken a toll on the major part of the population in Rwanda with women being the most affected. One of the big issues has been families headed by widowers and children with deep poverty and based on the patriarchy system in Rwanda which gives more powers to men than women, the Rwandan population was speeding its deep agony (Hategekimana, 2011).

The Rwandan Government put a lot of energy in reconstructing the country and supporting the development of its population mainly women(MIGEPROF 2010; Deo et al., 2016). Several programs and projects have been implemented to empower women. One of these is the implementation of a National Gender Policy whose aim is to focus on gender issues affecting women development in different sectors of economy and poverty mitigation as envisioned in the Economic Development and Poverty Reduction Strategy. Also, there have been other laws affiliated with matrimonial issues such as the Law N° 22/99 established in November 1999. This law liberates women to have similar succession rights as men. Further, there is the Land Organic Law N°08/2005 which focuses on allowing men and women to access land in equal magnitude. Moving on, in 2009, the government published the labour law as part of a strategic plan for women. The labour law would guarantee women funds for economic development (MIGEPROF, 2010).

Finally, there was the policy of establishing cooperatives with a particular focus on women in Rwanda (Claude 2018). The aim of sensitizing women to work in cooperatives was to help them grow socio-economically together for their own benefit and to encourage them to make decisions related to their own lives and to participate actively in the economic development of the country (Masabo 2015).Agriculture and handcrafting are major sectors where women are involved. They are occupying Agriculture cooperatives at 40% and handcrafting cooperatives at 53% which shows a big result of efforts put in women empowerment (Masabo 2015). Although the exact number might not be clear, this shows that cooperatives are trying to incorporate women as much as they can for sustainable development.

Rwanda's vision 2030 and Sustainable Development still emphasize the role women play on a country's economic development (UNWomen 2015). As a result, there is a need

to better understand how cooperative enterprises will continue to accelerate the wheel to fulfil the needs of women as users, members, and workers in the country. Cooperatives were perceived as potential economic agents of change that contribute to women's economic independence through connecting them to markets and providing them with capital and credits and enhancing inclusion in social matters which eventually leads to autonomy among women hence empowerment. In doing this, two cooperatives, one for women only and the other one comprising mixed gender particularly men and women were used. These cooperatives found in Nyamagabe and Huye districts in the Southern province of Rwanda were created for the sake of empowering women. This study examined these cooperatives and how they empowered women to draw strong recommendations for future cooperatives and other cooperatives pursuing a similar interest of women empowerment.

1.2. Cooperatives for Women Empowerment and Low Participation

In the aftermath of the 1994 genocide against Tutsi and moderate Hutu, thousands of women and young girls that lost their husbands and parents were left behind to take over the responsibilities of household heads (Newbury & Baldwin, 2000; Schindler, 2010; Finnoff, 2015; Emmanuel, 2018). A majority of these women reside in the rural areas. Rwandan women are rural residents who play a major role in meeting the various households needs such as food. Despite this huge responsibility, most of them are still deprived of income earning activities such as jobs to help them supply the vital needs of the family (Finnoff, 2015; Emmanuel, 2018). They were denied the rights to property; moreover, most of them are not educated since traditionally, they were perceived to depend on their male relatives or marital family, who in most cases basically treats them as foreigners (Cofé, 2010).

Rwanda's poverty mitigation strategy and the sustainable development recognizes the significance and importance of empowering women in areas of education, politics and economics (Masabo, 2015). To support women empowerment, the government of Rwanda mobilized women to join cooperatives. Within cooperatives, they could unite their strength to do a big project that generates more income (Mukarugwiza, 2013; Cherry & Hategekimana, 2013). They have the advantage of advocacy and make credit and savings for future investment in their business as well as supporting each other by borrowing money (Rugege, 2016). Rwandan women responded well in joining cooperatives in order to benefit from the cooperative societies and the number of women that join cooperative is increasing eve-

ry day (Claude, 2018). Yet, the men still dominate the cooperative membership across the country despite the women having the highest population.

The 2018 published Statistics on cooperatives in Rwanda shows that out of the about 7 million population of Rwandans from 16 years and above (which is 55.3% of the total population), about 4 million are members of different cooperatives (Gor,2018:10).

Table 1. Cooperatives distribution in Rwanda 2018

Economic Activity	No. of coops.	Membership				Total	Share Capital
		Male	%	Female	%		
Agriculture	2,433	179,510	60	118,486	40	297,996	4,878,087,148
Livestock	1,652	46,834	51	44,923	49	91,757	3,991,748,925
Trading	1,207	29,507	53	26,609	47	56,116	8,310,857,882
Service	908	23,077	63	13,534	37	36,611	2,010,426,884
Transport	542	21,912	89	2,731	11	24,643	1,764,398,500
Handicraft	979	14,113	47	16,179	53	30,292	1,894,282,580
Transformation	98	3,920	60	2,648	40	6,568	745,505,500
Mining	121	1,971	80	500	20	2,471	602,246,100
Fishing	94	3,540	77	1,080	23	4,620	162,422,000
Housing	160	4,930	71	2,053	29	6,983	4,803,614,000
Other	198	5,096	63	3,047	37	8,143	498,431,800
SubTotal	8,391	334,410	59	231,790	41	566,200	29,662,021,319
SACCOs	448	1,795,295	55	1,455,096	45	3,250,391	14,403,218,733
Unions	141						193,166,100
Federations	15						61,020,000
Grand Total	8,995	2,129,705	56	1,686,886	44	3,816,591	44,319,426,152

Source: GoR (2018:11)

The numbers of cooperatives in Rwanda have witnessed a gigantic growth over the last two decades. In 2008, approximately 1,500 registered cooperatives are in Rwanda with 186,000 cooperative members of which 54% in an agricultural cooperative (Verhofstadt & Maertens, 2014:4). By March 2018, as demonstrate above in the official statistics of cooperative distribution in Rwanda, the number has increased to 8,995 with 3,816,591 registered members. However, as the Table 1 above demonstrates, there is a problem of women participation in cooperatives despite the claims of Rwanda government prioritizing women empowerment through cooperatives. The 2018 as demonstrated in Table 1 above shows that more than 2.1 million men (56%) are members of cooperatives compared to more than 1.6 million of women (44%). This is despite the fact that more than half of the overall population of Rwanda are women.

When it comes to the debate of women empowerment in sub-Saharan Africa and the developing world in general, Rwanda is the “poster child. No country in the world can rival Rwanda record of women population in the Parliament. Out of the 80 seats, women occupied a staggering 54 seats (68%) of lawmakers that enacts laws that formed the basis of policy formulation. One could have assumed that with the women dominance in corridor of

power that is habitually dominated by men, the plights of the women when it comes to economic empowerment will be better-off. Unfortunately, the global celebration of Rwanda women empowerment politically ends at the front door of their household as described by Warner (2016). These women with all their empowerment are still subjected to the cultural and societal gender roles and expectation in the household (Uvuza, 2014). If powerful and educated women still struggle in leadership position with gender discrimination in their households, one could imagine what is the fate of the poor and uneducated women when it comes to empowerment. Uvuza (2014) maintained that, women are facing a lot of challenges related to gender inequality because Rwanda is still characterized by the social structure of patriarchy which accorded the men more clout compared to women. Girls have been less advantaged to value than boys. Such a state has been disadvantaging women through subjecting them to massive issues like poverty, lack of access to education, land tenure and acquisition, community participation, justice, gender-based violence, health and reproduction, etc.

1.3. Setting Up Cooperatives in Rwanda

Cooperatives exist in different forms in Rwanda such as finance cooperatives that include the banking, savings and credit cooperatives. There are also agricultural cooperatives, marketing cooperatives, workers cooperatives, artisan cooperatives among others. Cooperatives emanated as a result of the efforts from the colonialists to implement particular policies (Majurin 2012). Majorly, they were used as economic production vehicles to sustain the members. However, after the genocide, the cooperatives became self-help groups that focused on just seeking government funds to get out of economic crisis situations. This changed gradually as the country achieved economic and political stability whereby cooperatives shifted their focus to activities that would generate income for the members (Mukarugwiza 2009). The Rwanda Cooperative Agency classified cooperatives into four categories, “production cooperative organizations; commercial and consumer cooperative organizations’ services cooperative organizations, and multipurpose cooperative organizations” (RCA, 2018).

The Rwandan government perceives cooperatives as key to economic development of the country in terms of providing employment opportunities and involving members in income generating activities. As a result, most of the government programs affiliated with cooperatives educate and train the members on entrepreneurial skills. It is believed that af-

ter some time of such training, there is a likelihood that the members particularly in women-only cooperatives will heighten their income and enhance their social well-being at house hold level, community wise and overall, in the achievement of gender impartiality. According to MINICOM (2010) cooperatives are some of the major employment creators and pioneers of poverty mitigation that Rwanda rely on.

According to the Rwanda Cooperative Agency, for a person to be a member of a cooperative organization, “he or she shall be at least sixteen (16) years old or be an emancipated child; not participate indirectly or directly in any activity competing with the Cooperative Organization for which he or she is a member, and have subscribed and paid up his or her shares in accordance with the by-laws in order to constitute the share capital. Other requirements include to be committed to work thoroughly with the Cooperative Organization in all or part of the operations as provided for in its by-laws and apply for it and is admitted by the General Assembly” (RCA, 2018). However, for a primary cooperative to be formed, it requires a minimum number of ten (10) persons and they shall not belong to the same family and no one shall be a member of more than one cooperative organization with similar activities operating in the same area (RCA, 2018).

1.4. Purpose of the Study and Research Questions

Despite the ability of women to organise themselves in cooperatives, many still experience challenges affiliated with gender partiality, lack of autonomy due to machismo and gender-based violence that prohibit their effective participation in the cooperatives. Using two field sites in the districts of Huye and Nyaruguru, this research looked at how cooperatives contribute to women empowerment with a particular focus on women cooperatives in Rwandan context. As a result, the research used two cooperatives whereby one comprises women only and the other one has men and women. This would help to contribute to more knowledge regarding the struggles of women to improve their life in a society where men are more privileged. Further, the information given would help government and NGOs (Non-Governmental Organizations) to design new policies and programs aimed at enhancing the life of women particularly rural women.

To successfully accomplish the purpose of the research, the study sought to answer the following main research question:

- To what the extent do cooperatives contribute to empowering women members in Rwanda?

In support of the main research question, the study employed sub research questions:

- How does participation in cooperatives shape women's perceptions and attitudes regarding empowerment?
- What are the challenges and opportunities of women in cooperatives?
- What are the strategies that can be applied to empower women through cooperatives in Rwanda?

1.4 The Scope of the Study

In achieving the objectives of this study, the research covered two districts, Huye and Nyaruguru. In the process, two cooperatives were used to cover the physical area of the study, one was mixed and the other one had only women. The study was limited to these districts as one of the areas in Rwanda where cooperatives are used to empower women. Thus, the study focused on how women become empowered using cooperatives by interviewing both the men and women. Including the men's voices in the scope of the research formed an interesting and critical dimension that would provide clear contrast in exploring gender relations regarding how both the sexes are involved in empowerment process.

1.5. Motivation and Relevance of the Study

The need to investigate women's empowerment came to my mind when I was an intern. I used to spend time thinking about gender mainstreaming in matters of development both nationally and internationally. As a result, I chose Rwanda to conduct my research there since first, I have deep knowledge about the country as I was born there and secondly, there has been increased attention on the social status of women since the 1994 genocide. To some degree, Rwanda has most of its women involved in decision-making structures where they have contributed to stabilizing the country and participating in other essential operations. Bearing this in mind, the present research was motivated by the need to obtain a better acquaintance of the cooperative environment and how it relates to women empowerment.

The present study aims to contribute to the available literature affiliated with gender and overall development and particularly using cooperatives to empower women. With the notion that women empowerment pursues a particular context, there is need to document

different experiences as much as possible to cover the dearth of knowledge in this area. Most discussions affiliated with gender equality seem to be guided by the economic role of women. Scholars such as Datta and Gailey (2012) and perceive the economic liberty of women as suffice to solve the issue of subordination that women face in most societies.

Many developing countries experience gender disparities, which may hinder their development process. Countries and policymakers have attempted to solve the problem of gender inequality using different mechanisms, one of which includes cooperatives. The use of cooperatives has attracted the government and non-governmental organizations to provide support in one way or the other to ensure they meet their objectives. The government of Rwanda has been promoting cooperatives using self-help groups that particularly involve women across the country.

Cooperatives in rural areas similar to microfinance institutions provide financial services to those who are unable to obtain financial services from the formal institutions. By doing this, cooperatives improve the standard of living among people as they get a chance to have a new beginning. In the long run, this improves the economy of a country. Thus, understanding how cooperatives empower women is essential and a worthy research on the ground as this study will give particular success and failures of the cooperatives in the study areas. Also, the study is a form of evaluation, monitoring, and feasibility study expected to provide the signals of impact of cooperatives on women empowerment. Therefore, the outcome of the study can be used as an arena for further research while also providing the necessary information for policy makers, the government and non-governmental organizations concerned with the development of women.

Chapter 3 Contribution of Cooperatives to Women Empowerment

2.1 Introduction

This chapter provides a review of the literature discussing the association between cooperatives and women empowerment. The chapter aims to i) provide the scope of the literature related to cooperatives and women empowerment, ii) state the emerging themes and iii) provide a discussion of the strengths, dearth and opportunities emerging from the literature in its entirety and then develop an analytical framework using the theories of social capital and household bargaining model for understanding how cooperatives support women empowerment in the end of the chapter. Within the chapter, the definition of women empowerment is provided in the perspective of socio-economy, importance of empowerment, factors influencing women empowerment, cooperatives and their contributions to women empowerment and contribution of cooperatives to women empowerment in the context of Rwanda.

As already noted, women across the globe experience gender-based constraints in different measures that rely on specificities of their context as discussed in the research studies that were analysed in this chapter (Table 2.1 and Table 2.2). The chapter uses examples from all parts of the world in the form of journal articles, policy reports, and case studies searched through google scholar, journal databases such as EBSCOHOST etc using the key terms cooperatives, women empowerment, Rwanda and so forth. The present literature regarding women empowerment for cooperatives in the Rwandan context is scarce. However, there is no intention of conflating women’s individual experiences into a universal experience nor claim the generality in experiences in a cooperative or a country. The aspect of women empowerment through cooperatives is articulated differently for every cooperative and is encapsulated in the literature and the research that was conducted as summarised in Table 2.1 and Table 2.2.

Table 2.1: Key studies on women empowerment

Year	Author (Source)	Context	Method
1995	Speer and Hughey	The study examines the development of	Secondary analysis of

	(American Journal of Community Psychology)	social power and its manifestation in the context of community organizing.	data involving community organization and its relationship with empowerment and power.
1999	Kabeer (Journal of Development and Change)	The study discusses the three measures that Kabeer consider vital for empowerment namely achievements, agency and resources.	Secondary analysis of previous studies related to women empowerment.
2003	Kabeer (Commonwealth Secretariat, the International Development Research Centre, the Canadian International Development Agency)	A book that presents arguments findings and lessons from literature that is relevant to achievement of Sustainable Development Goals (SDG).	Evaluation of secondary literature and findings from conferences and meetings regarding gender mainstreaming.
2005	Malhotra and Schuler (International Centre for Research on Women)	The author looks at the dimensions of empowerment in terms of economic, socio-cultural, legal, psychological, legal and political.	Cross-sectional study that analyses secondary data to reveal the dimensions of empowerment.
2005	Mosedale (Journal of International Development)	The paper proposes a conceptual framework that might be used to assess empowerment after reviewing different discussions regarding empowerment.	Review of secondary data form development studies.
2007	Batliwala (Journal of Development in Practice)	The author traces the evolution and practice of empowerment as a concept as well as its adoption by the radical social movements affiliated with women development.	Evaluation of secondary data from India and other Asian countries.

Table 2.2: Theoretical and Empirical Studies on women empowerment and cooperatives

Author (Source)	Year	Context	Method
Ortmann and King (Journal of Agricultural Economics)	2007	The paper presents the principles of cooperation and describes in brief the history and development of agricultural cooperatives in both developed and developing countries. The paper also presents various theories such as theory of cooperatives and new institutional economics theory.	Analysis of secondary data to show the development of cooperatives.
Pandolfelli, Meitzen-Dick and Dohrn (Journal of International Development)	2008	The article explores the intersection between gender and collective action.	Evaluates a collection of papers exploring the intersection of gender and collective action.
Kaur (Asia-Pacific Journal of Rural Development)	2010	The study examines the women's access to resources and control over produce and earnings in the context of dairy cooperatives.	Primary collected using questionnaires for 200 households.
Datta and Gailey (Journal of Entrepreneurship Theory and Practice)	2012	The article seeks to broaden the existing understandings of women's entrepreneurship by focusing on less studied types of ventures and contexts such as social entrepreneurial venture in India.	Qualitative case study approach that interviewed 7 women.
Nippierd (Journal of Cooperative Studies)	2012	The paper describes the issues that prevent cooperatives from being seen as empowerment vehicles.	Case study analysis involving different cooperatives

2.2. Understanding Women Empowerment

The third world feminists introduced the concept of women empowerment in the 1970s to signify the process of realizing impartiality among women by transforming local and international political and social structures (Bisnath and Elson 2000, cited in Masabo 2015). Since then, the discourses of women empowerment have diffused as manifested in the introduction of different arenas of development like development, healthcare, education, employees' rights and rural development. In fact, Batliwala (2007) reports that after 1990s, empowerment became an essential component of development used broadly with gender and women equality. However, there is need to note that the concept of agency has become a distinguishing factor of empowerment in the perspectives of Women in Development (WID), Gender and Development (GAD), and Women and Development (WAD). The concept of agency, as advocated by Sen and Mukherjee (2014) requires women to be critical contributors in the process of transformation by developing their own mechanisms that transform their lives while they consider both the government and non-governmental organizations as the drivers of the process.

In a social development study, Midgley (2003: 840) reveals that the concept of empowerment varies in meaning based on the context of its use. This is attributed to the notion that the concept entails abstract and non-materialistic attributes such as capacity-building, self-actualization, and social integration which are subject to change in the contexts of political and socio-culture. As a result, the concept of empowerment is not entirely affiliated with women despite its major use in that context.

Most people perceive empowerment as a term with lack of value and lost meaning due to broad usage (Speer and Hughey, 1995). Nonetheless, from a critical perception, the literature involving women's empowerment according to Mosedale (2005) accepts four logics: (i) an individual must experience disempowerment for empowerment to occur as it normally happens in the subordination of women by men, (ii) the person experiencing disempowerment must be the one to claim empowerment with no one allowed to do it on her behalf. For stance, agencies of development can steer the process of empowerment without empowering women per se, (iii) women should understand empowerment as a process of gaining the ability and capacity to analyse and make wise choices after reflecting on their lives, and (iv) the process of empowerment should never be perceived in a complete sense as it is always affiliated with other factors or related to a previous position.

A critical observation reveals that most of the time, empowerment studies attempt to provide a measurement of a particular phenomenon. According to Kabeer (1999), various studies have attempted to achieve a measurement of empowerment with some developing comparisons based on location, the impact arising from particular interventions affiliated with empowering women and the implications of empowering women in regards to particular line of policy. Yet, other studies have focused on different attributes associated with empowerment such as autonomy (Jejeebhoy 1998), economic and gender impartiality in the household (King and Mason 2001), rights to land and bargaining power (Quisumbing and de La Briere 1995), and agency (Tzannatos 1999). Other research in the field of empowerment attempt to establish empowerment indicators.

Malhotra and Schuler (2005) conducted a comprehensive research that measured empowerment among women as a variable in global development using the definition of Kabeer of empowerment and integrated other aspects used in measuring women empowerment. Malhotra and Schuler (2005) perceive that it is necessary for women empowerment to manifest in six various arenas namely economic, interpersonal/familial, socio-cultural, political, psychological and legal. Every aspect can be measured in a unique way that differs from across the globe down to the household level. For instance, a measurement of economic empowerment among women would include their control over the income of the household, employment access and how they are represented in high profile jobs as well as their overall representation in economic matters such as credit, economic policies and market. Nonetheless, despite such measurements of women empowerment, there is need to note that debate exists over its definition. According to Kabeer (1999), the definition of empowerment lies in its unspecified boundaries which pave way for change in directions.

This study conceptualized women empowerment using the concept of Kabeer (1999) where empowerment was perceived to constitute three aspects namely achievements, agency, and resources. Kabeer's concept provided a better way of describing the broader process and equipping the concept of empowerment with some boundaries. However, different from other studies, this research complemented Kabeer's concept with Moser's theory of gender needs. The theory provided content and criteria required to effectively fill the boundaries this research was seeking to cover.

2.3. Cooperatives Debate on Women Empowerment

According to International Cooperative Alliance (ICA, 2015) a cooperative refers to autonomous associations that bring individuals together through volunteering to fulfil their cultural, economic and social needs as well as their aspirations in a democratic and jointly manner. Across the globe, cooperatives facilitate growth in economy through creating jobs and providing financial assistance to households. In other words, a cooperative is like a business venture that provides poor people with the ability to pool resources to scale up their lives. The associations embrace autonomy, impartiality, self-responsibility and solidarity (McPherson, 1996). This implies that members believe in ethical attributes such as caring for others, being honest, exercising openness and embracing social responsibility.

Cooperatives exist in different forms with the most common being the credit and savings cooperatives covering both rural and urban areas. These cooperatives offer loans with a slightly higher interest compared to bank loans due to its low capital requirement. Nonetheless, they have an advantage in the sense that they never require collateral. Small producers, artisans, and vendors without access to credits from banks can obtain financial assistance from these cooperatives as they can easily meet the requirements (Huppi and Feder 1990, cited in Masabo 2015). Majee and Hoyt (2011) consider consumer and purchasing cooperatives as another type of cooperatives. In these cooperatives, members produce independently but decide jointly about purchasing the supplies for production to improve their bargaining power arising from voluminous purchase. The cooperatives are found within communities and also provide a little saving opportunity and credit facilities for their members. However, the members are often barred from higher economic development as the small size of the cooperatives hinder access to different support programs for training. In the long run, it poses a challenge to consumer cooperatives as there is a likelihood of failure.

Lastly, Majee and Hoyt (2011) present producer cooperatives where members contribute to the cooperative in form of working for some hours as agreed between them and the cooperative or contribute some part of their products to the cooperative. The cooperative provides the members with all the needed supplies for production process particularly machinery, raw materials and tools. However, the membership is restricted and corresponds to the volume of the sales the members have. Besides, the members can work at the sites provided by the cooperatives or remotely from their homes. Overall, production coopera-

tives help their members to obtain market for their products by eliminating the middlemen who decrease the profit margins of sellers.

2.4. Empirical Studies on Cooperatives and Women Empowerment in Africa and Globally.

Besides social and political empowerment, cooperatives also seek to empower their members economically particularly the women. Nonetheless, women still experience major drawbacks in the form of restrictions in accessing credits, skill acquisition and property ownership. Birchall and Ketilson (2009) note that over time, women have been barred from securing formal employment forcing them to remain in domestic roles particularly in developing countries. However global transformation accompanied by economic pressure due to population surge have led to the need for a change in social-cultural factors which has necessitated the need for women participation in the labour market.

Majurin (2012) in a case study conducted in Kenya, Tanzania and Uganda uses Cooperative Facility for Africa (Coop^{AFRICA}) to show how cooperatives help in the achievement of Sustainable Development Goals (SDG) through promoting self-help initiative and mutual assistance across communities. In this study, cooperatives are perceived as effective methods for addressing various issues affiliated with gender equality such as parity in salary, gender-based violence, and sexual division of labour. Majurin (2012: 23-29) reports that cooperatives can lead to improved governance that strengthen the ability of women to access markets, generate income, mitigate poverty, achieve social protection and have a voice in the society. Thus, cooperatives have enabled many women to pursue a fruitful direction in life leading to empowerment.

The principles and values of cooperatives as advocated by ICA (2015) can be interpreted as an empowerment roadmap. For instance, the membership of cooperatives is voluntary and open to everyone who meets the requirements, cooperatives exercise democracy and autonomy, they consider economic participation of members, show concern for community, educate, train and provide robust information of various topics affecting women (ICA 2015). Overall, the principles of cooperatives give each member some power and influence over the decision-making process and members also learn to address the community needs particularly the weaker areas they require support.

The commitment of cooperatives and the capacity bestowed on them in terms of women empowerment is highly attributed to the principles of guiding the cooperatives.

According to Nippierd (2012) the ability of cooperatives to invest in women has made it possible for women to exercise autonomy in a way that has led to improvement of their lives. Along with this, cooperatives have enabled women to inculcate better leadership attributes through increased self-confidence which according to Rao (1996) has helped them to improve their social status in the community and at household level.

Studies on how cooperatives lead to empowerment can be approached from four main dimensions. The first dimension emphasizes on economic factors which closely relate to political and social wellbeing. According to Eyben, Kabeer and Cornwall (2008) being a member of cooperatives increases the ability of women to access economic resources and other opportunities such as financial services, jobs skill enhancement, productive asset and market. Having an economic advantage increases their social and political power in a way that paves more for them to indulge in activities that generate income and accessing other economic resources.

Masabo (2015) conducted a study in Rwanda regarding how cooperatives can be used to empower women. her focus was on identifying cooperatives as promoters of socio-economic change. From the women she interviewed, it was revealed that cooperatives support women empowerment in terms of raising their standards of living and improving their autonomy. However, the findings of Masabo never included the voices of women in a mixed cooperative which on one way or the other formed the basis of the present study to fill this gap. Based on the above studies, it is deducible that empowerment of women from economic approach is essential as it leads to independence among women thereby enabling them to stand for impartiality and what is just through claiming their rights. Nonetheless, economic approach of women empowerment rarely integrates the dimensions of culture and psychology as they relate to the constraints of women that hinder them from effectively participating in communal and societal activities. Moreover, economic empowerment among women also fail to consider to the constraints that bar women from resource access.

Moving on to the second approach, advocates of this approach have paid much emphasis on the components of empowerment revolving around sociocultural factors. According to researchers such as Hofmann and Marius-Gnanou (2005), cooperatives lead to women empowerment through enabling women to socialize in groups and learn to embrace new responsibilities. Participation in such activities increases autonomy and self-esteem thereby becoming empowered after some time. In other words, participating in collective groups grant women some power which leads to their empowerment.

In strengthening the need for socio-cultural empowerment, a qualitative research carried out by Jones, Smith and Wills (2012) on producer groups containing women in various countries participating in fair trade revealed that autonomous on economy among women does not seem to have a heavy impact on the altered gender relations at community level. These researchers established that in order for women to achieve social empowerment they need to have more self-confidence to gain the courage required to steer the process of equality. This can never be achieved by just accessing the market and credit facilities.

Similar outcomes regarding women empowerment through cooperatives has been noted in Uganda. In a study by Ferguson and Kepe (2011) involving an agricultural cooperative enterprise in south-western Uganda, it was established that besides the economic benefits women obtain from cooperatives, they also get to enjoy other social benefits such as improved confidence, skill acquisition for serving the community better and household autonomy. This implies that women being members of a cooperative enables them to broaden their social roles in the community in terms of enhancing education, sanitation and other economic roles. Thus, joining cooperatives provides women with an opportunity to experience independence, improved social status as well as economic autonomy. This according to Ferguson and Kepe (2011) can be a remedy to the vulnerable situation of women.

Another approach perceives cooperatives as organizations of hierarchy that fail to understand the problems of women and even fail to provide them with solutions. Such cooperatives bar the participation of women as they still dwell in traditional attributes that diminish women. Such hierarchical structures deny women the practical and strategic gender needs and it is a common occurrence in developing countries. In an article that summarises policy documents, Nippierd (2012) shows that the traditional roles attached to women inhibit them from fulfilling the additional roles they get from cooperatives. Mostly, this arises when cooperatives fail to operate within their principles and embrace the principles of the society under which they operate. So, in the long run, women fail to get the autonomy they desire due to under-representation in the decision-making process.

The aspect of hierarchy can be further manifested in mixed cooperatives. Kaur (2010) observed a women-only and mixed gender dairy cooperative and analysed data. Her motive was to examine the level at which women can access resources and control the production process in the cooperative as well as the earnings. Her research established that women's membership in mixed cooperative does not come with much benefits as it is confined to the status of a woman in her household. In fact, the membership was restricted to only

women who head households. For women who never headed their households, they were denied membership and even excluded from other benefits associated with joining the cooperatives. Such an observation necessitates the need for affirmative action to heighten the magnitude by which women access resources and control them.

Finally, another approach from a stream of scholars suggests that women-only cooperatives are advantages as far as women empowerment is concerned. Feminists perceive that women-only cooperatives are crucial in providing women with control over resources and autonomy. In places where social norms bar women from working together with men, the women-only cooperatives might be a suitable way of achieving the specific needs for women (Pandolfelli et al., 2008). Although this might be seen as discrimination, it is a positive discrimination that warrants women a conducive opportunity to become empowered.

2.6. Research Gap

The literature review showed that there is still need for research on women empowerment in the context of Africa. Many studies cover Indian areas and several but fewer covering Africa such as Ferguson and Kepe (2011) and Masabo (2015). There is need for more studies to broaden the scope of knowledge regarding women empowerment using cooperatives. This emanates from the notion that in developing countries, most cooperatives focus on agriculture and marketing as the fundamental reasons for establishing them (Ortmann and King 2007). Although empowerment of members might be the goal of these cooperatives more often the focus remains on generating profits. Even studies (such as Hoyt 2004) that have acknowledged the positive effects of cooperatives under the broad umbrella of social empowerment often present the social advantages as inferior to economic advantages except particular studies like Oberhauser and Pratt (2004).

Also, worth noting is this study established that every approach discussed above has its strengths. Nonetheless, all of them include an assumption that the perceptions of women are critical for defining empowerment and should be used as indicators to drive cooperatives towards empowering women. This implies that women should be the major determinants of how their empowerment should be like. However, adding voices of men and women from mixed cooperatives is another key area that can be used to perceive empowerment from a different dimension altogether. This is the major driving force of this study apart from broadening the scope of knowledge.

Chapter 4 Analytical Framework and Methodology

3.1. Introduction

In this chapter, the various concepts that were deployed in the data analysis. This study aimed to conceptualize women empowerment using the concept of Kabeer (1999) where empowerment is perceived to constitute three aspects namely achievements, agency, and resources. Kabeer's concept provided a better way of describing the broader process and equipping the concept of empowerment with some boundaries. However, different from other studies, this research complemented Kabeer's concept with Moser's theory of gender needs. The theory provided content and criteria required to effectively fill the boundaries this research was seeking to cover. The concepts are presented as follows.

3.2. Achievements, agency and resources

The definition of Kabeer regarding empowerment is broadly accepted due to its perception on empowerment as a way through which people expand their capability to pursue sound choices of life in an environment where there were previously no opportunities available for them (Kabeer 2003: 170). In such a context, empowerment can be seen as a process of transitioning from the state of disempowerment with limited privileges to a positive state of em-powerment where an individual can equally access the privileges of the community. Kabeer's concept centres on the topic of self-denial in life making it clear that only individuals with previous instances of denied opportunities of life can be regarded as empowered after the transition.

Empowerment in Kabeer's perspectives uses three aspects namely achievements, agency and resources. These three aspects are closely interrelated in one way or the other. Achievements refer to the results of agency and agency, on the other hand, regards the choices put into effects and therefore, it is an essential process to empowerment as women have to make choices. Resources refer to the medium through which women and cooperatives can exercise achievements and agency. Achievements, agency and resources mirror the empowerment concept and can be seen as the path through which empowerment pursues. Nonetheless, although the influence of each other in many ways, a change in one aspect does not contribute to a change in another aspect automatically. This implies that the

changes might take place over a long time in one's life and across generations (Kabeer 2003).

3.3. Practical and Strategic Gender Needs

Another concept that seemed worth considering for this study was the conceptualization of empowerment among women as envisioned by Moser in his gender needs theory. The framework that substantiates gender interests into practical and strategic aspects was initially developed by Molyneux (1981). In this framework, practical interests in women referred to the disadvantageous state of women due to poverty or denial while strategic interests were concerned with the subordinate position's women find themselves in compared to men.

Moser built on Molyneux framework by translating that both the practical and strategic gender needs can be perceived as gender needs. The point of Moser was that they are a societal gender construction and moulding as well as the societal role of men and women in the perspectives of ideologies, ethnic, culture, economy, religion and history (Moser 1989). He argued that role differences among both men and women lead to various methods of accessing positions and resources of the society. Due to the productive and reproductive role of women, it is worth noting they have different needs compared to men. Moreover, society values only the productive aspect of work.

The theory regarding gender needs in both practical and strategic aspects applies the empowerment concept as it permits a practical approach to empowerment which researchers such as Speer and Hughey (1995) have always criticized of broadness and vagueness. Moreover, the theory leads to a framework that gives women the liberty to have their voices heard. This formed the major reason for having the theory as the main source of guidance for this study. By incorporating the two theories in this study, I perceived the process of women empowerment as an amplitude of achievements, agency, and re-sources in a way that would heighten their ability to meet their needs in practical and strategic ways with a primary aim of living the life they aspire. Thus, the research was also interested in seeing whether achievements, agency and resources are capable of being utilized as a pathway to fulfil the women's practical and strategic needs. Both of these concepts contributed greatly to the analytical framework of this study.

3.4. Power

Kabeer (1999: 436) describes power as one's ability to make a choice. This implies that inability to make a choice means lack of power. Power is supposed to be associated with positivity, but most people affiliate it with negativity. Rowlands (1997) termed this as Zero-sum power where an individual with power suppresses the other person. Nonetheless, Rowlands (1997) notes that power can exist in various kinds namely power from within, power over, power to and power with.

Power over refers to the zero-sum power. People associate it largely with ability to manipulate others and control them (Rowlands 1997). When women become empowered, some men fear that they might embrace power over thereby making the latter to lose control. In fact, such a power relation forms the basis of the patriarchal culture in Rwanda, where men exercise control over women. On the other hand, power to implies to the ability bestowed on every-one to create a difference in his/her life while power from within refer to the uniqueness and strength of every individual and is associated with self-respect and self-acceptance. Rowlands (1997) suggests that empowerment should constitute power to and power from within without any consideration that they are threat to others.

Finally, power with implies to establishing a common ground that leads to united strength (Rowlands 1997). In this thesis, cooperatives are considered to a way of developing power with in the sense that weak and vulnerable people (women in this case) unite become powerful together. This provides them with a way of achieving what would otherwise seem impossible in individual pursuance.

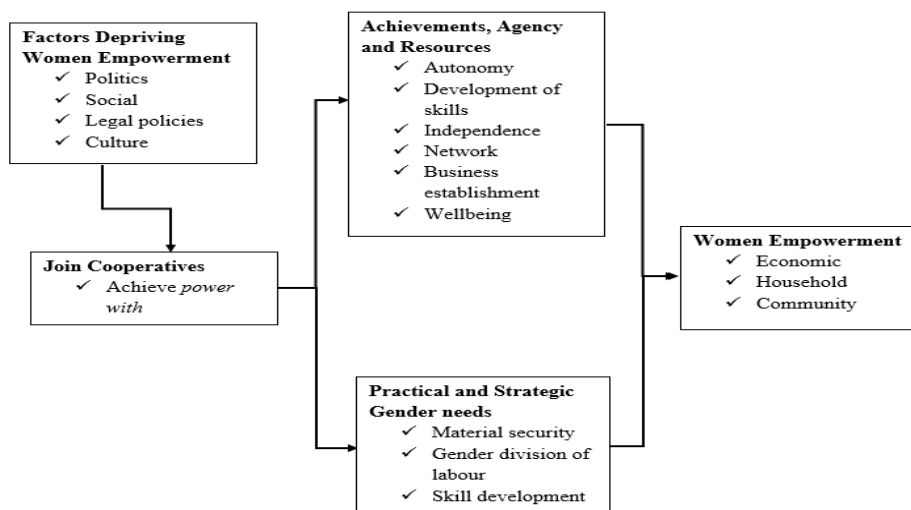
3.5. Analytical Framework

The analytical framework used in this study suggested that various factors revolving around politics, legal framework, culture and social aspects impede women empowerment. To achieve women empowerment, women are likely to join cooperatives for unity and achieving power with to help them fulfil their practical and strategic gender needs. The concept of empowerment as envisioned by Kabeer (1999) and the gender needs a theory of Moser (1989) were integrated into this study. It is worth noting that the concept of Kabeer is broadly conceptualized in relation to empowerment making it hard to define what the pillars particularly present. However, in the perception of Kabeer, empowerment is regarded as an iterative process instead of an aspect whose measurement is comparable to a particu-

lar criterion. Basing this in mind, it became important to integrate Kabeer’s theory with Moser’s theory of gender needs in order to heighten the practicality of the empowerment under study particularly after women achieve the power, they need to steer empowerment process. It was deduced that dividing the theory into the constituents of practical and gender needs provides a good approach to empowerment which can be easy to enforce. Thus, it would be right to deduce that women empowerment should involve an effective fulfilment of their needs from the perspectives of both practicality and strategically. Creating a difference between such needs is essential as it improves the workability of empowerment by providing women with a voice.

It is worth noting that the intention of the analytical framework used for this study was not to provide a measurement of empowerment but to determine the patterns of empowerment in some context that can provide an understanding of the process of empowerment of women due to being members of cooperatives in the areas under study. Further, the study noted that the empowerment aspects are quite wide in terms of scope with other sub-domains in each aspect involved in women empowerment. Using the empirical findings of Rwandan data, the fundamental themes to provide guidance to the study included, autonomy, development of skills, independence, network, business establishment and well-being. On the other hand, the determinants of gender needs theory were quite straight forward as the theory has narrow boundaries. In this study, the major points for the research included sexual division of labour and material security which constitute most of the conversations for women who are attached to cooperatives.

Figure 2.1: Analytical framework for women empowerment through cooperatives



3.6. Methodology

3.6.1. Choice of the study area

The research has the objective of finding out the contribution of cooperatives to empower women in Rwanda. The study was conducted on women in two cooperatives located in two districts, the Nyaruguru and Huyedistricts in Southern province of Rwanda. The province has the highest number of members of cooperatives in the country and one of the poorest.

Table 3.1 Regional distribution of Cooperatives in Rwanda

Province	No. of Coops	Membership			Share Capital
		Male	Female	Total	
North	1,791	413,423	270,682	684,105	6,833,486,855
South	1,735	546,620	462,479	1,009,099	7,548,914,775
East	1,940	480,718	433,850	914,568	8,227,587,892
West	2,243	484,101	359,124	843,225	9,991,343,944
KC	1,286	204,687	160,652	365,339	11,705,432,687
Total	8,995	2,129,549	1,686,787	3,816,336	44,306,766,152

Source: GoR (2018:11)

Among 295 cooperatives existing in Nyaruguru districts, women cooperatives are 106, people in this district are united in cooperatives where they do activities that increase their development. Also, the Huye district has a total number of Number of 157 cooperatives, Agric (85), Livestock (23), Services (14), Handicraft (18), Trading (12), Mining (1), and 4 for Nurseries in which majority are male or mixed gender cooperatives (GoR, 2013:77).

The Nyaruguru district is the most southernly in Rwanda with close proximity to the Burundian border. The district is one of the most popular tourist attractions due to the being home to chimpanzees and many other species of primate. The district is divided into 14 sectors (imirenge): Kibeho, Muganza, Mata, Nyabimata, Munini, Ruheru, Busanze, Kivu, Ngera, Ngoma, Nyagisozi, Ruramba, Cyahinda, and Rusenge. Available statistics based on the most recent census of 2012, Female population in Nyaruguru District was estimated at 155,055 and men at 139,279. The district is predominantly rural. Out of estimated overall 294,334 population, a staggering 288,412 people are residing in the rural area while the remaining 5,922 resides in the Urban area (GoR, 2013a:11). Huye district is divided into 14

(imirenge) with a total population of 328,605, (Male 158,196 and female 170,409), “Huye District is one of the poorest districts of the Southern Province in which the major economic activity is agriculture, and where the majority of coffee trees are located” (Mugabekazi, 2014:28).

3.6.2. Data collection tools and Sample selection

The study is based on primary and secondary data. Primary data was collected from the field using semi-structured questionnaires with questions that respondents are capable and voluntary to answer correctly. Quantitative data was collected through questionnaires and qualitative data through semi-structured interviews. The study adopted a face-face survey approach for the quantitative data collection as it allows rapport and trust to be established between the respondents and the researcher. Moreover, it gives room to achieve a good response rate even though it was time consuming and lengthy. Considering the fact that majority of the respondents don't speak or able to read text in English language, a face to face survey is not out of place since the questionnaires were designed in English language. It gives room for clarification and reading of the non-verbal cues (O'Leary, 2014:203).

The researcher allowed the respondents to explain further their choices of options of answers to closed-ended questions on the questionnaires. This approach led to achieving greater accurate responses to the questions with multiple answer choices on the questionnaires. For example, there are instances where the respondents already gave an answer but in the course of discussion, it was discovered they do not understand some of the questions they already answered. Therefore, questions with multiple choice answers were repeated to ensure they understand what they are been asked. However, semi-structured interviews were conducted for two cooperatives leaders, one Ngo representative working with cooperatives organizations in the district, and the government liaison officer in charge of cooperatives administrations in the district.

Purposive sampling was deployed in the selection of respondents that were interviewed and those that participated in the face-to-face survey. Purposive sample selection approach is a selection procedure of sample with a precise purpose in mind (O'Leary 2010: 170). This approach is deemed to be suitable because the required data for this study required balanced representation of the women demography considering the fact that the experiences of women in cooperatives are not homogenous and are affected by various variables. Therefore, across different marital status were selected equally, this includes mar-

ried, divorced, widowed, and single women. Ten women were selected for each category, making 40 women members of cooperatives. Also, 5 men that are members of cooperatives and 5 women that are non-members of cooperatives were selected. They were considered relevant for the study because it is important to understand why the women chose not to participate in cooperatives and the men will be able to give ideas on why women participation in cooperatives is low. To get a male perspective is crucial to the challenges that the women in cooperatives encounter in the process of getting empowered. Also, 1 staff from RCA (Rwanda Cooperative Agency), and Co-operative promotion officer in District were selected. In total, 55 respondents participated in the process of data collection

3.6.3. Data processing analysis and Ethics

After getting the appropriate data reflecting the research objectives and answering research questions, the analysis of data will be done through the thematic analysis. “A thematic analysis strives to identify patterns of themes in the interview data” (Braun & Clarke, 2006). It is an approach that is flexible and applicable to conducting many other kinds of analysis’ (Braun & Clarke, 2006: 78). Therefore, interesting and important themes were identified from the data collected from the questionnaires and the responses from the semi-structured interviews after review. These themes were organized along the line of the research questions and sub-questions. Also, excel were used to tabulate simple frequency table to represent relevant quantitative data

In order to highlight the ethical responsibility involved in this research, the research values of voluntary contribution, anonymity and protection of participants against any likely harm that may result from participation in this research were considered. The purpose of the research was clearly explained in details to the participants with assurance of confidentiality and security of the information provided by the respondents. Indeed, the results of this study will be used for the research project and for no other purpose.

3.7. Challenges

Poor understanding of the purpose of the research is one of the most challenging encounters during the research data collection. Most of the members did not really understand the purpose of the research which took the researcher more time to explain to them the reason of the information they are giving. Irrelevant answers are predominant in the responses given: Some answers given to the questions asked were not relevant due to sometimes not understanding well question. All questions were in English and had to be trans-

lated in Kinyarwanda and back in English which became a challenge to the researcher because some questions were difficult to translate in Kinyarwanda. This is because there are some words or terms in English which are not easy to translate to Kinyarwanda and vice versa. Unavailability of expected members: during collection of information in cooperative located in Huye district, there were very few members compared to what the researcher expected, which extended the stipulated date for data collection I had to go back there. I spent a lot of time there. Expectation of money or emolument by some members who gave the information was also a challenge.

3.8. Study Scope and Limitations

Guided by feminist perception, the primary data obtained majorly considered the voices of women to contribute to the investigation. It was expected that this would lead to a stronger emphasis in representing the dis-course of women, which has not been covered adequately in Rwandan con-text. Incorporating the voices of men into the research's scope was fascinating dimension in terms of providing contrast in gender relations since both the sexes have a role to play in empowerment process.

Based on the availability of resources and time the scope of this study was restricted to both women in and not in cooperatives as well as men in cooperatives hence the need for women-only cooperative and mixed cooperative. For this, it is acknowledged that men not in cooperatives would have given different perceptions. Also, it is to be recognized that the study never focused on drawing differences between urban and rural areas which would have provided an absolute picture of how both the environments differ in terms of women empowerment.

In terms of findings of the study, it is worth noting that they can never be translated one-on-one to other African countries due to contextual differences brought about by culture and social norms as well as the intentions and interventions from the governments of such countries and how they play role in women empowerment. Thus, the findings of the study were only applicable to the areas under study and Rwanda in particular.

Finally, the time for carrying out the research was quite limited as the re-searcher only spent about four weeks interviewing different participants. Therefore, it would be difficult to be acquainted fully with the research con-text owing to the notion that women empowerment through cooperatives is still a new phenomenon in Rwanda and there is limited data about it. The constraints in time with the participants and insufficient data for secondary

deductions never facilitated robust discussions with the participants regarding particular topics such as political empowerment of women. Thus, the re-searcher only had to examine patterns or make general assumptions about them.

Chapter 5 Perception of Women on Cooperatives: The Opportunities and Challenges

4.1. Introduction

In Chapter 2 of this paper, it has been established that there is no definite definition or measurement of empowerment. The particular connotation of the term “empowerment’ is not clear, but since the connotations are exclusively positive the word is used liberally in development policy” (Bragee, 2006: 3). However, as Mosedale (2005) suggested, you must have the feeling that you are disempowered before talking about empowerment. Besides, it is the person that feels disempowered that will claimed he/she has been empowered. Before postulating that cooperatives have empowered women or not, it is pertinent to hear from the horse’s mouth, i.e. the women in cooperatives in Huye and Nyanguru district in the southern province of Rwanda. Their perception about empowerment through cooperatives is highly significance to the understanding of reason for low participation of women in cooperatives despite having the largest population in the country as well as the concerted government efforts in mobilizing women in joining cooperatives.

The findings of this study as discuss in this chapter did not produce a homogenous result, the experiences of the women were different and as a result shaped their perceptions about empowerment through participation in cooperatives. To answer the research question that seek to unravel the extent of cooperatives contribution to empowering women members of cooperatives questions about motivation to join cooperatives and if they considered themselves empowered were asked. The women gave different reasons according to their priorities while identifying the challenges they encounter that is a threat to their gained empowerment. The data analysis produced four common themes of empowerment closely related to the analytical framework as elucidated in chapter3 of this study. The themes are mainly economic, social (community and households), and legal.

The findings as discuss in the first part of this chapter show that the perception and understanding of empowerment for married women is different to that of single women, likewise that of divorced women is different from widowed vice-versa While there are instances where their perception and understanding of empowerment through cooperatives are in unison on a specific theme as stated above, they do have different perceptions about other themes. In the second part of the chapter, the different challenges and

4.2. Women Perception of Empowerment

4.2.1. *Empowerment is Economic Independence*

During the past years, one of the standardized universal remedy to the vulnerability of women in the society in the development discourse is the ‘empowerment’ of women, mainly through microcredit approaches (Bragee, 2006: 3). Women in cooperatives at Nyaruguru and Huye districts general believes is that without financial independence there is nothing like empowerment. From their expression during the interview sessions, it can be deduced that they do understand that there is a need to be empowered in other aspect of their lives, to have much freedom and control over their life choices. However, to all the women in cooperatives in the two districts, financial independence is mother of all other forms of empowerments. They were all of the opinion that the cooperative provided them with the opportunity to make money that they can use to do whatever they desire without been exploited while trying to beg for money. For example, the singles women talked about how earning income enable them to plan for their future independently away from the dominant thinking in the society that a woman needs a man to survive. Also, some of them prior to joining cooperatives engaged in illegal business to survive and this exposed them to a lot of danger. A 29 years old single woman that who has been with the handicraft cooperative for 6 years explained the important of economic empowerment to women existence;

“I have done all sort of dirty jobs; I am not proud doing it but I have no choice because I have to survive. A friend of mine introduced me to the cooperative, I explained my situation to them, I was accepted and today I am doing fine financially. I don’t have to sleep with men to make money anymore, I can pay for my house rent, buy food, assist my siblings when they need help financially. By next year I will be moving into my personal house of two rooms that I am building” (Respondent 5, Single, Interview August 2019)

Respondent 5 have control over her property, help siblings with their school fees and have power over her body to decide who she want to be with when it comes to relationship sexual relationship. Actually, Speer and Hughey (1995: 730) consider empowerment as a way through which poor people expand their assets and abilities to control, influence, negotiate and participate while holding accountable anyone who impacts their lives. This notion strengthens an earlier study by Zimmerman (1990: 169) who also perceived empowerment as a constituent of control, self-power, own choice, self-strength, and life of dignity in relation to the values of individuals, independence, autonomy, abilities to fight for their rights,

liberty and awakening. In Rwanda, women in general have been persistently poor when compared with the men, most especially the female headed households whose population skyrocketed in the aftermath of the 1994 genocide (Emmanuel, 2018:25). The majority of the participants of this study are female headed of households which includes the widows and divorced. They took the obligation to look after the wellbeing of their families irrespective of their lower level of competition and the history that considered them as weaker sex (Emmanuel, 2018:25). One of the respondents, a 55 years old widow that have been involved in different cooperatives for 20 years statement captured the summary of how all the women in cooperatives feel about economic empowerment as the most important. According to her;

“If anybody tells you that money is not everything, that person is lying. Without money you cannot buy food, pay house rent, send your children to school or buy medicine when you are sick. Nothing is free you have to pay for them even when government says free education and free health, it is money you will use for transport. Before joining cooperative, I relied on gifts and donations from churches to the widowhood and it is not a regular thing. Sometimes I begged for alms on the street before I can feed my children. The cooperative help to put an end to my sufferings, I now have a house, trained my children in school to tertiary level even though I am not educated. There is nothing empowering than that” (Respondent 1, Widow, Interview August 2019).

From the accounts of the respondents it was obvious that cooperatives help their members to obtain a stable economic and social environment. “A cooperative society pools together human resources in the spirit of self and mutual help with objects of providing service and support to members” (Ufoaroh, 2017:488). The notion is true for most women as they get to improve their self-confidence, autonomy, and risk-taking abilities through the economic and social empowerment they receive from cooperatives (Dash 2011). This implies that women can be empowered and become entrepreneurs and advocates of social transition leading to improvement of their lives and the welfare of the community to which they belong as it will be explained in the following section. Apart from epitomizing the ability to be financially independent as the most importance component of empowerment, some of the women also expressed how the improvement in their financial status has helped create jobs for other women to earn money which in turn make them to be financially independent.

It was gathered through the findings that some of the women that eventually joined cooperatives were formerly regular contract employees of the cooperatives or some of the

members of the cooperatives that needs helping hands in doing conducting their businesses. A typical example is that of a married woman that used to work as hired labourer for the coffee grower's cooperative for 5 years before becoming a member of cooperative 7 years ago. She explained that the economic benefit the cooperatives bring to the district cannot be quantified.

“Many of us that are proudly business owner today started as a labourer in the Coffee farms run by the members of cooperatives. I can say that me and my family would have still been in abject poverty if not because of the cooperatives that provided jobs for us to survive and eventually joining the cooperatives to own my personal business. I have young women also working with me now that I paid salaries, steady income is very critical for anybody to survive” (Respondent 7, Married, Interview August 2019).

According to Wanyama et al., (2008:19), cooperatives generate jobs opportunities in different ways apart from members becoming self-employed. Firstly, cooperatives offer direct salary employment to individuals who work in primary and secondary co-operatives. Secondly, through spill-over effect of the economic activities, many non-cooperative members income generation activities are closely “tied to transactions they have with, as well as opportunities created by, co-operative ventures” (Wanyama et al., 2008:19). The fact that *economic* empowerment was perceived by the women in cooperatives as the most important empowerment in their life is not out of the ordinary. Apart from cooperatives members using the savings from the income generated through their participation in cooperatives to educate their children, cooperatives also serve as education centres for some women. The women were of the opinion that their involvement in cooperative have made them to be less ignorant on financial and economic activities as well as bringing out the entrepreneur skills that many of them did not know they possess.

“I never considered myself as an entrepreneur because I lacked the skills, but as I continue to work as a labourer with my former boss who was a member of cooperative, I started picking up interest in starting my own business. I learnt a lot about doing business in some of the meetings I escorted her to in all the time I was with her as a casual labourer” (Respondent 4, Divorced, Interview August 2019)

According to Wanyama et al “some members shade off some degree of ignorance on economic opportunities in their milieu through co-operative educational programmes” (Wanyama et al., 2008: 22). As much as ignorance or illiteracy and poor health tend to be manifestations of poverty, they are also causing of the same. Consequently, efforts towards improving on the provision of educational and health services are fundamental for poverty

reduction. These contributions to the educational and health demands of the members have seen co-operatives credited for reducing ignorance and disease in societies where they operate, thereby developing human capital in Africa.

However, the experiences shared by the women in cooperatives is not all bed of roses without challenges. The table 4.1 below shows that not all the women have experienced significant increase in their income since they joined the cooperatives. Only 10 of the women that participated in the interviews have witnessed a 100% increase in their income.

Table 4.1. Changes in Income since Joining Cooperatives

Category	100% crease	In- 50% crease	In- 25% crease	In- 0% Increase and Loss
Married	3	2	2	3
Single	5	5	0	0
Divorced	1	5	3	1
Widows	1	4	4	1

Source; Author

From the Table above, single women as well as the divorced and widows witnessed significant improvement in their income. This can be understood better when one considered that the women are not under any patriarchal influence that subject their decisions to men approvals before they invest their money. One of the respondents that interviewed said that:

“I am single and I don’t have any child, so I don’t need a bigger house, I stay I a room apartment which is much cheaper when compared to spending on 4 rooms apartment because of your children. My condition allowed me to safe, and moreover I don’t have husband that can be disturbing me for money” (Respondent 28, Single, Interview, August 2019)

The outcome of this study as demonstrated in the table above is similar to the findings of a study conducted by Geleta et al (2017:3) in Ethiopia that shows that when compared with married women, unmarried women (single, divorced, and widowed) appeared to be more empowered in decision-making and have control over their income and properties. The ability to make decision concerning one’s personal life, take actions to implement such decisions to realize a desirable outcome is what Klugman et al., (2014) describes as agency. For Klugman and others, “the ability to make those choices is often called empowerment”

(Klugman et al., 2014:3). However, Townsend et al (1999) maintained that nobody can empower another person, individuals have to claim it through self-empowerment. It is not something that can be given, because if it can be given, it can also be taken away

4.2.2. *Alternative to Microcredit*

Women in both cooperatives at Nyaruguru and Huye districts that participated in the study think highly of cooperatives and it is a preferable option to accessing loans from micro-finance NGOs. There are various reasons highlighted by the respondents as demonstrated below in Table 4.2 that make them to prefer cooperatives loans to microcredit from micro-finance institutions.

Table 4.2: Reasons for Women Preference of Cooperatives to Other Source of Accessing Loans

Factors	Most Important	Im- Important	Less Important	Im- Total
Interest in members well-being	30	7	3	40
Flexible Loan Repayment	28	10	2	40
Ability to Save and Use the savings for others things	27	7	6	40
Skills Acquisition	20	12	8	40

Source: Author.

From the Table 4.2 above, the value attached to different motivating factors are different from each other. Cooperative organizations interest in the general well-being of their members came on top of all the reason identified by the women in cooperative for becoming a member. Out of the 40 women members of cooperative that participated in this study, 30 of them said that the primary and most important reason for joining cooperative is because of the cooperatives values that focus on the wellbeing of their members and not just all about profit. While 7 of the women indicated that the interest in members wellbeing it important but not the main reason for joining cooperatives, only 3 of the women said they don't consider the cooperative interest in the wellbeing of their members as a factor in joining cooperative. Flexible repayment of loan was also a driving factor for joining cooperative as 28 of the 40 women considered it very important deciding factor, 10 considered

it as important, and 2 did not see flexible payment as one of the reasons they decided to join cooperatives. Only 20 of the women identified skills acquisition as a very important factor, 12 indicated that it is important, while 8 considered skills acquisition as immaterial in their decision to join cooperative.

Be that as it may, a closer look at the ratings of the factors as stated in Table 4, it appears to reinforced each other and are not mutually exclusive for majority of the women I interacted with during the interviews. Some of the women said that they had in the past collected loans from microfinance institution before joining the cooperatives and they can say with certainty that cooperatives offered them an alternative pathway to economic empowerment rather than economic bondage. According to a respondent;

“I was on a microfinance loan for 4 years, and during these years I can't point to any achievement, I couldn't save and was depressed because in most cases I struggled to meet up with the strict repayment package. But since I have been with the coffee grower's cooperative, my life has transformed because the cooperative is like a family that share from the burden of her members. The repayment package is flexible that allows me to save money to fulfil my obligation to my children” (Respondent 10, Married, Interview, August 2019)

The response of Respondent 10 demonstrates that cooperatives place people at the crux of their business and not capital (Obasi and Duru, 2012:44), and this is what attracts women like Respondent 10 to become a member. According to Obasi and Duru (2012), the principal objective of the “cooperative society was the advancement of the members “economic interest....by balancing economic weakness through pooling of resources and thus achieving economics of large scale” (Obasi and Duru, 2012:44). The women I interviews said that were able access health insurance because cooperative pay it for them and also the family's standard of living improved. They were also able to get an income from cooperative to pay their children school fees. The flexible repayment plan enables the women to spend somewhere else by investing in other profit-making activities, this in turn improved their standard of living and skills have also improved.

“when one considered the fact that the cooperative organization ensure that all members have health insurance, repayment plan was designed in a way that you can save some money, and most importantly, when something is going wrong in your family (for example, payment of school fees), the leaders of the cooperatives try to intervene. This makes cooperative to be attractive to many women” (Respondent 23, Married, Interview, August 2019)

Another respondent supported Respondent 10 and 23 positions on cooperatives as the best alternative to other source of accessing loan. The respondent said that the word cooperative means doing things together, it goes beyond giving out loans as with harsh conditions aimed at recouping the capital invested as well as profits for the organization. Cooperative give you rest of mind when it comes to repayment. Besides, the Coop society are not only interested in your economic empowerment, they are also concern about what is going on in your household. According her:

“there was a day that one of the leaders of my Coop called me and said that, she has been observing my son for the past two weeks and she concluded he needs medical care. When I told her I don’t have enough money to take him to the hospital and I cannot ask for another loan because I am yet to finish the repayment of the previous loan, she I should not worry that she already has raised the issue with other exco members of the Coop to loan me some money so that I can take care of him, I was given some money with a convenient repayment plan that will not be a burden on me, I took my son to the hospital and he was treated ” (Respondent 14, Widow, Interview, August 2019)

The findings as illustrated above is line with the findings of Obasi and Duru (2012) that shows that farmers that belong to cooperatives recorded higher level of income than those that access loans from microfinance. Obasi and Duru shows that better loan packages as regards to condition of access and repayment structure that cooperatives farmers enjoyed was responsible for the difference between them and the microfinance farmers (Obasi and Duru, 2012:45). Besides, studies have shown that” majority of microfinance institutes view rural women as [ostensibly] a credit risk” (Majulin, 2010). When women managed to access loans, they are often faced with unmanageably high interest rates, which can exhaust their savings within a blink on an eye. Respondent 10 and 14 are not the only women that attest to the differences in the experience they had with microcredit from microfinance institutions, the women claimed to have witnessed significant improvement not only in their businesses but in the general well-being. Also, many of the women prefer cooperative to microfinance and other forms of accessing loans because of the negative loan recovery strategy deployed by these organizations that shame defaulters. A respondent that is a single mother with a daughter said that if not because of the opportunity to join Coop presented itself, she prefers to remain poor rather than losing her dignity and self-respect due public shaming because of defaulting loan repayment which might not be intentional.

“Since I was a teenager, I have vowed not to engage myself in collecting microcredit from any microfinance institution because of the way they go about in in their loans recovery.

With the way my aunt was treated, trust me I cannot withstand the shame, it better to remain poor than to be subjected to public humiliation” Moreover, if you a very poor, there is no way the peanut you get as loan from the microfinance institution can be enough for you not to talk of paying back, you will just be servicing debts without progressing. However, the Coop is different, the have supports the have-not because it is like a family and you do things together” (Respondent 20, Single Interview, August 2019)

The findings of an ethnography research conducted by Karim (2008) revealed that microcredit NGOs holds enormous power over the lives of rural people. As Karim highlighted the negative strategies habitually used in loan recovery is detrimental to the women as their honor is publicly shamed if they default (Karim, 2008). To buttress Respondent 20 argument, studies (e.g Jahiruddin et al., 2011) have shown that microcredit can worsen the poverty condition of the borrowers. This is because investments in business activities, in particular the start-ups can be slow to start yielding profits which might not meet the repayment deadline of the microfinance institutions or NGOs. Also, unforeseen emergencies and circumstances might lead to the diversion of money meant to for repayment plan of the borrower. As expressed by the responses of the women as illustrated above, it was evident that cooperative offer a better option for the women to consider.

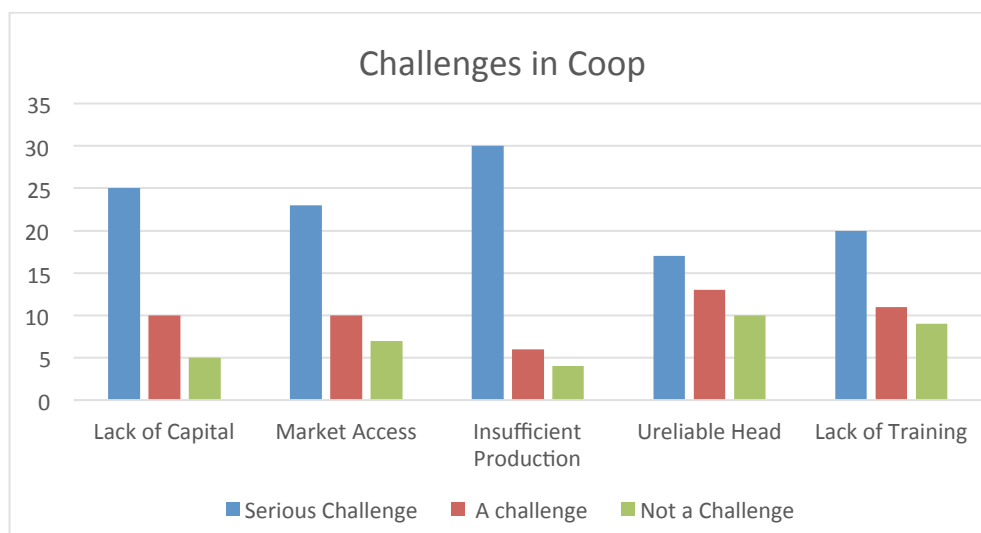
Regardless of the positive values and principles of the cooperative organizations that fascinated the vast majority of the women that I discussed with to become a member of cooperative, there are women that did not belong to any cooperative. Then the question is, do they not find cooperatives to be attractive and what could be the reason behind their decision not to join cooperative, or do they really wanted to join but could not due to one of two challenges? In the next section, I interrogate the various challenges that hinder women from becoming members of cooperatives alongside the challenges that those that are members of cooperatives encountered from their experiences in participating in cooperative activities

4.3. Challenges

Most of the women identified insufficient production due to lack of fertilizers and since the majority of them don't have domestic animals like cows to give them organic manure, the outcome is to suffer insufficient production (See Figure 4.1 below for details). The insufficient production due to the lack of enough fertilizers led to resulting to low income for some women. Also, the women said that they struggle to access the market as well as relia-

ble leaders that can speak with the Government about the challenges and insufficient fertilizers. However, lack of enough capital occupied the next spot to insufficient production while lack of training and unreliable head/ leadership are also important factors that they considered as a challenge

Figure 4.1. Identified Challenges that Hinder Coop



Source: Author

Although, it is unquestionable that cooperatives have the potentials of empowering the poor economically, however there are some weaknesses affiliated with cooperatives that hinder their capacity to efficiently empowered women. These weaknesses discourage some women from joining cooperatives. Three of the five women that are not members of cooperatives I interviewed said that they were discouraged to join cooperatives because of the experience of some of their close friends that use to belong to a cooperative organization in the area encountered. These experiences according to them make them to lose confidence that to lose confidence in trusting anybody with their hard earn money.

“I need loans to support my business, but I cannot risk losing the little money that I managed to gather to one corrupt cooperative leader that can embezzle the money and absconded. I will rather go to microcredit to get loan and pay interest” (Respondent 45, Woman not in cooperative, Interview, August 2019).

Another respondent says that;

“My friend almost commit suicide when the leaders of the cooperative could not give account of members money in their care. The issue was dragged for more than 8 months frequenting police station. Even though, one the leaders were arrested and jailed, the poor

women have lost their money and many of them have not recovered including my friend” (Respondent 47, Woman not in Cooperative, Interview, August 2019)

The explanation of the government officials that are in charge of the activities of the Cooperatives shed more light to why some women are not interested in joining cooperative. They said even though the problem of bad leadership is applicable to all types of cooperatives (women only or mixed gender cooperatives). The problem is not always about bad leadership or embezzlement, most of the cooperatives that uses to provide loan to its members have no credit recovery procedures. As a result, many members that refused to pay back their loan will definitely affect others people getting back their money.

“I have been advising two women that are like a family to me for the past two years to join cooperative so that they can expand their business and increase their income. They have refused to join because they were scared that some members might default repayment which can make them to lose their money. If they cooperatives want more women to join, they need to work on the loan recovery plan” (Local District Officer Huye, Interview, August 2019)

However, the local district officer of Nyaruguru District said the fact that, the bank account registered in the cooperative's name usually have only one signatory person on the bank account, it is a threat to members money and there have been cases where cooperatives absconded with records and money of members.

“There is one cooperative that I will not mention the name here, the Cooperative ‘s books including members register were stolen by the former manager. The books they currently have are empty and it becomes difficult for members to recover their money. Although the government tried to give the members some money, but you know there is no way they can get all their money back because there is no proof” (Local District Officer Nyaruguru, Interview, August 2019)

Some of the women in cooperative as demonstrated in Figure 4.1 above expressed their concerns about unreliable leadership and has driven a lot of women away. One respondent that have been involved in cooperative activities for 15 years, now one of the leaders of one of the cooperatives organization that I examined in this study said that she had experience how bad leadership can dampened the hope of members.

“I almost give up 10 years ago when the head of the cooperative that I belonged to them mismanage our money, but you know you cannot get a perfect system and that was why I continue with cooperative because it is the best. So, when I became the leader, 7 years ago,

I know that I need to be transparent if I want attract more members to the cooperative”
(Respondent 1, Cooperative Leader, Interview, August 2019)

One of the well documented challenges that cooperatives face in various studies is the problem of management and governance (Feng & Hendriske, 2011; Mujawamariya et al., 2013). As noted by Mukarugwiza (2009), cooperatives in most cases fail to follow the principles governing their existence, some have weak structures, unsystematic operations and lack of professionalism among others. Critically, this hinders the achievement of women empowerment in many ways.

The interaction with women that are not in cooperative shows that apart from the scepticisms against cooperative organization as a result of unreliable leadership and management issue that discourage them from joining, capital that is required to become a member of cooperative is a challenge for them. Four out of the five women I interviewed said that they don't have the capacity to pay for membership because they are poor. Lack of access to capital is not only hinders women from creating new and becoming members of cooperatives, “it also reduces their roles in existing ones. Because women often lack their own independent assets, it is more difficult for them to invest in cooperatives on their own” (Nippierd, 2012:2). One of the few men that I interviewed said that many women only cooperatives presented themselves as a pressure group and that is why government will rather prioritized funding to those that did not appear to be following the path of transforming into a dissident group in future. That is why the Coffee grower cooperatives that used to be women only opened up few men.

“The truth is that, women cooperative need funding support from the government, but the funding is limited so the government use some criteria to choose those that funding will go to. For example, when I joined the cooperative, the funds that the leaders of the cooperative have been chasing for 4 years was released 3 months after. One of the leaders said to me that, they discover that release of funds entails adjusting to the political reality on ground” (Respondent 41, Male Cooperative Member, Interview, August 2019)

The identity and how women cooperatives organizations labeled themselves according to Bonnam-White et al (2013) might be a hindrance to access government funding and opportunities. This is because “women's cooperatives are sometimes dismissed as radical political groups, especially if the organization is new” (Bonnan-White, et al., 2013). Although both cooperatives that are the focus this study are not new, the fact the Coffee grower's cooperative admitted 10 men to as members recently confirmed the assertion Bonnan-White, et al. (2013) about how a cooperative label themselves.

4.4. Conclusion

The chapter has looked the perception of women on empowerment in relation with the cooperatives, the impacts of the cooperatives in empowering the women and the challenges they experience within the cooperatives. From the analysis, it has been seen that most of the women agree that, the cooperatives have contributed a lot in a number of ways in empowering them and given them some sort of autonomy. This has been seen in the women having access to productive resources and materials as well as loans from the cooperative with low interest rates. Furthermore, most of the women have been seen to have access to certain economic skills; including handcrafting etc that have in a way provided some form of income for them, which in turn has led to an improvement in the autonomy of the women in a way of empowering them economically.

In addition, the cooperatives have tended in a way in providing jobs for most of the women and providing access to markets for their goods. Through the cooperatives, most of the women have had some skills and training in productive ventures and other profitable ventures in the form of group production; with suppliers provided by the cooperatives, particularly in productive cooperatives. This has further enhanced the productive assets of most of the women and open up access to markets for the women. Not with standing these impacts that have been seen with the cooperatives, several challenges; including unreliable leadership, particularly with the mixed cooperatives, small size of the cooperatives which hinders the women from greater socio-economic progress and development, as they are some cases barred from greater economic and social development as the minimal size of the cooperatives tends to hinder access to various forms of programs of support, especially for training and skills development. This to a large extent creates problems and challenges more especially for consumer cooperatives that could lead to a failure. Also, inadequate funding of the cooperatives tends to affect the activities of the cooperatives. This affects the activities of the cooperatives, particularly financial services and activities, including credits, loans etc for members, as well as support programs in the form of skill training and productive supplies for the women.

Chapter 6 Conclusion and Summary

This chapter looks at a summary and conclusion of the paper. It also considers some policy recommendations that are critical for major stakeholders, including the government, policy makers, NGOs etc on the way forward towards improving cooperatives for the benefit of adequately serving its purpose of socio-economically and politically empowering women more especially. Using two field sites in the districts of Huye and Nyaruguru, this research looked at how cooperatives contribute to women empowerment with a particular focus on women cooperatives in Rwandan context. As a result, the research used two cooperatives whereby one comprises women only and the other one has men and women. Collection of data was based on primary and secondary qualitative and quantitative data. Primary data was collected from the field using semi-structured questionnaires with questions that respondents are capable and voluntary to answer correctly while the secondary data was done through extensive literature review. To successfully accomplish the purpose of the research, three research questions were proposed to answer the main research question that seek to understand the extent cooperatives contribute to empowering women members in Rwanda. (1) How does participation in cooperatives shape womens' perceptions and attitudes regarding empowerment? (2). What are the challenges and opportunities of women in cooperatives? (3). What are the strategies that can be applied to empower women through cooperatives in Rwanda?

The study findings show that women have positive perception about cooperative organizations as it is a preferable option to accessing loans from microfinance NGOs. From the study, it has been realized that, the cooperatives have contributed in a way in empowering women in a number of ways. This has been seen in terms of providing access to financial services to the women within the districts. The financial services have included; access to credit facilities, loans etc at lower interest rates and in most cases with no collateral to the women who members of the cooperatives, and most importantly, the repayment plan is more flexible. This has tended to provide some form of capital for most of the women in engaging in economic ventures, which are significant for enhancing the women's autonomy and given them economic power that is relevant for their social and economic progress and development. Most women within the cooperatives have been able to contribute to their households needs, in the form of assisting in basic needs, particularly food, shelter, paying

children's school fees, hospital bills etc. This is very significant for providing some form of empowerment for the women, as the analysis of the study through the interviews with members of the cooperatives both males and females have indicated that, financial power and autonomy is key for empowering and ensuring the development of the women.

Furthermore, it has been revealed from the study that the cooperatives have helped to create a stable social and economic environment for most of the women. This has been seen in the improvement of the women's autonomy and a development of self-confidence. This has been as a result of the fact that, most of the women within the cooperatives have through the cooperatives especially for production cooperative gained access to group production with access to productive supplies and materials, as well as productive tools with the help of the cooperatives. Through this, materials for production have been purchased by the cooperatives, particularly the production cooperatives in bulk; which has led to high purchasing power for women who initially did not have access to this. This in a way have empowered the women in given them economic independence, which has been relevant for their socio-economic progress and development that has in a way enhanced their standard of living and improved their livelihoods to some extent.

In addition, the impacts of the cooperatives on the women's livelihoods have been seen in the improvement in health of most of the women. This is because the cooperatives through their work and focus of empowering the women tend to pay the health insurance of the women and as such the women are able to access healthcare. This to some extent has also helped in empowering the women by improving their health and making them strong in engaging in economic activities that will enhance their livelihoods. Also, through the cooperatives most of the women have developed skills in taking part in decisions that affects their lives and contributed to decision making within their communities. This has been as result of the development of self-confidence through their engagement in the cooperative activities. This in turn has empowered the women to some extent in taking control of their lives and making decisions on their own for their socio-economic progress and development.

Despite the impacts that have been seen with the cooperatives with regards to empowering the women, it has faced several challenges which have affected its entire scope of empowering the women as a whole. The challenges have included; inadequate funding of the cooperatives; which to some extent affect the activities and services of the cooperatives such as training programs etc. It has also led to low production of some members due to

the limited access for funds for their production activities including farming, animal keeping, handcraft etc.

The challenges also include the small size of the cooperatives which hinders the women from greater socio-economic progress and development, as they in some instances barred from greater economic and social development as the minimal size of the cooperatives hinders access to numerous forms of programs of support, more especially with regards to skills development and training programs. This tends to cause challenges and problems, particularly in the case of consumer cooperatives which in a way could lead to failure.

The problem of management and governance which give birth to unreliable leadership and corruption is another salient factor that discourage women from joining as well as those in the cooperative to become less active. Cooperatives in most cases fail to follow the principles governing their existence, some have weak structures, unsystematic operations and lack of professionalism among others. Critically, this hinders the achievement of women empowerment in many ways. Lack of training that help them understand how to access market is another problem that they encounter.

In suggesting recommendations for the cooperatives in adequately ensuring the socio-economic empowerment of women, it is important to ensure adequate funding for the cooperatives. This can be done with the support of the government through collaboration and cooperation with the cooperatives and NGOs, both local and international, as well as civil society organizations (CSOs), the district assemblies etc in the way of funding support programs in equipping the cooperatives financially.

In addition, it becomes important to ensure that more women are given the opportunity to take up leadership roles within the cooperatives in mixed cooperatives, that have both men and women as members. This will ensure that decisions that affect the women within the cooperatives are brought for discussions and solutions made on them, as the women know more about their fellow women within the cooperatives and how to address the needs and grievances of the women within the cooperatives. It further opens up the way to have equal access for women within the mixed cooperatives more especially, with regards to access to productive resources, materials, credits, loans etc that are necessary for ensuring production and safeguarding their socio-economic progress and development, which in turn will ensure their empowerment.

Last but not the least, it is necessary to ensure that there are executive members within the cooperatives who will act as spokes persons between the cooperatives and the government, with regards to the needs and problems of the women, as most members have argued that, they in some cases lack the services of spokespersons who will convey their problems to the government and other major stakeholders and adequate ways of solving their problems. This will ensure that the needs and interest of the members, particularly the women within the cooperatives are addressed.

Appendices

Guiding Interviews Questions

Project Title: Supporting Women Empowerment through Cooperatives in Rwanda

Dear Participant,

You are invited to take part in a Master's research project being conducted through Erasmus University Rotterdam, which will last for around 20 minutes. The purpose of the research is to analyze the contribution of cooperatives to women empowerment since it has been recognized that the patriarchal state of Rwanda impedes women empowerment in many ways. The research aims to provide a better understanding of how women can liberate themselves from the norms that deny them economic, social, and political empowerment. Therefore, I would like to invite both women in and out of cooperatives in the districts of Huye and Nyaruguru.

As a participant, I would like to inform you that participation in this research is entirely voluntary. If you decide to participate or not, your decision will not impact you in any way. That is, the study will include only those who will give their informed consent. Besides, if you give your informed consent and still decide to opt out of the study, you will still be at liberty to do so without the need to provide any reason. Also, you will have the option to withdraw any data that may lead to your identification.

In the project, you are expected to be interviewed and take part in answering some survey questions regarding your perceptions about cooperatives and women empowerment, the challenges and opportunities for women in cooperatives, how women rate empowerment before and after joining cooperatives, and the strategies that can be adopted to empower women through cooperatives. Throughout the project, your identity will remain anonymous and you will not be identified in the report with your name or identity information. I will only disclose your identity if you consent me to do so. Moreover, the data collected will entirely be used for research purpose and protected using the security measures available in the university's network system.

Your contribution will provide crucial information regarding how women become empowered through cooperatives in Rwanda. As such, the results established in this project maybe availed to you upon request. For further clarification, please contact me on **+250788534466/+31610917668**

I highly appreciate your contribution to this research.

Yours Faithfully,

Jeanne d'Arc UWIMANA

PART A: FOR WOMEN IN COOPERATIVES

SECTION IA: Demographic Profile of Respondents (Please tick as appropriate)

District: a) Nyaruguru b) Huye

Age: 20-35 35-45 45-55 55-65

Status of respondents: a) single b) Married c) Divorced d) Widowed

Level of education: a) None b) Primary c) Secondary d) University e) others (please specify)

1. Current occupation: Agriculture/ Business/ Cottage industry/other (Please specify).....

SECTION IB: Household Details

1. What is the size of your house?

Single room b) two rooms c) one-bed-roomed apartment d) Two-bed-roomed apartment e) others (please specify).

2. Has joining cooperative expanded your house? Have you managed to migrate to a bigger house due to support from cooperative?.....

3. Do you live with your spouse in your house?

4. Who is the current breadwinner? (If is the woman, is it because cooperative has enabled her to do so?)

5. Before joining cooperative, how were you surviving financially?

6. How many children depend on you?

7. Has joining cooperative changed the economic status of your household? (Provide a reason).....

8. How has the income you get from cooperatives changed your social status in your household?.....

9. How do you balance business and housework?

10. Is there any support you get from your husband?

3. What can you say about women economic independence before and after joining cooperatives? Have they gained economic independence or?
4. In your perception, do you see any differences between men and women owning a business (please explain your stand)
5. Please tell me how your family thinks about you earning income.
6. Please tell me about your greatest economic achievements within the cooperative.
7. Do you have alternative sources to increase income?

SECTIONV: The Strategies That Can Be Applied To Empower Women through Cooperatives

1. Can you tell me what stakeholders that support your cooperative?
2. What strategies do you think can be applied by responsible stakeholders to empower women through cooperatives?
 - a) Training
 - b) Awareness raising
 - c) Providing fund
 - d) Advocacy
 - e) Others

Please specify,...

PART I: THE INTERVIEW ADDRESSED TO COOPERATIVE LEADERS

Q1: What is your position?

Q2. When did you start here?

Q3. How many members are you in this cooperative?

Q4: How many male and female members?

Q5. Can you please tell me a bit about how and why you joined the cooperative?

Q6: You decided to work in cooperatives. Can you please tell me some of the benefits of working in cooperatives?

Q7: Are there any problems you have encountered working in the cooperative? Particularly social problems such as men preventing women from joining cooperatives.

Q8: How has the cooperative achieved its goal of empowering women?

Q9: You as a cooperative leader, what is your opinion about the challenges that women encounter in the cooperative?

Q10: Is there any support that has been provided by the government or any stakeholders?

Q11: Which support have they provided to help the members overcome the challenges?

PART II: THE INTERVIEW ADDRESSED TO PRIVATE AND PUBLIC INSTITUTIONS

Q1: Can you please share with us the current situation of cooperatives in this District?

Q2: What are the government's efforts to ensure existence of cooperatives?

Q3: In your opinion, between the government and other stakeholders such as NGOs, who are doing more to empower women using cooperatives?

Q4: What are your suggestions to encourage women to join cooperatives?

Q5: What role does your institution play in empowering women through cooperatives?

Q6: What are your suggestions to encourage women to join cooperatives?

PART B: FOR WOMEN NOT IN COOPERATIVES

Please tick as appropriate for questions 1-4

District: a) Nyaruguru b) Huye

1. **Age:** 20-35 35-45 45-55 55-65
2. **Status of respondents:** a) single b) Married c) Divorced d) Widowed
3. **Level of education:** a) None b) Primary c) Secondary d) University) others (please specify).....
4. **Current occupation:** Agriculture/ Business/ Cottage industry/other (Please specify).....
5. What could be the major reason that has prevented you from joining cooperatives?.....
.....
6. Do you feel that cooperatives are the only way women can experience empowerment?.....
.....
7. What other ways are you using to get empowered socially and economically?.....

8. Given the chance, what form of empowerment between social, political, and economical would you like to achieve through cooperative?.....
9. What are spouse's thoughts about you not being in cooperative?.....
.....
.....

PART C: FOR MEN IN COOPERATIVES

Please tick as appropriate for questions 1-4

District: a) Nyaruguru b) Huye

1. **Age:** 20-35 35-45 45-55 55-65
2. **Status of respondents:** a) single b) Married c) Divorced d) Widowed
3. **Level of education:** a) None b) Primary c) Secondary d) University e) Others please specify).....
4. **Current occupation:** Agriculture/ Business/ Cottage industry/other (Please specify).....
5. What was your major driving force to join cooperative?.....
6. Are you here with your wife? If not, why?.....
7. What is your overall perception of women empowerment through cooperatives?.....
8. Do you feel threatened (in terms of being the head of the house and breadwinner) in the house by women becoming empowered in cooperatives?.....
9. What do you think of the ways cooperatives can use to reach more women particularly in rural areas?.....
10. Would you advocate for more women to join cooperatives? If no, why?.....

THANK YOU

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Gallery of some pictures took from the field

Women preparing coffee in Nyaruguru District



Women bricks project in Huye District



Members of NYAMPINGA Cooperative/Nyaruguru District

