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MASTERS OF ARTS IN DEVELOPMENT STUDIES
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**THE ROLE OF WOMEN COOPERATIVES IN THE CONTRIBUTION TO
SUSTAINABLE DEVELOPMENT IN HUYE DISTRICT**

Case study of INGORO IHUJE ABABYEYI (2009-2015)

*Thesis submitted in partial fulfillment of the requirements for the award of
Master's degree in Development studies at the University of Rwanda*

By Pascal SAHUNDWA

Supervisor: Dr. NKURAYIJA Jean de la Croix

Huye, 2016

DECLARATION

I, Pascal SAHUNDWA hereby declare that, the work presented in this thesis entitled “**The role of women cooperatives in the contribution to sustainable development in Huye District, Case study of Ingoro Ihuje Ababyeyi (2009-2015)**”, is my own work and has not been submitted elsewhere for academic qualifications. Where other people’s works were used, it is indicated in the bibliography.

Date:/...../.....

Pascal SAHUNDWA

APPROVAL

This is to certify that Pascal SAHUNDWA has carried out this research entitled “**The role of women cooperatives in the contribution to sustainable development in Huye District, Case study of Ingoro Ihuje Ababyeyi (2009-2015)**” under my supervision. It has been submitted with my approval as the University Supervisor.

Date:/...../.....

Signature:

Dr. NKURAYIJA Jean de la Croix

DEDICATION

I dedicate this thesis

To my Almighty God,

My beloved Wife and my children

My brothers, sisters and other members

To my friends, classmates and other relatives

ACKNOWLEDGEMENTS

Taking into account that many people have taken part in this work and that they have made it possible, I hereby would like to thank and acknowledge all persons and institutions that contributed to its realization.

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	: Acquired Immune Deficiency Syndrome
ANOVA	: Analysis of Variance
AVEGA	: Association des Veuves du Genocide Agahozo
BDF	: Business Development Fund
BIC	: Business Incubation Centres
CASS	: College of Arts and Social Sciences
COOPAVI	: Cooperative des Produits Agricoles et vivriers
COOPEDU	: Cooperative of savings and credit Duterimbere
EDPRS	: Economic Development and Poverty Reduction Strategy
FHH	: Female Headed Households
GDP	: Gross Domestic Product
GMO	: Gender Monitoring Office
HIV	: Human Immune Virus
ILO	: Internal Labor organization
MDGs	: Millennium Development Goals
MSMEs	: Micro-, Small-, and Medium-sized Enterprises
NISR	: National Institute of Statistics of Rwanda
OECD	: Organization for Economic Cooperation and Development
SDG	: Sustainable Development Goals
SMEs	: Small and Medium Enterprises
SPSS	: Statistical Package for Social Sciences
STIs	: Sexually Transmitted Infections

- UNDP** : United Nations Development Program
- UNIDO** : United Nations for International Development Organization
- UNIFEM** : United Nations Fund for Women
- UNRISD** : United Nations Research Institute for Social development
- USAID** : United States Agency for International Development
- WSSD** : World Summit on Sustainable Development

ABSTRACT

The study was aims at finding out the role of women cooperatives in the contribution to sustainable development of Huye district, case study of Ingoro Ihuje Ababyeyi (Tumba Sector, Huye District). Its specific objectives are to identify the challenges faced by women cooperatives in Huye District and how they are addressed, evaluating the contribution of women cooperatives to socio-economic development of their families (job creation, income earnings, savings, food security, health insurance), and investigating the contribution of women cooperatives to sustainable development in general.

The cooperatives have been identified as key tools for development and women have been marginalized in the history of African countries. This study is significant in order to evaluate the role of women cooperatives in sustainable development, considering the level of gender balance and women empowerment in Rwanda. The primary data were collected from 33 cooperative members using questionnaires, interviews, observation. The secondary data were also collected using documentations. Both data were analyzed to find out the extent at which cooperative helped members to change their life conditions.

The study found out that the cooperative employed 20 men and 40 young people (youth) in its everyday activity of making bricks. The members earn income from the cooperative activities that helps them to find health insurance and feeding. It supports its members and its employees in food security, poverty reduction, social welfare and economic development (access to finance). It improved their economic situation in helping 78.8% of its members to have bank account and 21.2% use lending groups (amatsinda yo kugurizanya) as one form of saving. Out all respondents 84.8% did not know about saving before participating in the cooperative activity.

However, the women cooperative faced the challenges of insufficient raw materials, lack of training related to the entrepreneurship and lack of big capital for introducing the new technology in their activities so that they should supply the whole market.

The study concluded that women cooperatives are the ones who help its members in improving the life condition and sustainable development as a whole. They were recommended to work with local authority in addressing some of challenges, working with banks to enable the big capitals.

CHAPTER ONE: INTRODUCTION

1.1. Background of the study

The concept of sustainable development gained prominence with the appearance in 1987 of the report of the World Commission on Environment and Development (the Brundtland Commission). The notion was further consolidated at the UN Conference on Environment and Development, held in Rio de Janeiro in 1992, and strongly asserted at the World Summit on Sustainable Development (WSSD), held in August 2002 in Johannesburg. In furtherance of the themes that were highlighted at the Rio Conference, the Johannesburg Summit reaffirmed a global commitment to sustainable development. It reinforced the idea of collective responsibility in advancing the interdependent and mutually reinforcing pillars of sustainable development; economic development, social development and environmental protection at local, national, regional and global levels (UNDP, 2003).

Africa's sub-Saharan region represents a prolonged development crisis. Despite the recent remarkable development gains by some sub-Saharan African countries, driven by a combination of factors like increasing democratization and transparency, strengthening and reform of governance institutions, surge in commodity prices, and the adoption and implementation of more effective macro-economic policies, the region still faces daunting sustainable development challenges. With forty-eight countries, a population of over 700 million, and an average per capita income of roughly US\$1 a day, sub-Saharan Africa remains, in economic terms, the poorest region in the world (World Bank, 2007).

In spite of their important contribution to socio-economic development; women suffer from various constraints, which inhibit them from fully realizing their potential for sustainable development (UNIDO 2003). Increasing the number of women entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth. In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e. as breadwinner of family, unpaid family workers, service providers in the communities and mother/care-taker of the family (GEM 2000).

African women entrepreneurs follow a path that is in most cases different from entrepreneurial activities in the developed countries of the West, in an attempt to find an African answer to the applicability of models and theories developed in other parts of the world.

In Africa, Many women tend to be in small sector microenterprises, mainly in the informal sector. It is inappropriate and undesirable for Africa to import entrepreneurial techniques wholesale from developed countries (SAMEN 2005). Africa has enormous unexploited potential, especially the potential of women. Specifically, it pointed out that women comprise one of Africa's hidden growth reserves, providing most of the region's labor, but their productivity is hampered by widespread inequality in education as well as unequal access to land and productive inputs (World Bank report 2000).

In East Africa, as stated by IFC 2008, women-owned businesses in Kenya are making a significant contribution to the Kenyan economy. Their businesses account for about one-half (48 percent) of all micro-, small-, and medium-sized enterprises (MSMEs), which contribute around 20 percent to Kenya's GDP. Of the 462,000 jobs created annually since 2000 in Kenya, 445,000 jobs have come from the informal sector, where 85 percent of women's businesses are found (IFC 2008), while in Tanzania, Women entrepreneurs still remain disadvantaged compared to their male counterparts. At 80.7% the labor force participation rate for women in Tanzania is slightly higher than for men which are 79.6%. Yet, more than twice as many men than women are in paid jobs, with only 4% of women, compared to 10% of men in formal employment. Women tend to predominate in agriculture and trade while men predominate in manufacturing, construction, transport and finance (Idem)

Rwanda is one of the Sub-Sahara African countries that has made greater strides in Promoting gender equality and empowerment of women as evidenced in its achievements: (i)The reduction of poverty among Female Headed Households (FHH) from 66.3 percent to 60.2 Percent (between 2001 and 2006) and expected to further decline to 48 percent by 2012; (ii) Gender parity in primary education; (iii) gender equality in participation in policy making (56 Percent share of women in parliament); and (v) the institutional structure for gender Mainstreaming established (Africa Development Bank report 2008). As a result of these reforms, 41 per cent of Rwandan businesses are now owned by women as compared for instance with 18 per cent in Congo. Which also comprise 58% of enterprises in informal sector which accounts for 30% of GDP and they make a significance contribution to the country's economy through their business activities, which are well distributed across sectors (World Bank 2008).

The government of Rwanda plays a key role for entrepreneurship development for women because women can also perform better in entrepreneurship activities.

Rwanda is a world leader in promoting gender equality, in just over a decade reforms in the political and legislative arena have placed women's empowerment at the forefront of government's priorities, and granted women in Rwanda sweeping rights. In that aftermath of the genocide, they were seen as key to the country's recovery and development (IFC 2008).

1.2 Problem statement

Historically, Rwandan culture did not consider women as part of work force for development of the country. However in our days women have been seen able to intervene in possible domains of the country as there were various pro-women government initiatives, programs and policies that encouraged women to contribute actively to their social and economic development towards sustainable development of the entire country.

Increasing entrepreneurship among women and providing needed capital to women are decisive components in Africa's long-term struggle for prosperity. These are deserving of the attention and widespread support of world leaders, the development institutions whose actions they influence, and the private sector (World Bank report 2000).

The achievements under EDPRS 1 have been described as the perfect development “hat trick” of growth, poverty reduction and reduction in inequality which have put Rwanda back on track to achieve the Millennium Development Goals (MDGs). Economic growth averaged 8.2% over the period while poverty reduced from 56.7% to 44.9% allowing more than 1,000,000 Rwandans to be lifted out of poverty in less than five years. Income inequality also reduced to 0.49 in 2011 below the level of 2001.

However, the EDPRS II is objected to “Accelerating progress to middle income status and better quality of life for all Rwandans through sustained average GDP growth of 11.5% and accelerated reduction of poverty to less than 30% of the population”. This level of development is possible and sustained when only the participation of women is significant, as there is high percentage of females (51.8%) of the whole population in Rwanda than males (48.2%) (NISR, 2012).

The lack of economic opportunities for women creates economic dependence on the husband. This makes a woman extremely vulnerable if something happens to the husband or to their marriage. Because these women have no economic opportunities, in resource-poor settings, such women may be forced to use sex as a commodity in exchange for goods, services, money, food, accommodations and other basic necessities. This can result in HIV, pregnancy

or sexually transmitted infections (STIs). Women also often bear the brunt of environmental degradation because the household duties for which they are responsible (fetching firewood and water, food preparation and agriculture) are tied to the land and the available resources. When these resources become scarce, women can be forced to travel for miles each day to provide for their families (Wilson, 1996).

Given the high participation of women in Rwanda parliament (64%) according to Africa Development Bank report 2014 and the high rate of the household under poverty line (44.9%) (NISR, 2011), in addition to high risk of dependence to husband, how can women businesses cooperatives best channel this potential and maximize it to improve the status of women in the world economy? (Susanne, 2000).

Cooperatives have been identified as key role to play as they are able to respond to both women's practical and strategic needs by providing access to income generating activities as worker owners. Women contribution in national development has been a feature which is hardly given the recognition it deserves (Grace and Richard, 2015).

It had observed that in most cases their role has been relegated to the subservient tasks of domestic chores. Such occurrences take place notwithstanding the very important role women have played in food production, income generation and the management of resources. This researcher wonders whether Rwandan women cooperatives can contribute to their sustainable development. Taking Ingoro Ihuje Ababyeyi as one of women cooperatives in Huye District, the researcher attempted to evaluate the contribution of the women cooperatives on their socio-economic and environmental sustainability despite the challenging constraints.

1.3 Research questions

This study has the following research questions:

- ✓ What is the contribution of women cooperatives on job creation, income earnings, savings, food security and health insurance for their members?
- ✓ How do women cooperatives contribute to environmental sustainability?
- ✓ What are the challenges faced by women cooperatives in Huye District and how are they addressed?

1.4. Objectives of the study

The objectives of the study were categorized as general and specific objectives as shown below:

1.4.1 General Objective

This study aims at evaluating the contribution of women cooperatives on their socio-economic development toward sustainable development in Huye District, taking the case of study “Ingoro Ihuje Ababyeyi cooperative”.

1.4.2 Specific Objectives

- ✓ To identify challenges faced by women cooperatives in Huye District and how they are addressed.
- ✓ To evaluate the contribution of women cooperatives to the socio-economic development of their families (job creation, income earnings, savings, food security, health insurance)
- ✓ To investigate the contribution of women cooperatives to sustainable environment
- ✓ To propose and give suggestions for the promotion of women cooperatives.

1.5 Research Hypotheses

This study has the following hypotheses:

1. The ways by which the cooperative help its members have increased the level of income of their member
2. The ways by which the cooperative help its members have increased the level of saving of their member
3. There is a significance difference between the level of saving before and after the participation in cooperative
4. There is significance between the level of income before and after the participation in cooperative.

1.6 Significance of the Study

The lack of gender statistics in various areas makes evidence-based planning and Resource allocation difficulty (NISR; 2010). According to OECD (2004), while without a doubt the economic impact of women is substantial, we still lack a reliable picture, describing in detail that specific impact.

The study will give detail information for people interested in improving their knowledge about women's performance in Rwandan economy, on characteristics of women cooperative in Rwanda (age, marital status, income, Number of children, Education,..) that will enlighten the Rwandan society more about the role of women in socio-economic development, and it

will alert planners on the current situation of women entrepreneurs in Rwanda, by providing update information and analysis from the state of women cooperative “Ingoro Ihuje Ababyeyi”.

After investigating the problems of women cooperative in Ingoro Ihuje Ababyeyi Cooperative located in Tumba Sector, Huye District, the study will give orientations and suggestions to solve some problems hindering the development of women cooperative.

1.7 The Organization of the study

The study is composed of five main chapters

Chapter one presents the General introduction of the study, with a brief description of the background to the study, followed by the statement of the problem, Research objectives, Research hypothesis, and significance of the study and finally the organization of the research.

Chapter two concerned with the literature review it defines main key concepts used in the study and presents theoretical approaches developed by different scholars and related to the study.

The chapter three describes research methodology used in the study

The chapter four data collection, analysis and interpretation of findings results

The chapter five presents conclusion and suggestions.

CHAPTER TWO: LITERATURE REVIEW

This chapter highlights some theories regarding the involvement of women in developing themselves, their families and the country in general through active participation and access to finance. Some programs, laws and policies are tacked to show the government initiative to help the women for self reliance as women cooperative are focused to show their contribution to sustainable development.

2.1 Definitions of the concepts

There are several concepts in this study whose definitions were provided as follows.

2.1.1. Cooperatives

Firm owned, controlled, and operated by a group of users for their own benefit. Each member contributes equity capital, and shares in the control of the firm on the basis of one-member, one-vote principle (and not in proportion to his or her equity contribution). A cooperative ("coop") or co-operative ("co-op") is an autonomous association of people who voluntarily cooperate for their mutual social, economic, and cultural benefit. Cooperatives include non-profit community organizations and businesses that are owned and managed by the people who use their services (a consumer cooperative) or by the people who work there (a worker cooperative) or by the people who live there (a housing cooperative), hybrids such as worker cooperatives that are also consumer cooperatives or credit unions, multi-stakeholder cooperatives such as those that bring together civil society and local actors to deliver community needs, and second and third tier cooperatives whose members are other cooperatives. (www.businessdictionary.com).

In short, a co-op is defined as "a jointly owned enterprise engaging in the production or distribution of goods or the supplying of services, operated by its members for their mutual benefit, typically organized by consumers or farmers. Co-operatives frequently have social goals which they aim to accomplish by investing a proportion of trading profits back into their communities. As an example of this, in 2013, retail co-operatives in the UK invested 6.9% of their pre-tax profits in the communities in which they trade as compared with 2.4% for other rival supermarkets. It is an autonomous association of persons united voluntarily to

meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (Grace Maleko and Richard Msuya, 2015)

2.1.2. Women

A woman is a female human. The term *woman* is usually reserved for an adult, with the term *girl* being the usual term for a female child or adolescent.

However, the term *woman* is also sometimes used to identify a female human, regardless of age, as in phrases such as "women's rights".

"Woman" may also refer to a person's gender identity instead of their sex. Women are typically capable of giving birth from puberty until menopause, although some sterile, intersex and/or transgender women cannot. Throughout history women have assumed or been assigned various social roles ([www.business dictionary.com](http://www.businessdictionary.com)).

2.1.3. Development

Peter W, 1999 explained that the concept of development and its theories started to emerge after World War II in the impetus of divided world namely poor countries and rich ones. Where those who developed were called developed and those who were poor were called developing countries.

According to Advanced Oxford Learners Dictionary, 2006, development involves changing people's attitudes positively. It is also defined as a specified state of growth/advancement. Development means positive transformation/ change of the people's ways of living, attitudes, and behaviours among others. The United Nations Development Program uses a more detailed definition- according to them development is 'to lead long and healthy lives, to be knowledgeable, to have access to the resources needed for a decent standard of living and to be able to participate in the life of the community.' From this point of view, achieving human development is linked to another perspective of development which views it as freeing people from obstacles that affect their ability to develop their own lives and communities. It is clear that the definition of development refer to transforming of the people's ways of living/doing things for the better.

Development is a process and differs from culture to culture, and from time to time; according to different development scholars, development should not be seen in terms of huge projects, but it should start from the view of the individual, groups and communities.

Thus, the aim of development is to help people become more productive and to improve the quality of life for these individuals, families, communities and countries as a whole. In this process, a country must concurrently pay attention to social, economic, political, cultural and environmental issues to ensure that development is sustainable and beneficial to all. Reaching an acceptable standard of living for all people includes giving everyone access to the basics; Food, Housing, Jobs, Health, services, Education, Safety and security.

Development requires that these needs must last for a long time from which the term “sustainable development”. And Sustainable development means meeting today's needs and planning the country's growth without creating problems for future generations. (Rwanyiziri, 2011).

2.1.4. Social Development

The definition of social development is emphasizing on social relations, institutional arrangements and political processes that are central to efforts to achieve desirable development outcomes. It includes material achievements, such as good health and education, and access to the goods and services necessary for decent living; and social, cultural and political achievements, such as a sense of security, dignity, the ability to be part of a community through social and cultural recognition, and political representation. The social development is concerned with processes of change leading to improvements in human well-being, social relations and social institutions, and that are equitable, sustainable, and compatible with principles of democratic governance and social justice. This definition also encompasses both process and outcome. Improvements in material well-being through processes which deny some individuals or groups voice in decision making, or access to recourse against injustice, are unlikely to be sustainable over the longer term; conversely, apparently inclusive or democratic processes which lead to inequitable outcomes will tend eventually to be undermined or resisted, UNRISD (2011).

2.1.5. Economic Growth

According to Jones and Charles (2002), the economic growth is the increase of goods and services produced by an economy over time. It is conventionally measured as the percentage rate of increase in real gross domestic product, or real GDP. It is a Quantitative measure of progress in an economy. Economic Growth is usually calculated in real term, It means inflation-adjusted terms, in order to net out the effect of inflation on the price of goods and

services produced. In economics, “economic growth “or “economic growth theory” typically refers to growth of potential output, it means production at full employment.

2.1.6. Economic Development

Economic development refers to Qualitative measure of progress in an economy. It refers to development and adoption of new technologies, transition from agriculture based to industry based economy, and general improvement in living standards (Igor Sharshakov, 1998).

For Fidelis ezeala-harrison (1996), economic development is a process through which overtime sustained increase occur in nation's per capita real income (output) accompanied by significant structural changes that allow for elevated income distribution and large increase in individual economic well-being . And the rise in income must be evident through such changes in basic living conditions as improved nutrition and high nutritional and clothing standards, improved (modern) housing, improved health and health care, low infant mortality rate, higher literacy rate, and a general environmental face-lift from a predominantly rural to an increased metropolitan flavor.

It is a process whereby an economy's real national income as well as per capita income increases over a long period of time. Here, the process implies the impact of certain forces which operate over a long period and embody changes in dynamic elements. It contains changes in resource supplies, in the rate of capital formation, in demographic composition, in technology, skills and efficiency, in institutional and organizational set-up. It also implies respective changes in the structure of demand for goods, in the level and pattern of income distribution, in size and composition of population, in consumption habits and living standards, and in the pattern of social relationships and religious dogmas, ideas and institutions. In short, economic development is a process consisting of a long chain of inter-related changes in fundamental factors of supply and in the structure of demand, leading to a rise in the net national product of a country in the long run (Bachanan and Ellis, 1958).

Regarding economic development as implying real national income growth, improved nutrition, housing and health care and technologies, all these become the factors which contribute to sustainable development.

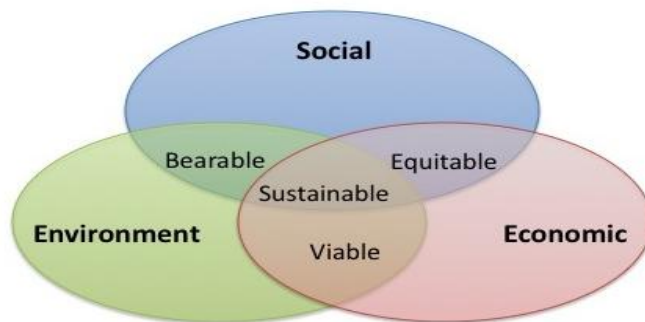
2.1.7. Sustainable Development (SD)

Sustainable development (SD) is a process for meeting human development goals while maintaining the ability of natural systems to continue to provide the natural resources and ecosystem services upon which the economy and society depend. While the modern concept of sustainable development is derived most strongly from the 1987 Brundtland Report, it is

rooted in earlier ideas about sustainable forest management and twentieth century environmental concerns.

Sustainable development is the organizing principle for sustaining finite resources necessary to provide for the needs of future generations of life on the planet. It is a process that envisions a desirable future state for human societies in which living conditions and resource-use continue to meet human needs without undermining the "integrity, stability and beauty" of natural biotic systems. It can be interpreted in many different ways, but at its core is an approach to development that looks to balance different, and often competing, needs against an awareness of the environmental, social and economic limitations we face as a society.

Figure 1: Components of sustainable development



Source: http://www.legrand.com/EN/sustainable-development-description_12847.html

- “Improving the quality of human life while living within the carrying capacity of supporting ecosystems.”
- “Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”(United nations in “our common future, the Brundtland report”)
- “Taking from the Earth only what it can provide indefinitely thus leaving future generations no less than we have access to ourselves.”(www.sd-commission.org.uk/pages/what-is-sustainable-development.html)

Sustainable development implies the fulfillment of several conditions:

- a) preserving the overall balance,
- b) respect for the environment,
- c) Preventing the exhaustion of natural resources.
- d) Reduced production of waste and the rationalization of production and energy consumption must also be implemented.

- Is presented as a more or less clean break from other modes of development, which have led and are still leading to worrying social and ecological damage on both a worldwide and a local scale. In order to be sustainable, development must combine three main elements: fairness, protection of the environment, and economic efficiency.
- A sustainable development project must be based on a better-developed mode of consultation between the community and the members it comprises. The success of such a policy also depends on consumers accepting certain constraints and citizens observing certain requirements with regard to transparency and participation.

2.2. Women profile in Rwanda

In history of World, African countries in general and in Rwanda as particular, women have been marginalized. The societies were characterized by men's domination and women had no access to land and had no right to raise their voice. In this regard, one of the parliamentary elected stated woman that in the history of our country and society, women could not go in public with men. Where men were, women were not supposed to talk, to show their needs and point of view. Men were to talk and think on their behalf, (Elizabeth, 2006).

Particularly, Rwandan society has its consideration with regard to women. This can be viewed through proverbs and sayings in Kinyarwanda language. However, some of these proverbs undermine Rwandan women while others show the real value of them in the society. The followings are examples.

Proverbs valuing women	Proverbs undermining women	Some Don'ts undermine women
<ol style="list-style-type: none"> 1. <i>Ukurusha umugore akurusha urugo</i> 2. <i>Umugore ni mutima w'urugo</i> 	<ol style="list-style-type: none"> 1. <i>Uruvuze umugore ruvuga umuhoro.</i> 2. <i>Nta nkoko ibika isake ihari.</i> 3. <i>Umugore arabyina ntasimbuka.</i> 	<ol style="list-style-type: none"> 1. <i>Umugore ntiyurira inzu, ngo ni ugukungurira umugabo we.</i> 2. <i>Umugore ntakama inka ngo ni ugukungura.</i> 3. <i>Umugore wivuga ngo akenya umugabo</i>

Source: Jeannette (2013)

Despite the proverbs undermining women, some Rwandan historical facts proved that women were powerful. In actual fact, the Queen could influence the King in decision making as she was more experienced; this is the case for the queen Kanjogera Injongo and his son Musinga.

Another case is the one of the Rwandan girl, Ndabaga, who replaced her father at war and showed bravery. All these show that women were able to participate in socio-political domains. Elizabeth (2006).

The rural population believes that a boy is the only one who can be considered an heir of the deceased, because him, there is continuity of the family clan, as opposed to girls who go on to expand the family in which they marry. So they see no need in having a girl inherit property which she will take to a family that she marries into. As soon as succession opens, a boy child is still considered first, saying that: *nta mukobwa uzungura isambu y'iwabo y'umuryango ngo ayituranemo n'umugabo we. Umukobwa w'ikinege azungura se, iyo yabfuye ntawe araze* (Bakamurera J. (1999), when translated, it means “no girl has the right to inherit the father’s land and occupy in together with her husband, “but this has an exception that “a girl can only have rights to inherit when she is the only child of the decease, and the deceased did not leave a will”

This implied that discrimination is still observed though the law protects the girl-child by saying that all children are equal before the law. It is also signifies that land belongs to those people who make the family, meaning that, any person outside the family has no share of the property, unless the person is a man from the deceased’s line, or the girl child is the only child of deceased. It is also indicated in the jurisprudence that daughters can only inherit from their father when the latter has no indicated otherwise in his will. But the daughter cannot, however, become head of family, even if she was the only child. Therefore the law and judicial discriminatory customs and backward ideas those women are useless, hopeless, not supposed to talk in public, and so on.

The attitudes towards women changed, in the immediate aftermath, the population was 70 percent female (women and girls). Because of this population imbalance caused by genocide consequence, women immediately assumed roles as heads of household, community leaders and financial providers, meeting the needs of devastated families and communities. In addition, the government has set some policies to give more value to women. Nowadays, women remain a demographic majority in Rwanda, comprising 54 percent of the population and contributing significantly to the productive capacity of the nation (Elizabeth, 2002).

The history of Rwanda that marginalized the women and the population imbalance associated with the consequences of 1994 genocide against Tutsi, have contributed to the increase of poverty in Rwanda. Though there was a need of women empowerment in line of Rwandan development.

2.2.1. Promotion of gender equality and empowerment of women

Rwanda has demonstrated a strong commitment to gender equality and the empowerment of women. Equal rights for women is recognized as a human right, women are not ‘the second sex’. Gender equality is enshrined in the constitution. It was the first country in the world to have more than 50 per cent of its members of parliament as women. It legally mandates that at least 30 per cent of positions in decision making organs at national, regional and local levels are held by women, Pamela and Marklin, 2011).

This was shown by the introduction of policies and programs that integrate women in decision making within governance of Rwanda. As matter of facts, there is a Minister for Gender and Family Promotion in the Prime Minister’s Office, a Gender Monitoring Office and a commitment to gender responsive budgeting. The Women’s National Council ensures that women are able to have their voice heard locally and nationally. Gender is a cross cutting issue in *Vision 2020* (the country’s long term development framework) and in the *Economic Development and Poverty Reduction Strategy 2007-2012* the mid-term implementation plan. Laws have been put in place to ensure women are able to inherit land on the same basis as men, have equal rights in marriage and on divorce that criminalize all forms of gender based violence and protect women as well as men’s employment rights.

However, there is still a long way to go. Traditional values, especially in rural areas continue to construct women as inferior and subordinate to men. Nearly 60 per cent of women work as dependent family workers and over 80 per cent of women are engaged in agricultural work, mainly in subsistence farming (Pamela, A. and Marklin, R., 2011). Gender based violence is a major concern and girls continue to be underrepresented in science and engineering in secondary school and higher education. Girls are also much less likely than boys to gain a place at a public university. Population growth rate remains high and the fertility rate is high burdening women with pregnancies and childcare. Women, in addition to productive work on average spend more than 20 hours a week on collecting wood and water, domestic work and childcare.

Women, especially poor women and those living in rural areas are generally unaware of their rights. Rwanda has gone a long way to promote equal rights for women and to enable women to develop their capacities for the development of their country.

a. Vision 2020 and women's promotion

Vision 2020 is the long term development framework that highlights the development goals for Rwanda.

It provides a vision of how Rwanda will transform into knowledge based middle income economy. Gender is a crosscutting issue. This means that women should benefit from develop as much as men do. All policies and program are expected to take gender into account and ensure women and girls needs are taken into account equally with those of men and boys.

b. The Economic Development and Poverty Reduction Strategy 2008-2012 and women's promotion

The EDPRS is the mid-term strategy for implementing Vision 2020. Gender is crosscutting issue in EDPRS along with HIV/AIDS, the environment, youth and social inclusion (including the inclusion of people living with disabilities). There are three key programmes, private sector growth, Vision 2020 Umurenge Programme and promoting good governance. The National Gender Policy guides the implementing departments in ensuring that the strategies and programmes they adopt to implement the *EDPRS* are gender sensitive and empower women.

The gender monitoring office ensures that gender disaggregated data is collected and that policies, programmes and strategies related to *EDPRS* are monitored and evaluated to ensure they are promoting gender equality and the empowerment of women. . Gender responsive budgeting ensures that government spending is in line with mainstreaming gender in line with *EDPRS*. Its Strategic Outcomes include the maternal mortality rate as one of the strategic outcome indicators and the National Gender cluster plays a central role in the annual review process, which looks at what has been achieved over the previous year.

c. The National Gender Policy

The National Gender Policy provides a framework for the promotion of gender equality and the empowerment of women and demonstrates the Government's commitment to addressing all forms of gender inequality in the country.

The National Gender Policy clearly sets out the process of mainstreaming gender in all public and private sectors, policies, programmes, projects and so on. It also concerned with the empowerment of women. The Ministry of Gender and Family Promotion coordinates the implementation of the policy.

The Policy sets out the key objectives for ensuring the economic empowerment of women: for employment and growth; for health; in education and vocational training; in governance and justice; in environment protection and land use management; of the most vulnerable; for participating in the private sector; in water and sanitation; in infrastructure; in transport; and, in ICT. All of these are in line with the *EDPRS* priorities.

d. The National Decentralization Policy

The National Decentralization Policy enables women as well as men to take part in making decisions about priorities for government and contributing to the planning process and to stand for election for committees at a local level.

e. The Girls Education Policy

The Girls' Education Policy and a Strategic Plan were approved in 2008. They are aimed at achieving gender equality in education at all levels. The Policy will be implemented through Girls Education Strategic Plans at District, school and institutional levels. The overall objective of the Policy is to guide and promote action aimed at the progressive elimination of gender inequalities in education and training at all levels. A Girls' Education Task Force collects data to assess progress annually and reports on the findings. As part of the implementation of the policy, separate toilets for girls and boys are being provided in all primary schools to reduce the drop-out of girls from education. Special attention is being given to encouraging girls to take science and mathematics, subjects where they are underrepresented in secondary, technical and vocational and higher education.

f. The Economic Rights and the Empowerment of Women

Women have the same right to be economically independent as men - that is they have the same right to generate money and to decide how that money is spent as men do. Women have the same right to decent work as men do. By decent work means work that enables a woman to earn enough for her and her family to live on, that enables them to have time to enjoy non-work activities, that is secure and where they work in a healthy and safe environment.

Starting an income generating activity is one way in which women can become economically independent. At present about 60 per cent of women are dependent workers; in other words, they are economically dependent on their husbands or fathers. When women have control over their own money it enables them to take control over their lives and gives them greater bargaining power with men. Women can take decisions so that their and their daughters' needs and interests are met as well as those of their husbands' and sons'. When women have money, the health of their children improves, daughters are more likely to go to and be kept in school and women's health improves.

The Government is committed to improving access to finance for women as well as men, and especially in rural areas. This will enable women to borrow money to invest in making their farm more profitable or to start non-farm income generating activities. Starting a small business is one way that women can earn their own money and not have to be dependent on their husband/father. Economic empowerment is not only about being able to borrow money from financial institutions on the same basis as men it is also about being able to save and having the right own savings. Women have the same rights to control their own savings as men in Rwanda.

g. Women's Access to Finances

- There are three Government guarantee funds administered by the National Bank of Rwanda that can help poor women entrepreneurs' access credit.

The entrepreneur has to make an application and submit a business plan to a bank/microfinance institution. The funds are:

- The Woman's Guarantee Fund enables women who have no collateral or credit record to access finance for income-generating activities. Women have to submit a viable business proposal to a bank or microcredit institution. If the financial institution accepts the proposal the fund guarantees 50 per cent of the loan for individuals and

75 per cent for group loans. The maximum loan is 5 million FRW for individual loans and 10 million for group loans, with a three year repayment period. Financial institutions are expected to have a focal point to support applicants, and access to loans for women living in rural areas is seen as a priority;

- The AVEGA Guarantee Fund enables genocide widows whose business plan is approved to have a loan with an interest rate set at 12 per cent;
- The Retrenched Public Servants Guarantee Fund is equally available to men and women and guarantees 50 per cent of the loan and an interest rate of 10 per cent for applicants whose business plans are approved. The ceiling for individual loans is 5 million FRW, and 10 million FRW for group loans.

There are also Savings and Loans Cooperatives and other institutions which can provide finance for starting up or developing an income-generation activity. These include:

- Umurenge SACCOs savings and credit cooperatives being started in every village with the support of the Government;
- People's Bank for Women's Programme;
- COOPEDU a savings and credit cooperative stated by the women's Association DUTERIMBERE
- UMWARIMU SACCO helps school to access teachers' soft loans (without collateral).

h. Women's Land Rights

Women have the same rights to inherit land as men.

i. Women's Employment Rights

The extent to which the Labour Law applies women depends on the work that they do. If they work:

- ❖ for a family enterprise (farming or non-farming) only the provisions relating to health and safety at the workplace, to child labour and to pregnant and breastfeeding mothers apply;
- ❖ for informal sector worker only the provisions relating to social security, trade union organization and health and safety at work apply;

- ❖ in the formal sector all the provisions of the Law apply;
- ❖ for the Government the Civil Service Code applies but so do most of the provisions of the Labour Law

The Labour Law:

- ❖ prohibits child labour: boys and girls under 16 are not allowed to be employed, and those between 16 and 18 years are restricted in the hours they can work and they are not allowed to do dangerous work or work at night;
- ❖ prohibits forced work, being made to work against your wishes, except for military service and civic work;
- ❖ prohibits gender-based violence and harassment; if you leave your employment because of gender-based violence by your supervisor or because you reported someone for gender-based violence it counts as unfair dismissal;
- ❖ prohibits discrimination on the grounds of gender, marital status or family responsibilities; you cannot, for example, be refused a job because you are married, because you are a woman or because you have children;
- ❖ the working week is normally a maximum of 45 hours and one 24 hour rest period must be given each week, normally on a Sunday;
- ❖ workers are entitled to a minimum of one and a half working days' annual leave for each month worked;
- ❖ workers are entitled to up to six months of sick leave, the first three months of which are paid;
- ❖ women have the right to 12 consecutive weeks' maternity leave, six weeks of which are paid and six weeks paid at 20 per cent of full pay; women may choose to return to work after the first six weeks of maternity leave, and on return to work they must return to their old job or an equivalent one;
- ❖ a nursing mother is entitled to an hour a day of paid rest for 12 months from the birth of their child; if a mother returns to work after six weeks of maternity leave she is entitled to two hours a day for the first six weeks;
- ❖ pregnant and breastfeeding mothers are not allowed to do any activities that may be harmful to their lives or that of their baby;
- ❖ you cannot be sacked from your job because you are pregnant;
- ❖ employers are responsible for the health and safety of the workplace;

- ❖ people cannot be discriminated against because of a disability; if you become disabled due to a disease or accident at your workplace and cannot carry on with your previous job your employer is requested to find you alternative employment you can do;
- ❖ workers have the right to belong to a trade union or professional association;
- ❖ workers have the right to strike provided they follow the procedures set out in the Law;
- ❖ Individual disputes with employers should be settled amicably; if you fail to come an agreement with your employer you should refer the matter to the Labour Inspector, and if the matter remains unresolved you can take your employer to court.

j. Women's Rights to Live Free from Violence

The Law legislates for zero tolerance of gender-based violence. It is not acceptable under any circumstances. Any GBV by any man against any woman or girl is against the law. The law provides for legal sanctions against gender-based violence perpetrators.

Gender-based violence includes physical violence, sexual violence, economic violence and psychological violence. Bullying, unwanted sexual advances or threatening you with violence are all GBV. Gender-based violence includes neglecting children because of their gender. Parents are responsible for protecting your child from this type of violence. Gender-based violence also includes marrying more than one partner at the sometime (polygamy) or living with someone as if married while still being married to someone else. It is also gender-based violence if a woman works for her partner and he does not provide for her keep. Gender-based violence can be used as grounds for divorce against.

2.2.2. Participation of women in Rwandan Politics

Rwanda now ranks first among all countries of the world in terms of the number of women elected to Parliament. Women account for 64% of the Members of the Chamber of Deputies (increasing from 21% in 2000), 38% of female Senators and nearly 50% female Cabinet members. Also, women's representation in District Consultative Councils, Sector Consultative Councils and Kigali City Council stands at 43.2%, 45.1% and 51.5 % respectively. Furthermore, Women make up 43% of Supreme Court Judges. Women are also involved in decision-making institutions that contribute to peace, unity and reconciliation. These are but a few examples that demonstrate the commitment of the leadership of Rwanda as a country which trusts and acknowledges women's strength in leadership and development (Rwandan Parliament, 2014).

According to Fourth Population and Housing Census, Rwanda, 2012, women enjoy the right to property including the right to possess land. Various funds were put in place in order to facilitate women entrepreneurs to easily access credits. Diverse progress was made in the following areas:

- An engendered national budget allows Rwanda to reorient public expenditures and revenues towards the needs and interests of both men and women;
- Access to financial services by women has been made easy such that women now seek services from financial institutions and make savings. Nearly 39% of women have joined and opened accounts in SACCOs;
- Business services and training of women in business skills and management is provided by different institutions such as the Business Development Fund (BDF) and the Business Incubation Centres (BIC) which have been established countrywide. They provide business services and capacity-building in business management for women and youth;
- The Women Guarantee Fund was set up in 2006 to facilitate women entrepreneurs and women-owned SMEs without collateral, to obtain credit from commercial banks and micro-finance institutions at affordable terms.

2.3. The role of women in economic development

2.3.1. Women and food security Issues

Not only do women produce and process agricultural products but they are also responsible for much of the trade in these and other goods in many parts of the third world. In many parts of the world, women continue to play an important role as rural information sources and providers of food to urban areas. This may involve food from the sea as well as from the land. Although women rarely work as fisher people they are often involved in net-making and the preparation and sale of the catch.

Women's roles and status all over the world are generally determined by social institutions and norms, religious ideologies, eco-systems and by class positions. The Indian social systems exhibit such grave disparities. Indian women are not a homogeneous group. Their traditional roles are not identical in all strata of society. Norms and taboos governing their roles and behaviours within and outside the family, the structure of family organizations and social practices and the positions accorded to women in a community differ considerably across regions, cultures and levels of socio-economic development.

It is needless to emphasize on the significant contribution of women to agricultural production and household food security. In the process of production, handling and preparation of food, women play a multiple role throughout the sequence. They are said to be “feeding the world”. Do women really feed the world? Let us consider the evidence. On a global scale, women produce more than half of all the food that is grown. In sub-Saharan Africa and the Caribbean, they produce up to 80% of basic foodstuffs. In Asia, they provide from 50 to 90% of the labour for rice cultivation.

And in Southeast Asia and the Pacific as well as Latin America, women’s home gardens represent some of the most complex agricultural systems known. In countries in transition, the percentage of rural women working in agriculture ranges from about a third in Bosnia and Herzegovina to more than half in Poland. Across much of the developing world, rural women provide most of the labour for farming, from soil preparation to harvest. After the harvest, they are almost entirely responsible for operations such as storage, handling, stocking, marketing and processing.

2.3.2. Women entrepreneurship and economic development

Overholt (1986) pointed out that the role of women in development has become increasingly an important issue in recent years and this has been due to the shift of emphasis away from equity concern to the recognition role of the productive roles women play and the contribution they can make to economic growth and development.

«... Study after study has shown that there is no effective development strategy in which women do not play a central role. When women are fully involved, the benefits can be seen immediately: families are healthier and better fed; their income, savings and reinvestment go up. And what is true of families is also true of communities and, in the long run, of whole countries...» (Kofi Annan 2003).

«Women are the third world's powerhouse. They produce a staggering 60 percent of all food, run 70 percent of small-scale businesses and make up a third of the official labor force - in addition to caring for families and homes. Yet, their status rarely reflects this enormous and vital contribution. By any measure - income, education, health, land ownership, legal rights or political power - women get a raw deal. The poorest of the poor are usually women because discrimination cuts off their escape routes from poverty - education, health services, equal pay employment, access to land and finance.

It is becoming increasingly clear, however, that there will only be sustainable development in the third world when women play an equal part in decision making. No developing country can afford to ignore women's existing and potential economic contribution, or their pivotal role in determining the health and welfare of a nation's children. All the evidence points to one conclusion: economic growth and improvement in the quality of life for everyone is faster in areas where women's status is higher." (Dr. Suryani Motik 2000).

Augmenting rates of enterprise births in local areas and the facilitation of the development of new women-owned firms can have positive impacts on job creations, productivity growth, tax revenues, the availability of goods and services and the provision of positive role models. Entrepreneurship among women is important for local development and for economic development more broadly (OECD 2003).

2.4. The role of Cooperatives in Development

The Nairobi Forward Looking strategy (1985) recommends the participation in cooperative organizations as a means toward self-empowerment. Cooperatives have a key role to play as they are able to respond to both women's practical and strategic needs by providing access to income generating activities as worker owners. By virtue of this double capacity, women can have access to common production resources (such as credit, land, marketing facilities, infrastructure, tools and technology) which increase their income as well as lighten their tasks. By forming themselves into cooperatives, they can also benefit from economies of scale and improve their access to opening markets.

2.4.1. Women's cooperative increases incomes and Community nutrition in Rwanda

In 2003, a group of women from a community living along the shores of Lake Kivu in western Rwanda started COOPAVI, the first women's cooperative to undertake fishing in the lake. But most of the women had never fished before, and they did not own any boats or supplies that would support their efforts to generate income and better feed their families. An \$85,000 capacity building grant from Feed the Future in 2011 dramatically improved the cooperative's prospects for success, helping them to acquire motor boats, heavy-duty coolers, fishing equipment, and computers to improve reporting and accountability and support additional training.

This support has already paid off tremendously for the women of COOPAVI: in the two years since receiving the Feed the Future grant, sales revenues increased by 25 and 30 times respectively, and the cooperative's net income has increased by more than 300 percent since 2010. Members now catch 13,000 kilograms of a high-protein local fish known as *isambaza* each quarter and give back to their community, as well. COOPAVI proudly donates ten percent of its profits and fresh fish to a local orphanage and hospital, benefiting hundreds of people. "My husband believed that fishing wasn't for women – that it was a man's job," says one of COOPAVI's members. "Finally he understood when he found out how much money I would be earning. I am no longer a burden for him. People who think women cannot fish are lagging behind the times." (New times of 24 April, 2014).

Nutrition among cooperative members and their children is also improving. COOPAVI member Esperance Nyirabasigari sees a direct link between her new profits and her family's nutrition. "We fish, sell, and keep some *isambaza* to feed our families. Our children are no longer hungry because of COOPAVI." (<http://www.feedthefuture.gov/article>).

2.4.2. Women Cooperatives and Development

The role of Women Cooperative in Development, Women constitute about $\frac{3}{4}$ of the agricultural labour force in large parts of the world. It thus requires no international census to see that women, with few exceptions, are vastly under-represented in agricultural cooperatives not least in the developing countries. It is true that statistics on women's participation in such cooperatives are uneven and scanty, but enough is known to indicate that by and large and with some notable exceptions, women's membership of agricultural cooperatives is much less than the inverse of their numerical share of the agricultural labour force (Maleko, 1998).

Apart from those women who may be classified in the statistics as "agricultural laborers", the great majority of farming in the third world are not classified at all, or are merely described as economically not active, because their farming work takes the form of unpaid labour within the family based systems on what are customarily described as family farms.

For many women, membership and participation in Agricultural Cooperatives may be seen as both a means and an objective. A means in the sense that cooperative membership entitles them to services which women farmers may need and which cooperatives may supply.

An objective in the sense that through cooperative membership, they obtain a platform from which to take the voice of farming women heard more effectively, not least in the making of

policies which directly affect them and their livelihood. There is nothing new about these functions, that is, they have been operating for male farmers throughout the history of agricultural operation what may appear more novel is the proposition that they should operate in all equity and equality for women whose often great contribution to raising crops has been much less remarked than their contribution to raising families.

Women in Tanzania have a significant role in carrying out many of the economic activities, yet, it is well documented that their contributions are seldom documented. Of late, the need for ensuring due share for their contributions and to bring them into the mainstream of economic development is receiving increased attention. Cooperatives seem to be the best instrument to bring about such economic development of women and for such transformation development minded banks could use women's cooperatives most advantageously.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0. Introduction

This chapter presents the study area, research design, the data collection techniques and the entire process that was used to conduct the study. It shows the methods that the researcher used to collect and analyze the data, the selection of the respondents, and it further spells out how the information was obtained from respondents, analyzed and interpreted to enable the researcher to draw conclusions.

3.1. Study area

The study was conducted in Huye District, Southern province. Huye district is one of 8 districts of southern province; it is made of 14 sectors including Tumba which hosts INGORO IHUJE ABABYEYI cooperative that has been taken as case study. Tumba sector has an area of 18.1 km² squares and 90% of it is located in the periphery of the city. Tumba Sector is bordered by Ngoma Sector in North, Mukura Sector South, Kibirizi sector of Gisagara District in East, Gishamvu and Huye Sectors in West. It has 5 cells and 33 villages. It counts *31.223 Inhabitants*; on 18,1 square kilometers of area and is amongst over populated sectors with *1,734 inhabitants/km²*. The economy of Tumba Sector is based mainly on trade of goods and services from agriculture activities.

3.2. Study Design

The study is a cross-sectional using both quantitative and qualitative methods. The primary method was a quantitative survey of the contribution of Ingoro Ihuje Ababyeyi cooperative in the sustainable development of their members. The primary data are collected using structured questionnaires for members of the cooperative.

3.3. Study Population

The population has been defined by Bailey (1982) as the sum, total of all the units of analysis. It is the totality of persons or objects with which a study is concerned. This study targeted the 33 members of Ingoro Ihuje Ababyeyi as its population of the study.

3.4. Study Sample

According to Kothari (2004), in his research methodology and data analysis, noted that as a general rule, the sample must be of an optimum size that should neither be excessively large nor too small. Therefore, this research, the total targeted sample was taken from the population of 33 members of Ingoro Ihuje Ababyeyi cooperative and it was estimated at 33 members in order to evaluate the extent at which the cooperative is contributing on their sustainable development. The whole population was taken to participate in the study because the it was small not enough to select a sample.

3.5. Sampling Method

According to Donald Waters (1998), states that most data are collected using a sample. This means that the data are collected from a representative group of people or things, and use this sample to estimate the characteristic of all people or things. With the regard of achieving the objectives of this study, the researcher puts the emphasis on the use of purposive sampling as the way of getting accurate and undoutful data and ask all 33 members of the cooperative

According to Kenneth D. Baily (1978), explains purposive sampling technique as a method of sampling whereby the researcher uses his/her own judgment about which respondents to choose and picks only those who can best meet the purposes of the study.

3.6. Data Collection Technique

During the research, several techniques were used to get the data required such as literature research, interview with key informants, questionnaire and observation.

3.6.1. Questionnaire

Under this study the researcher formulated the closed-ended questions in order to facilitate the work of respondents. The selected members will be given the questionnaires so that they could show how they have been developed due to the interest of the cooperative.

3.6.2. Interviews

Interviews were used by the researcher in order to know how people appreciate the cooperative in their development and to evaluate the challenges met in the development of their cooperative and themselves.

3.6.3. Documentations

The researcher has collected data by reading documents of others such as books, journals, report, dissertations of other researchers on related topics, reading materials and other published documents on the internet.

3.6.4. Observation

Observations made during interviews or when travelling around within the home of the members of the cooperative for realizing a certain improvement in their life conditions. This provided an understanding of the cooperatives members have been socio-economically developed.

3.7. Data Processing

The process of editing, tabulation and analyzing the data statistically will be done by the researcher to enable him to draw conclusions in relation to the research questions.

3.7.1. Editing

The editing has been done when the researcher was on the field to ensure that all questions are answered properly.

3.7.2. Tabulation

Data were put into some kind of statistical tables showing the percentage number of responses to particular questions. The table was constructed according to the main themes reflecting the effect women cooperative in the development of their members and the country in general.

3.8. Approaches in Data Analysis

This form of analysis is just one of the many steps that must be completed when conducting a research experiment. Data from various sources gathered, reviewed, and then analyzed to form some sort of finding or conclusion. There are a variety of specific data analysis such as text analytics and data visualizations. This was developed in order to deal with the manipulation of the information that was gathered so as to present evidence.

Variables have been analyzed in some fashion and the results are presented in tables. The contents of these tables are in percentage, frequencies or other statistical measures. In concept of this study both quantitative and qualitative data were analyzed.

3.8.1. Qualitative Approach

Qualitative approach helps the researcher to give the descriptions and explanations of the responses. During the process of this study, the researcher used the qualitative approach when he collected, analyzed and interpreted the responses from the respondents to the pre-determined questions.

3.8.2. Quantitative Approach

This approach was very useful in quantifying both responses to the closed ended questions and to the opened ended ones so as to make them more understandable. For this reason, the percentage and the frequency of the response to a given question were found out.

3.8.3. Comparative Approach

In this research, comparative approach was more useful because the researcher compared the life conditions of cooperative members before and after their participation in the cooperative activities. The study findings were also compared to the other related studies.

CHAP FOUR: DATA COLLECTION, ANALYSIS AND INTERPREATION OF FINDING RESULTS

4.0. Introduction

This chapter contains results on the analysis of data collected for the study and interprets them to enable the researcher to draw conclusions in light of the study objectives. It deals with elements that proved relevant in assessing the role of women cooperatives in the contribution to sustainable development in Huye District. It is made of demographic characteristics of the respondents, Description of Ingoro Ihuje Ababyeyi cooperative, Economic situation of the cooperative members, Development of the cooperative members, the role of cooperative in sustainable development, Testing hypotheses and Challenges faced by Ingoro Ihuje Ababyeyi.

4.1. Demographic characteristics of respondents

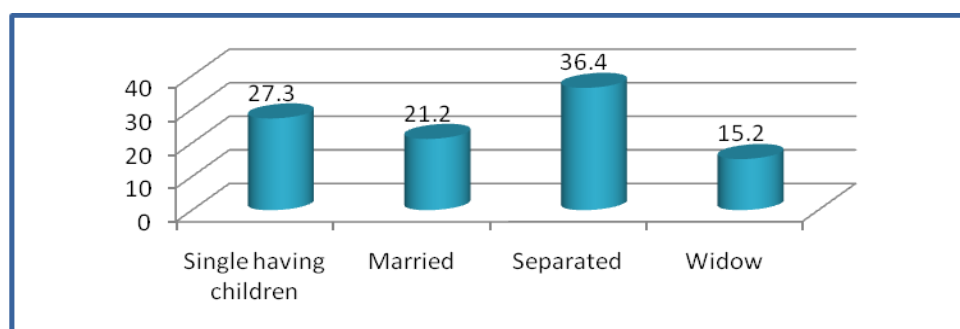
Table 1: Education level of respondents

	Frequency	Percent	Cumulative Percent
No Formal education	11	33.3	33.3
Some primary	20	60.6	93.9
Primary education	2	6.1	100.0
Total	33	100.0	

Source: Field data, 2016

The above table shows that most of the respondents at the percentage of 60.6% had some primary education, only 6.1% has completed primary education and 33.3% had no formal education. In order to improve their knowledge, the cooperative started the program of teaching them to read, count and write to the members of the cooperatives.

Figure 2: Marital status



Source: Field data, 2015

The majority of the respondents with percentage of 36.4% were separated with their husband, 27.3% were single but having children, it means that they gave birth before their marriage and 15.2 were widows. Only 21.2% of them were living with the husband during the data collection. This shows the high number of the women heading their household, which indicates the low level in their living conditions, even if they are women with complex.

Table 2: Occupation of respondents

	Frequency	Percent	Cumulative Percent
Agriculture	12	36.4	36.4
Cooperative activities only	15	45.5	81.8
Simple commerce	6	18.2	100.0
Total	33	100.0	

Source: Field data, 2015

The above table shows the different occupations of the respondents, the majority with 45.5% had no other occupation than cooperative activities, while the remaining percentage associates it with other activities such agriculture (36.4%) and simple commerce (18.2%). This shows that the table their cooperative as the source of everything in their life.

Table 3: Descriptive Statistics of age

	N	Range	Minimum	Maximum	Mean
Age of the respondents	33	43.00	22.00	65.00	37.6061

Source: Field data, 2015

The distribution of respondent according to their age shows that the maximum age is 65 and minimum age is 22. This is to mean that they are all in active age.

4.2. Description of Ingoro Ihuje Ababyeyi Cooperative

Ingoro Ihuje Ababyeyi cooperative is one of the women cooperatives located in Huye district. It is made of 33 female members. Its main activity is to make bricks and sell them in Huye, Gisagara and Nyaruguru districts. In other initiatives, the cooperative has the program of teaching their members to read and write.

It employs 20 men who help those making bricks, 40 young people who facilitate the transport of brick to the place of burn, one accountant and the chief technician.

It has been started its activities since 2009, with the objective of developing the women of Tumba sector, Huye district and being the model for other no formally educated women that can contribute to the development of their families and their country in general.

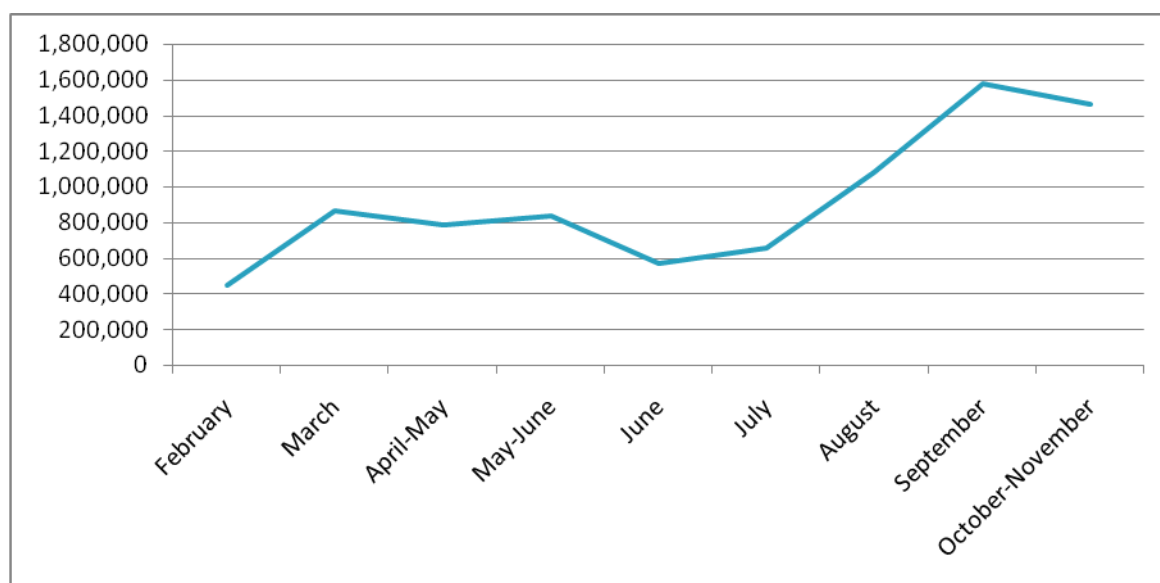
Table 4: The Situation of the turnover of the cooperative Ingoro Ihuje Ababyeyi

No	Month	Capital	Turnover	Benefit
1	January			
2	February	3,459,620	3,904,250	444,630
3	March	3,346,635	4,212,120	865,485
4	April-May	2,591,255	3,372,210	780,955
5	May-June	2,757,000	3,591,000	834,000
6	June	2,751,000	3,320,000	569,000
7	July	3,268,000	3,920,000	652,000
8	August	3,397,000	4,477,000	1,080,000
9	September	3,658,000	5,236,000	1,578,000
10	October-November	3,715,000	5,177,000	1,462,000
	Total	32,660,750	41,730,180	9,069,430

Source: Strive Foundation Rwanda report, 2015

The above table shows the economic situation of the cooperative Ingoro Ihuje Ababyeyi. It shows that the cooperative is running well and its turnover has increased. During the year of 2015, the cooperative members shared the benefit and each active member got one hundred and ten thousand Rwanda Francs (110,000 Frw).

Figure 3: Benefits of Ingoro Ihuje Ababyeyi



Source: Adapted from Strive Foundation Rwanda report, 2015

The above figure shows the extent at which the benefit has been increased along the year 2015. In its every day activity, the cooperative participates in the sustainable development of their members and the community in general through the following activities:

a. Food security in the family members of Cooperative

All cooperatives members participate in everyday life of the cooperative including making bricks, put them in order so that they can be brunt and in such markets of their bricks. This is where they get money to feed themselves and their families.

b. Poverty reduction

As the majority has no other occupation associated with cooperative activities, cooperative helped them to change life condition while some lived in begging and now they are earning income to be used everyday consumption as well as saving. Every members work at her own account and at the end of the day she reports to the cooperative accountant in order to give value to her work. Sometimes, the members pay other manpower for helping them to have big number of bricks which ends in high income than others.

The cooperative helped 11 members to build their own houses. It has also contributed in construction of the cell office as well as the participation in by nyakatsi program in providing the bricks and the covers to the population who lived in nyakatsi in Tumba sector.

c. Social welfare

The cooperative contributes a lot on the social welfare of the members. This is viewed through conversation with cooperative president who is also the community health worker who also helps the members in family planning, teaching them the role of having health insurance; she reported that a hundred percent of the cooperative members have “mutuelle de santé”. The cooperative also intervene in education of the members where 33.3% who had no formal education have put on the program of studying reading, counting and writing.

4.3. Economic situation of the Cooperative members

4.3.1. Economic situation before the participation in Cooperative

The Majority of members of this cooperative were jobless before they started participating in the cooperative activities. A very low number of them practiced fragile commerce and agriculture. This is their economic situation.

Table 5: Living conditions before the participation in cooperative

	Frequency	Percent	Cumulative Percent
Begging/ Sickness	1	3.0	3.0
No job	14	42.4	45.5
Poverty/food insecurity	12	36.4	81.8
Lack health insurance	2	6.1	87.9
All of the above	4	12.1	100.0
Total	33	100.0	

Source: Field data, 2015

The table above shows that the life conditions before the members participate in cooperative activities was mainly characterized by jobless with the percentage of 42.4%, poverty and food insecurity with the percentage of 36.4%. Other lived with begging and the everyday sickness with the extent of 3.0% and 12.1% of the respondents declared that they lived in all of these conditions of begging/sickness, jobless, poverty/food insecurity lack of health insurance.

Table 6: Saving before being cooperative member:

	Frequency	Percent	Cumulative Percent
No saving	28	84.8	84.8
500-1000	2	6.1	90.9
More than 1000	3	9.1	100.0
Total	33	100.0	

Source: Field data, 2015

The level of saving for our respondents were very almost none before they enter the cooperative, 84.8 % of them had no saving while 6.1% saved between 500-1000rwfs and only 9.1% saved more than 1000 Rwfs. This explained the low level of condition of living and the very low level of development they had. In other word they were all poor because most of them had no shelter, food, no education for children, etc.

4.3.2. Current economic situation of the cooperative members (after coming in cooperative)

Currently the situation changed the cooperative members have bank accounts others use lending groups called “amatsinda” for helping them to save.

Table 7: Ways of saving

	Frequency	Percent	Cumulative Percent
Having bank account	26	78.8	78.8
Lending group	7	21.2	100.0
Total	33	100.0	

Source: Field data, 2015

While no respondent reported that she had bank account before enter in cooperative, the 78.8% of them reported that after they entered the cooperative, they have bank account while 21.2% use the lending group for their saving. It is to mean than 100% of all reported do save.

Table 8: Resolutions of problems

	Frequency	Percent	Cumulative Percent
Yes, Fully resolved	27	81.8	81.8
Yes at some extent	6	18.2	100.0
Total	33	100.0	

Source: Field data, 2015

While before coming in cooperative the members lived with a complexity of problems, after they participated in cooperative activities, their problems of life conditions have been resolved at some extent. Among all respondents, the problems were fully resolved at the extent of 81.8% and they are resolved at some extent with percentage of 18.2%. This is to mean that for those who lived in begging and jobless, they are now participating the cooperative activities and they get money to be used in different activities. They are currently having health insurance and they get food from that money from the cooperative activities. This shows the socio welfare improvement due to the cooperative activities. Since women enter in cooperatives with their fellow their life style changed significantly. Some stated that they have constructed their house other said that they used the family planning and they get health insurance regularly which show the increase in their quality of life.

4.4. Development of members after their participation in cooperative

After entering in the cooperative, the respondents indicate the significant development viewed in their condition of living, income and saving level, mindset changed on the conception of their capacity of development themselves.

As they reported in the interview that we had with them, their conditions have been improved in the case that their children are now at school and well educated, they all have health insurance, they can easily find food and the mindset had been changed because they now can

work and development themselves instead of waiting for the local government to development them.

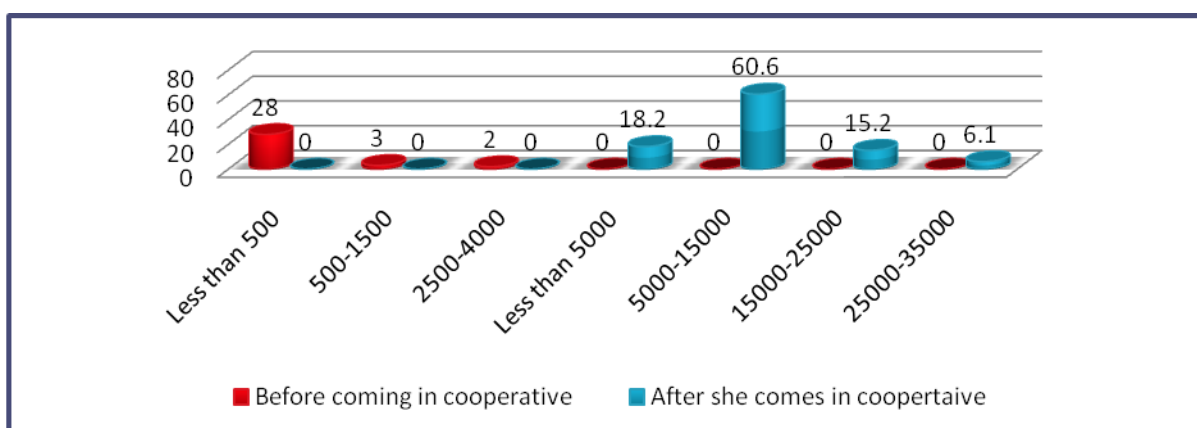
Their income and saving have changed significantly, they had no saving before coming in cooperative (84.8%) and now they also have the ways of saving including bank account (78.8%) and lending group (21.2%). Their income has been improved significantly in case they had no job before but now they participate in everyday activities of the cooperative where they earn. Their saving were evaluated between (0-4000rwf) while after coming in cooperative, they save (2000-32000) monthly. Their income was calculated between 0 and 20,000 while after their involvement in the cooperative, they earn (20,000- 100,000Rwfs). This shows the improvement in their income and their saving which explain the economic development.

4.5. The role of cooperative in sustainable development

The main objective of this study was to find out the role of women cooperatives on sustainable development of their members. The following results show that the Ingoro Ihuje Ababyeyi has contributed to increase in savings, access to finance through the increase in production. It also contributed to the job creation, food security and social welfare, in members families, etc.

4.5.1. The role of cooperative in economic development

Figure 4: Level of saving



Source: Field data, 2015

The above figure shows the improvement and changes in level of saving of the cooperative members. It shows that before their participation in cooperative activities, no woman saved at

most 5000 monthly but after they start their activities in cooperative, they save between 5000Rwfs and 35000Rwfs.

This shows the level of economic development because you can't attain the economic development with saving. The ways used in saving for these women is depositing on their bank account and using the lending groups.

Table 9: The ways by which the cooperative helped the members in development

	Frequency	Percent	Cumulative Percent
Supporting in welfare of the population	9	27.3	47.4
Access to finance	2	6.1	57.9
Training (mindset changing)	2	6.1	68.4
Helping in environmental protection	2	6.1	78.9
All above	18	54.5	100.0
Total	33	100	

Source: Field data, 2015

When the respondents were asked how the cooperative they think it helped them in development, 27.3% reported that they are supported in welfare of the population, 6.1% reported that they are helped in accessibility in finance and 6.1% said that the trainings are very important in helping them, other 6.1% of the respondents reported that cooperative is helping them in environmental protection while 54.5 agree with of all of the support provided.

Table 10: Role of women Cooperatives

	Frequency	Percent	Cumulative Percent
Developing the culture of saving	10	30.3	30.3
Family planning training	2	6.1	36.4
Finding the market for our products	1	3.0	39.4
helping in mindset changing	2	6.1	45.5
Helping the population of the sector	2	6.1	51.5
Teaching to write and to read	8	24.3	75.8
Training in different areas	8	24.2	100.0
Total	33	100.0	

Source: Field data, 2015

Generally, the cooperative helped the members in different sectors of life such as in studying to write and read, family planning, developing the culture of self-reliance, saving, finding the market for their product and training in different areas of life.

4.5.1. Role of Ingoro Ihuje Ababyeyi in health welfare of their members

The development starts at home and expands to other after raising the wellbeing of the family. Women cooperative contribute to the development of their families since they provide nutrition, school fees, good health, and sometimes they had a big family after the table indicating how their life style has raised as a result of being cooperative members.

Table 11: Changes in live standards after becoming cooperative members

	Frequency	Percent	Cumulative Percent
construct a house	9	27.3	27.3
Bought a land	3	9.1	36.4
Pay school fees for children	13	39.4	75.8
pay health insurance	4	12.1	87.9
recreation and leisure	1	3	90.9
Feeding family with quality food	3	9.1	100
Total	33	100	

Source: Field data, 2015

The above table shows how being cooperative member has helped women themselves improving their life standards. Results show that cooperative enabled 25.7% of the sampled women to construct a house, 8.6% bought a land, 37.1% managed to pay school fees for their children or dependents in primary and secondary school, it helped 17.1% of them to pay their family health mutual funds, 2.9% is at the level in which she has paid money for her family for recreation and leisure, 8.6% consist of other specific contribution to the family not quoted like, feeding the family with quality food, it helped me buy animal for husbandry, It helped access to clean water.

This study goes in the same line with that of Berhane Ghebremichael (2013) that indicated the changes in living standard for 52% that shifted their standard of living from low to average, 30% from average to high and 12% from low to high with overall improvement of 94%. Regarding the attitude of the respondents towards the preference of SACCOs, they do

prefer it mainly: because of the easy installment facilities which are followed by the services rendered by them, the prevalence of fewer formalities, less interest rate, counseling they got and training facilities are among others.

4.5.3. Contribution of Ingoro Ihuje Ababyeyi in environmental sustainability

Table 12: Cooperatives activities for environmental protection

	Frequency	Percent	Cumulative Percent
Trees plantation and economize the woods	2	8.7	8.7
Rebuild where they get the raw material	4	17.4	26.1
Building on the group settlement (imidugudu)	3	13.0	39.1
All the above	14	60.9	100.0
Total	23	100.0	

Source: Field data, 2015

The above table shows how the cooperative members are having a part in environment protection. The 9.1% of them did not have the houses at the grouped settlement but now the cooperative helped them to construct on the grouped settlements. They planted the trees at the area around they work and they rehabilitate where they get the raw materials.

4.5.4. Role Ingoro ishujje Ababyeyi in community development

The cooperative helped in development of the community in case that it has contributed in construction of house for poor people in fighting against nyakatsi, construction of cell office. The members of the cooperative are the models in their villages where they live. They participate in the government program like umuganda rusange (community works). As stated in EDPRS 2, each Rwandan must play his or her part in the development of the country and all Rwandans benefiting from it: *“uruhare rwacu, mu bukungu bwacu”*. This kind of ownership of carrying out community works such as planting trees to take care of environment, hygiene and sanitation to strive for people’s good health will later contribute to sustainable development.

4.6. Testing hypotheses

As stated at the beginning of this study, the hypotheses have been tested in order to confirm the significance of the role of women cooperatives contribution the sustainable development of their members in Huye district.

Hypothesis I: The ways by which the cooperative helps its members have increased the level of income of their members.

Theoretically, the researcher proposed the null hypothesis and the alternative hypothesis as follows:

H0: The means of the income owned by the members are equal regardless the ways they have been supported by cooperative

H1: The means of the income owned by the members are different according to the ways they have been helped by cooperative.

The one way ANOVA has been used for this hypothesis testing as the dependent variable is income as numerical variable and the independent variable is the ways of supporting the members in sustainable development.

The following is the ANOVA table:

Table 13: ANOVA table

	Sum of Squares	Df	Mean Square	F	Sig/ P-value
Between Groups	3.913E8	2	1.957E8	6.245	0.023
Within Groups	2.507E8	8	3.133E7		
Total	6.420E8	10			

Source: Field data, 2015

The above table represents the test statistic used to test the relationship between the dependent numerical variable (income) and the categorical variable (ways of supporting or helping members in their sustainable development).

As it presented in the table, the results shows the significance difference between means of income with different ways of supports since the p-value is equal to 0.023, less than the level of significance of 5%. Hence, we reject the null hypothesis and we don't reject the alternative hypothesis. This is to mean that the income of respondents have been increased as the

cooperative helped them. And then, the cooperative has significantly contributed to the increase of income.

HYPOTHESIS II: The ways by which the cooperative helps its members have increased the level of saving of their members.

The researcher also supposed the null hypothesis and the alternative hypothesis for enabling them to provide an effective test statistics as follows:

H0: there is no significant dependence of level of saving on ways by which the cooperative helped their members.

H1: there is a significant dependence of level of saving on ways by which the cooperative helped their members

Chi-square test has been the appropriate test to be used to test the dependence between two categorical variables. The following table shows the cross tabulation between the level of saving and the ways by which the cooperative helped their members in sustainable development.

Table 14: Cross table of level of saving and the ways of helping the members

Ways of helping the members in their sustainable development	Current level of saving				Total
	Less than 5000	5000-15000	15000-25000	25000-35000	
Helped to construct the house	2	2	0	0	4
Helping in payment of school fees for children	0	0	2	0	2
payment of health insurance	2	3	2	0	7
Saving	1	8	0	0	9
All of the above	1	7	1	2	11
Total	6	20	5	2	33

Source: Field data, 2015

The above table shows that the members of less than 15000Rwfs of monthly saving were helped to construct their own houses, because they are mostly the aged members with less physical forces. The cooperative helped to find the health insurance for all members having less than 25000Rwfs of saving. In summary 11 members have been helped in constructing houses, paying school fees of house, finding health insurance and in developing the culture of saving. With the above table, it is not possible to identify the significance dependence of the saving level on the ways of helping the cooperative members in sustainable development. The following chi-square was used to test the relationship between the level of saving and the ways of helping the members in development.

Table 15: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.180^a	12	0.026
Likelihood Ratio	20.904	12	0.052
Linear-by-Linear Association	1.491	1	0.222
N of Valid Cases	33		

Source: Field data, 2015

The above table shows the chi-square test results. It is indicated that with the p-value of 0.026, there is a significance dependence of the saving level on the ways of helping the members in their sustainable development.

This is to mean that the null hypothesis has been rejected in favor of the alternative hypothesis. The researcher concluded that the level of saving for the cooperative members depends of the ways they have been supported in their sustainable development. This is to mean that the increase in saving level is provided or caused by the activity of the cooperative on the members. So the cooperative has the significant role in sustainable development.

HYPOTHESIS III: There is a significance difference between the level of saving before and after the participation in cooperative

HYPOTHESIS IV: There is significance between the level of consumption before and after the participation in cooperative.

The level of income and consumption before and after the member enter the cooperative activities, have been tested using the t-test with paired sample.

This kind of test statistic is used to test the numerical variable compared to the other numerical variable. The following table summarized the results.

Table 16: Paired Samples Test

Pairs	Paired Differences				t	df	Sig. (2-tailed)	
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower				Upper
Monthly saving before – Currently Monthly saving	-13000.0	7858.1	1571.6	-16243.7	-9756.3	-8.3	24.0	0.0
Consumption before cooperative – Consumption after cooperative	-13757.6	7403.7	1288.8	-16382.8	-11132.3	-10.7	32.0	0.0

Source: Field data, 2015

The above table indicates the results on the test of the difference of the level of saving and consumption before and after the participation of member in cooperative. With the p-value less than the level of significance, there is a significant difference between the saving level before the woman enters the cooperative and that of consumption. This means that an increase in saving and changes in consumption occur since the woman enters the cooperative. Thus, the cooperative contributes to the welfare of its members and contributes to economic development since the level of saving has increased.

This study does not oppose that conducted by internal Labor Organization (ILO) in 2015 on cooperatives and sustainable development goals, where its findings indicated that cooperatives have helped preserve indigenous food crops, such as indigenous potatoes in Argentina, increasing food security. Diversification of household food supply, for example by dairy cooperatives, has improved nutrition as well as incomes.

4.6. Challenges faced by Ingoro Ihuje Ababyeyi

The research identified the challenges that hinder the development of women cooperatives. These include fear of raw materials expiration, incapacity of satisfying the market due to their limited production and the lack of training on entrepreneurship.

Table 17: Challenges of respondents

	Frequency	Percent	Cumulative Percent
Fear of expiration of raw materials	24	72.7	72.7
Incapacity of satisfying the market	7	21.2	93.9
lack of training on entrepreneurship	2	6.1	100.0
Total	33	100.0	

Source: Field data, 2015

The above table shows the views of the respondents on the challenges of the development of women cooperative. Of 100% on which the questionnaire was addressed, 72.7% of them expressed their fear of not believing in availability of raw materials in next 2years. Here they request the district to help them for finding the other marshland they can get the raw material (clay) to be used in production of bricks. The other 21.2% indicated the incapacity of satisfying the market as the challenges, where they request the support of machine to help them for providing much production and 6.1% expressed the challenges of lacking the training on the entrepreneurship and planning the projects or small business which can help them in investment of their money that they get from cooperative

4.7. Conclusion

According to the findings of this study, it is concluded that women cooperatives have great impact to the society. The study reveals that the women, as they become able to get the basic needs such as food, education, health insurance, are able to enrich their lives, that of their neighbors and their employees. They are satisfied with services rendered by these cooperative societies. They got recognition in the society and also economic interdependence in the family. So, it is essential to say that women cooperatives are playing a very important role contribution the sustainable development of women through various schemes such as helping them in their everyday social life, empowering their economy through access to finance and their sustainability in their activities.

CHAPTER FIVE: SUMMARY, CONCLUSION AND SUGGESTIONS

5.1 summary

In developing countries including Rwanda, the lack of economic opportunities for women creates economic dependence on their husband. This makes a woman extremely vulnerable if something happens to the husband or to their social relations. Because these women have any economic opportunities, in resource-poor settings, such women may be forced to use sex as a commodity in exchange for goods, services, money, food, accommodations and other basic necessities. This can result in HIV, pregnancy or sexually transmitted infections (STIs). Women also often bear the brunt of environmental degradation because the household duties for which they are responsible (fetching firewood and water, food preparation and agriculture) are tied to the land and the available resources. When these resources become scarce, women can be forced to travel for miles each day to provide for their families (Wilson, 1996).

Considering lack of economic opportunities of women in developing countries that creates their dependence to them and vulnerability if they lost their husband, made the research to conduct this study in evaluating the role those women cooperatives can have in the contribution to sustainable development.

The study had the specific objective of identifying the challenges faced by women cooperatives and to suggest recommendations in order to address them. It evaluated the contribution of women cooperatives to the socio-economic development of their families. It also investigated the contribution of women cooperatives to the sustainability of environment.

The study was conducted on 33 women members of Ingoro Ihuje Ababyeyi, one of women cooperative working in Huye district, Tumba sector. This cooperative makes bricks from clay and sells them to people from different locations in Huye, Gisagara and Nyaruguru districts. About the educational background of the members, 33.3% of them had no formal education while 60.6 had some primary education. The 36.4% of the respondents were separated with their husband and 27.3% of them were single having children during the data collection. Economically, while 45.5% of them live on cooperative activities, 36.4% associate it with simple agriculture and 18.2 associated it with small enterprises (selling fruits, vegetables,..)

The cooperative employs 20 men who help them in making bricks and 40 young people who help them in transport of brick from the area of fabrication to where they are put on fire. The study found out that the cooperative supports its members and its employees in food security, poverty reduction, social welfare and economic development (access to finance). It is helping in the satisfaction of their basic needs.

It also found out that before their participation in cooperative activities, 42.4% of members had no income generating occupation, 36.4 % were food unsecured while 84.8% did not know about saving. After their participation, the situation had changed; 78.8% have bank accounts, 21.2% use tontine groups (Ibimina) as one form of saving. The findings show that the financial problems of 81.8 % of respondents such as food insecurity, lack of school fees for children, lack of occupation and lack of health insurance have been fully resolved.

The cooperative is contributing on the sustainable development of its members through its intervention in different areas developing the culture of saving, awareness in family planning, markets for their products, environmental protection construct their own houses, mindset changing, health insurance, being the models for their neighbors and teaching writing and reading to members and other trainings.

However, the cooperative members faced the challenges of fear of the expiration in raw materials (clay), lack of training related to the entrepreneurship so that they can involve themselves in starting business. It also faced the challenges of lack of enough capital to introduce new technologies in their activities so that they should satisfy the demand.

5.2. Conclusion

This study was objected to find out the role of women cooperatives in the contribution to sustainable development of their members. Taking the case of Ingoro Ihuje Ababyeyi, it was found that women cooperative are the ones who help the members in improving the life condition.

Here, the study discovered that Ingoro Ihuje Ababyeyi cooperative has helped its members to address the problems of education for children, the food insecurity, health insurance and the improvement of living conditions in general.

They achieved the improvement in economic condition through benefiting from the cooperative activities output. That includes; increase in saving with the use of bank accounts and the saving and credit groups and the access to finance in general for all cooperative

members where every member access to equal amount of money according to her participation. The study also found the contribution of women cooperatives in environmental sustainability. That includes their awareness to the family planning policy, building residential houses on the agglomeration, reducing fire woods consumption by using rice ball to burn bricks.

However, the women cooperatives help in sustainable development, their members faced a huge number of challenges they request the government to help in addressing them. They include: lack of mechanization (use of machine) in order to satisfy the demand, the expiration of raw materials (exhaustion of clay) and lack of trainings on the management of small projects to help them in the process of development.

5.3. Suggestions

To the cooperative:

- The cooperative is suggested to work in collaboration with the local authorities so that their challenges can be addressed;
- Work with banks so that they can ask for the loans to expand their activities so that they satisfy the demand;
- To identify and request for a new site from authorities to expand their activities once the current sit will exhausted in clay.

To the local authority

- Helping the cooperative to find where they can find a new site for clay exploitation for continuing working;
- Advocating for the cooperative in different partners of development on the project of mechanization (use new technologies) so that they can increase the output for the market;
- Helping the cooperative to find the trainings on entrepreneurship so that they can increase their skills in doing business and the effective management of their own projects.

To fellow researchers

The researchers should be enhanced to help women to put in practice the theory that they learnt in order to increase their knowledge and productions.

The fellow researchers are called to continue to focus on carrying out studies about strategies that will further attract and motivate marginalized women, locked up with lower income generating handcrafts (sawing, traditional basketry) and those spending energy in agriculture manpower to think big and move forward Ingoro Ihuje Ababyeyi Cooperative's step.

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APPENDICES

Appendix 1: AN INTRODUCTORY LETTER TO THE RESPONDENT

Dear Madam,

I am Pascal SAHUNDWA, doing my master thesis on the **ROLE OF WOMEN COOPERATIVES IN THE CONTRIBUTION TO SUSTAINABLE DEVELOPMENT IN HUYE DISTRICT** *Case study of Ingoro Ihuje Ababyeyi (Tumba-Huye)*

You are kindly requested to provide the necessary information about activities of women cooperative and other information related on it as regards this research by answering these questions. You are requested to be sincere, as confidentiality of information will be highly respected as this research is only for academic purposes.

Thank you for your sincerity and cooperation.

Pascal SAHUNDWA

Appendix 2: QUESTIONNAIRE ON THE CONTRIBUTION OF WOMEN COOPERATIVES TO SUSTAINABLE DEVELOPMENT

Section I: Demographic information

1. How old are you?
2. What is your education background?
 - a. No formal education
 - b. Primary education
 - c. Secondary education
3. What is your marital status?
 - a. Single
 - b. Married
 - c. Separated/ Divorced
 - d. Widowed
4. What is your occupation?
 - a) Agriculture
 - b) Small business
 - c) Cooperatives services

Section II: Economic situation

6. Do you have a personal bank account?
 - a) Yes
 - b) No

	Before you enter in cooperative	Currently
How much do you saving ?		

7. What is your other source of income ?
 - a) Savings circles
 - b) Commercial banks
 - c) Cooperatives
 - d) Friends
 - e) Leasing

f) Micro Finance Institutions

g) Other specify

8. What reasons make you to engage in the cooperative?

a) Unemployed or lost my job

b) Too little income and need income

c) Local government

d) No education background

e) Other reason specify

9. Do you think those problem have been resolved ?

a. Fully resolved

b. Resolved at some extent

c. No change

10. Do you contribute money from your cooperative towards household expenditure?

a) Yes

b) No

c) If yes, how much did/do you contribute for family expenses every month

Before you enter the cooperative.....

Currently in the cooperative.....

11. How much do you earn per month?

Before you enter the cooperative.....

Currently in the cooperative.....

Section III. Contribution of Cooperative in Development

12. What changes in the quality of life would you say have come about as a result of participating in cooperative?

a) Construct a house

b) Education fees for my family

c) Mutual Health insurance for my family

d) Recreation and leisure time

e) Other specify

13. What do you think is your contribution to economic development of Rwanda?

a) I pay Taxes from the business

b) I participate in decision making at local level

c) Other specify

14. How many people that dependent on your income? Number:
15. How long have you been participating in cooperative? Number of years
16. What do you plan to get from your cooperative?
- a) Continue/expand present business/innovation
 - b) Change to another line of business
 - c) Leave and take up wage employment
 - d) Pass the business into someone else in my family
 - e) Sell the business
 - f) Retire
 - g) Other specifies.
18. What services have you obtained from cooperative?
- a) Trainings and consultation
 - b) Assistance in marketing Product
 - c) Access to information
 - d) Loan and working capital
 - e) Access to business advisory services
19. How much was the approximate value of cash and equipment when the cooperative started and how much is it now?

	Before you enter the cooperative	Currently
Approximate amount of cash		
Approximate value of equipment		

19. What are the challenges do you face in your cooperative?

Challenges		recommendation
Lack of market		
High taxes		
Lack of training		
Combining family, business, cooperative		
Other specify		

20. What is the role your cooperative in insuring sustainable development?

- a. Helping in social welfare
- b. Helping in income generation
- c. It provide the training on the role of savings

Section V: Contribution of Cooperative in environment sustainability

21. What are cooperative activities contributing in environment protection

- a. Plantation of tree and economizing of fire wood
- b. Reintegration of where I got clay
- c. Radical terracing of agricultural land
- d. Grouped settlement
- e. Others

Thank you for your cooperation

Appendix 3: IBARUWA ISABA AMAKURU

Banyamuryango ba Cooperative,

Nitwa Pascal SAHUNDWA, nifuza gukora ubushakashatsi k'uruhare rw'amakoperative y'abagore ku iterambere rirambye ry'akarere ka Huye.

Nabasabaga amakuru akenewe ku mirimo yanyu ya buri muni ijyanye cyane cyane n'icyo koperative ibafasha mu iterambere rirambye. Amakuru mutanga azakoresha gusa mu bushakashatsi kandi azafatwa nk'ibanga rikomeye.

Murakoze

Pascal SAHUNDWA

**Appendix 4: IBIBAZO KUBUSHAKASHATSI KU RUHARE RWA
ABASHYIRAHAMWE Y'ABAGORE MU GUTEZA IMBERE ITERAMBERE
RIRAMBYE**

- Amabwiriza:** 1. Shyira mu kaziga inyuguti ijyanye n'igisubizo nyacyo
2. Tanga igisubizo ahatanze umwanya

IGICE CYA I: UMWIRONDORO

1. Mufite imyaka ingahe?
2. Ni ayahe mashuri wize?
 - a. Nta shuri na rime
 - b. Amashuri abanza
 - c. Amashuri yisumbuye
3. Ni iyi rangamimerere yawe?
 - a. Ingaragu
 - b. Urubatse
 - c. Uwatandukanye n'uwo bashakanye
 - d. Umupfakazi
4. Ukorera hehe ?
 - a) Mu buhinzi
 - b) Business ntoya
 - c) Servisi za cooperative

IGICE CYA II: AMAKURU AJYANYE N'UBUKUNGU N'IMIBEREHO MYIZA

5. Mwaba mufite konti ya bank
 - a) Yego
 - b) Oya

Niba ari yego ni amafaranga angaye wizigamira buri kwezi

Mbere y'uko winjira mu ishyirahamwe	Ubu

6. Nihe ukura amafaranga?

- a) Ibimina
- b) Banki z'ubucuruzi
- c) Koperative
- d) Inshuti
- e) Ufite icyo ukodesha
- f) Ibigo by'imari
- g) Ahandi havuge

7. Ni iki cyatumye ujya mu ishyirahamwe ?

- a) Kubura icyo ukora
- b) Wari ufite ubushobozi buke
- c) Ubuyobozi nibwo bwabakanguriye
- d) Kuba nta mashuri ufite
- e) Indi mpamvu yivuge

8. Ese utekereza ko ibyo bibazo byakemutse ?

- a. Yego
- b. Oya

9. Ukoresha amafaranga angahe mu rugo buri kwezi

Mbere yo kujya mu ishyirahamwe

Ubu

10. Ese ubundi winjiza amafaranga angahe mu kwezi ?

Mbere yo kujya mu ishyirahamwe

Ubu

IGICE CYA GATATU: URUHARE RWA COOPERATIVE MU ITERMBERE

11. Ese ni iki cooperative yakumariye mu kuvugurura uburyo bw'imibereho yawe n'umuryango wawe?

- a) Nashoboye kwiyubakira inzu
- b) Imfasha kwishyura amashuri y'abana
- d) Imfasha kwishyura ubwisungane mu kwivuza (mutuelle de santé)
- e) Kuzigama
- f) Kwikenura
- e) a,b,c,d,e,f
- j) Ibindi bivuge

12. Ese hari amafaranga ukoresha mu rugo ukura muri koperative

- a) Yego
- b) Oya

13. Ni gute wowe ubwawe ugira itermbere rirambye mu karere ka Huye

- a) Wishyura imisoro
- b) Ese uba mu nzego z'ibanze
- c) Ibindi bivuge

14. Ese ni abantu bangahe ugaburira mu rugo

15. Umaze imyaka ingahe muri cooperative

16. Uteganya kungukira iki muri cooperative cyagufasha mu kwiteza imbere mu buryo burambye ?

- a) Kumfasha mu kwagura ubucuruzi bwanjye
- b) Guhindura ibyo nakoraga nkakora ibindi
- c) Kubona akazi kampa umushahara
- d) Gufasha abandi bo mu muryango wanjye gukora business
- e) Ibindi bivuge

17. Ni izihe service koperative igufasha

- a) Amahugurwa
- b) Kubona isoko ry'ibyo dukora
- c) Kugira amakuru
- d) Kubona inguzanyo n'igishoro
- e) Kubona ubujyanama

18. Wari ufite amafaranga angahe kuri compte utangira kujya n’ubu uri muri koperative

	Mbere yo kujya muri koperative	Ubu
Amafaranga		
Agaciro k’ibikoresho		

19. Ni izihe mpogamizi uhura nazo muri koperative ? Ese ni iki wumva cyakorwa ?

Imbogamizi		Icyo wumva cyakorwa
Kubura amasoko		
Imisoro iri hejuru		
Kubura amahugurwa		
Izindi zivuge.....		

20. Ni akahe kamaro ka koperative mu iterambere rirambye ry’Akarere

- a. Gufasha mu mibereho myiza
- b. Kufasha mu kubona amafaranga
- c. Kubona amahugurwa ku bwizigame
- d. Gufasha mu kirinda ibidukikije
- e. Ibindi bivuge

IGICE CYA KANE: URUHARE RWA KOPERATIVE MU KURINDA IBIDUKIKIJE

21. Ni ibihe bikorwa byo kurengera ibidukikije mwitabira

- a. Gutera ibiti no gukoresha rondereza
- b. Gusiba aho twakuye ibumba
- c. Guca amaterasi y’indinganire
- d. Gutura mu midugudu
- e. Ibindi biguge

Murakoze cyane !

Appendix 5: Swearing in ceremony of members of parliament



President Kagame after swearing in of members of parliament, Kigali, 4 October 2013

Appendix 6: Process of the activity of making brick



Preparation of raw materials



Making bricks area

The cooperative has the capacity to produce two kilns at the same time!



Appendix 7: Brick transport after its fabrication



Appendix 8: Reading and writing lesson in co-operative room



Appendix 9: Cooperative members attending training on family planning



Appendix 10: Road that communicate Cooperative and the main road is Finished road, covered with laterite, protected by waterways and with outlets for rain water



Appendix 11: Construction of Homes for Single Mothers



Appendix 12: Cooperative members celebrating women's day with their products!



Appendix 13: The map of Tumba in Huye District

