Dissertation

WOMEN’S ECONOMIC EMPOWERMENT THROUGH COOPERATIVES FOR HOUSEHOLD DEVELOPMENT IN RWANDA

Case Study: Empowering Women through Cooperative Development (EWCD) Program in the districts of Ngoma and Kirehe, Eastern Province

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Master of Development Evaluation and Management
Supervisor: Prof. Dr. Nathalie HOLVOET
Academic Year 2015-2016
UNIVERSITY OF ANTWERP

INSTITUTE OF DEVELOPMENT POLICY AND MANAGEMENT

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PREFACE

This dissertation “Women’s Economic Empowerment through cooperatives for household development in Rwanda. Case Study: Empowering Women through Cooperative Development (EWCD) program in the district of Ngoma and Kirehe, Eastern Province” was done to fulfill my Masters in Development Evaluation and Management at the Institute of Development Policy and Management (IOB), University of Antwerp, Belgium.

Having worked on this topic my interest was to understand the role of cooperatives in bringing about women’s economic empowerment in the community of Ngoma and Kirehe districts and its implication in the household development. I thus explored how Rwanda has managed to register success in women’s empowerment using cooperatives, despite the bad reputation of cooperatives in Sub-Saharan African countries. I focused on household development as it is the core unit of decision-making as regards important socioeconomic issues of a country’s development.

It was not an easy task. The reason why I would like to express my sincere gratitude to anybody whose participation has contributed to the achievement of this dissertation.

My unlimited gratefulness is addressed to the Almighty God, the source of wisdom and my being.

I am deeply thankful to my supervisor Prof. Dr. Nathalie HOLVOET, who promptly accepted to supervise this work; her clear and timely guidance played a critical role in this dissertation.

I cannot fail to acknowledge administrative staff and lecturers of IOB/University of Antwerp, for their commitment and support in building my capacities relevant to this topic.

I am thankful to VLIR-UOS for the scholarship that allowed me to complete my studies and my stay in Belgium

I particularly lack the words to express my gratitude adequately to FIOM Rwanda, my employer. Without its helpful and unforgettable support, I could not have successfully reached my objective.

I owe a debt of sound gratitude to my dearest husband Munyarukiko J. P., to my brothers and sisters for their encouragement and care during my stay in Belgium for this master program.

Appoline UWIMBABAZI
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### ACRONYMS AND ABBREVIATIONS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ADP</td>
<td>African Development Bank</td>
</tr>
<tr>
<td>DAC</td>
<td>Development Assistance Committee</td>
</tr>
<tr>
<td>DDP</td>
<td>District Development Plan</td>
</tr>
<tr>
<td>Dr.</td>
<td>Doctor</td>
</tr>
<tr>
<td>e.g.</td>
<td>Example</td>
</tr>
<tr>
<td>EWCD</td>
<td>Empowering Women through Cooperative Development</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
</tr>
<tr>
<td>FGDs</td>
<td>Focus Group Discussions</td>
</tr>
<tr>
<td>FIOM</td>
<td>Future In Our Minds</td>
</tr>
<tr>
<td>GAD</td>
<td>Gender and Development</td>
</tr>
<tr>
<td>ICA</td>
<td>International Cooperative Alliance</td>
</tr>
<tr>
<td>MIGEPROF</td>
<td>Ministry of gender and family promotion</td>
</tr>
<tr>
<td>MINICOM</td>
<td>Ministry of Commerce</td>
</tr>
<tr>
<td>MSC</td>
<td>Most Significant Change</td>
</tr>
<tr>
<td>NGO</td>
<td>Nongovernmental Organizations</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Co-operation and Development</td>
</tr>
<tr>
<td>Prof.</td>
<td>Professor</td>
</tr>
<tr>
<td>RCA</td>
<td>Rwanda Cooperative Agency</td>
</tr>
<tr>
<td>Rwf</td>
<td>Rwandan Francs</td>
</tr>
<tr>
<td>SACCO</td>
<td>Saving and Credit Cooperative</td>
</tr>
<tr>
<td>SSA</td>
<td>Sub-Saharan Africa</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Program</td>
</tr>
<tr>
<td>USAID</td>
<td>United State Agency for International Development</td>
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<tr>
<td>VLIR-UOS</td>
<td>Flemish Inter-university Council / University Development Cooperation.</td>
</tr>
<tr>
<td>WAD</td>
<td>Women and Development</td>
</tr>
<tr>
<td>WEE</td>
<td>Women’s Economic Empowerment</td>
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<tr>
<td>WID</td>
<td>Women in Development</td>
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</table>
EXECUTIVE SUMMARY

Rwandan society has been characterized by a patriarchal social structure which underlies the unequal social power relations between females and males. This translated into male dominance and female subordination which has been seen as necessary social normality rather than injustice. Such understanding was reversed after genocide by the commitment of Rwandan government towards gender equality through reform of related policies and legal framework. In this regard, cooperatives have been acknowledged as a powerful tool to transform the socioeconomic role of women and improve their economic position in the household development, and hence fostering their economic empowerment process. This research explores the extent to which cooperatives have given extensive recognition as key mechanisms to empower women and in what way empowered women have made changes in their households. It has used a case study of Empowering Women through Cooperative Development program implemented in Ngoma and Kirehe districts to identify cooperatives’ potential as a catalyst for socio-economic changes in women empowerment process.

To hit the target of this study, a survey has been conducted on sixteen Rwandan women from four cooperatives selected through stratified random sampling to cover all activity sectors (Maize, tomato, pineapple, and handicraft). Additionally, the focus group discussion and researcher’s observation were used to catch more information about the indicators of Women’s Economic Empowerment (WEE) and the role played by cooperatives and especially towards the household development. What’s more, this study identifies the weaknesses of cooperatives and challenges faced by women in this empowerment process.

Furthermore, the analytical framework combining concepts of economic empowerment (Golla et al., 2011; Kabeer, 2012) and Moser’s theory of gender needs (Moser, 1989) has been used to match theoretical framework and empirical data of this research. Then, an interpretive approach inspired by social constructivist ontology and feminist principles has been combined with other research techniques to analyze women’s economic empowerment through cooperatives in the household development in Rwanda. The qualitative side of this research was analyzed using NVIVO software; while the limited quantitative data were analyzed through Microsoft Excel.
As results in this specific context, I have found that cooperatives in Rwanda are suitable mechanisms for pooling women’s resources through financial income, skills, and networking opportunities. With this profit from cooperatives, women could raise their standard of living, become economically independent, and make strategic choices. Thus, cooperatives have facilitated women to meet their practical gender needs and provided the sense of solidarity and strategies to address perceptions of gender roles as well as the implementation of gender-related policies in their household. Nevertheless, due to a limited income from the cooperatives, most of the women have additional sources of revenue (individual businesses). That points out weaknesses of these cooperatives which are dominated by the tendency of dependence and involuntary adherence of their members. It results in consequently women’s interest to personal projects rather than collective action.

This dissertation reveals how the economic empowerment process is very complex in dimensions and context considerations, and consequently, it was difficult to separate it with other kinds of empowerment. The reason why, even though cooperatives are found as a vehicle in that process, they are not an effective strategy to achieve it alone.
CHAPTER ONE: INTRODUCTION

1.1. Background of the study

This research is concerned with women’s economic empowerment, cooperatives and household development in the context of Rwanda, particularly in the Eastern Province. It more specifically examines the role of cooperatives in bringing about women’s economic empowerment in the community of Ngoma and Kirehe districts of the eastern Rwanda; and its implication in the household development.

Why is Rwanda targeted and why the Eastern Province? As stated in the National Gender Policy, Rwandan society was characterized by a patriarchal social structure which underlies the unequal social power relations between women and men. This translated into male dominance and female subordination. These inequalities have not been seen as unjust but as respected social normality (MIGEPROF, 2010). Also, Rwanda faced the 1994 genocide which destroyed a country and severely impoverished its population especially women (Hategekimana, 2011). Despite that, Rwanda achieved tremendous progress in women’s social status (Masabo, 2015). Therefore, the study helps to understand how Rwanda has managed to register success in women’s empowerment using cooperatives. In a particular way, the eastern province and especially Ngoma and Kirehe districts were targeted as the implementation zone of the program specifically designed for the purpose of women empowerment through cooperatives (EWCD Program).

Why women’s empowerment and what does it mean for this research? Women’s empowerment is “the capacity of women to participate in, contribute to and benefit from the development process” (OECD, 2012: 3). One Rwandan anecdote says that a wife is the heart of the household “Umugore ni umutima w’urugo.” It means that the role of women in the households in Rwanda is acknowledged and admired by everyone since long (Hategekimana, 2011). Furthermore, women have proved to be more concerned about the development of their families and invest more than men (90% against 40%) in their household and communities as confirmed by O’Connell (2015) and OECD (2012). In this line, the government of Rwanda stepped forward to empower women for enabling them to make independent choices and influencing changes in the development process.
What does cooperative mean and why is it the focus of this research? Rwandan cooperative law describes a cooperative as “an association of physical or legal persons working together with the aim of promoting their members by values of mutual responsibility and self-help, democracy, equity and equal rights to its assets…honest, openness and common interests of members” (MINICOM 2007: 21). The government of Rwanda identified and adopted cooperatives as a robust strategy to allow women in rural areas to improve their lives through income generating projects and through creating jobs for themselves and others (MINICOM, 2007; Masabo, 2015).

What is household development and why is it the focus of this research? In this research, a household refers to the persons living under the same roof and eating from the same pot (Holvoet, 2005; Ndeilenga, 2013). Therefore, household development covers the progress and changes achieved by these people due to their internal decisions in different dimensions of production, investment, and consumption (Harttgen and Klasen, 2010). This dissertation focuses on household development as it is the core unit of decision-making of the important socioeconomic issues towards a country’s development (Agarwal, 1997; Uwimbabazi, 2016).

1.2. Problem statement

In Sub-Saharan Africa (SSA), 64 percent of women participate in the countries’ economy and labor market, which make it one of the highest participation rate worldwide (OECD, 2012). Nevertheless, women still struggle with unequal access to financial resources, unemployment, low incomes, and legal obstacles that prevent them from maximizing their full economic prospective (Cutura, 2010). Rwanda is one of the SSA countries that has made greater strides in promoting gender equality and empowerment of women as reported by African Development Bank Group (Report 2008). Similarly, Masabo (2015) confirms this considerable progress in overcoming gender disparities through engendering development achieved by Rwandan governmental and NGOs in current context using cooperative strategy. However, Rwanda is a society still characterized by a patriarchal social structure that subordinates women economically, socially, culturally and politically to men (MIGEPROF, 2010).

According to Hlatshwako (2010), there has been a negative perception regarding the development of the cooperatives in different SSA countries including Rwanda due to
collapse, and failure (poor performance). However, not all cooperatives in Rwanda have been performing poorly and not all collapsed (Hategekimana, 2011). Therefore, that negative publicity ought to be investigated to ascertain the actual contribution of cooperatives in women’s empowerment.

Besides, the literature review shows that there are not enough researchers covering women’s empowerment and/or focusing on cooperatives in Sub-Saharan Africa; although many interventions have been implemented and achieved improvement (Malhotra and Schuler, 2005). Thus, research to increase the scope of knowledge in this particular environment is required.

1.3. Motivation and relevance of the research

According to different government and Non-Government Organizations’ reports, Rwanda has achieved tremendous progress in women’s empowerment. Hence, my motivation is to investigate this advancement by looking at the contribution of cooperatives in women’s economic empowerment and determine possible implications for the household development.

Iyenda (2006) states that research is usually designed to handle a problem, something that needs description, explanation, or about which more information is needed so that future occurrences can be predicted. According to Uwimbabazi (2015), research is a critical tool in development arenas due to its tangible and empirical objectives of generating information and producing evidence to evaluate the implemented programs and perform future planning. Given these roles, as a researcher, I was motivated by my working experience and basic knowledge in the field of empowerment of women and youth, livelihood, and community development in my country and abroad. Therefore, this opportunity provided me with an understanding of the need for women’s empowerment and helped to evaluate the performance of the cooperatives in this process.

Furthermore, my one-year of the advanced master’s program in development evaluation and management; where issues of gender and development and access to public services were prominent for the local institution and poverty reduction was also a pushing factor for this study.
I intended to document the results of this study for future scholars’ references. The planners and researchers at any level may make reference to this dissertation regarding the role of cooperatives in women’s economic empowerment and the methodology used may be adopted by other researchers as far as concerned topics are related to this research. The latter was an opportunity of keeping on the record the views and recommendations of the respondents who participated in this study for future women’s empowerment related programs to meet beneficiaries’ expectations. Moreover, the findings of this study are of help to the development partners, stakeholders and government in policy making and adjusting plans, in future projections and program setting. It may also be used to upgrade the cooperative officers at the local level through identifying the loopholes in their daily services.

1.4. Research purpose and objectives

This study intended to assess whether and how cooperatives are a strategy of women’s economic empowerment for household development in Rwanda. Ultimately, the researcher believed to find out possible positive or negative implications of cooperatives in women’s economic empowerment process; and challenges that hindered women’s investment in economic activities at the local level to facilitate the interested partners and local stakeholders in preparing the strategies which are responsive to handle gender relation issues. It focused on the interventions of the Empowering Women through Cooperative Development (EWCD) program implemented by the Future In Our Minds Rwanda (FIOM Rwanda) in Ngoma and Kirehe districts of the Eastern Province.

The specific objectives of this research are:

- To evaluate the relevance of cooperatives in matter of women’s economic empowerment;
- To outline the indicators of the women’s economic empowerment as produced by cooperatives;
- To ascertain the importance of women’s economic empowerment to the household development of cooperatives’ members;
- To identify the weaknesses of cooperatives and challenges that impinge women’s full access to economic opportunities.
1.5. Research questions

The central research question is “To which extent have cooperatives contributed to women’s economic empowerment in Rwanda, particularly in the Eastern Province; and what are the implications of this process for their household development?” From this question, the following sub-questions are analyzed:

- What are the indicators of women’s economic empowerment and what role did cooperatives play to achieve them in the Eastern Province of Rwanda?
- How has women’s economic empowerment contributed to the household development?
- What challenges have women encountered in the cooperatives?

1.6. Research delimitation

This study was conducted between 6th June and 12th of August 2016, with field work carried out during mid-June in the Ngoma and Kirehe districts in the Eastern Province of Rwanda. It focused on the EWCD program implemented by FIOM Rwanda in the research area from 2011 to 2014. This program supported ten cooperatives among which two are maize producers and processors, two pineapple producers and processors, one of tomato and five of handicraft. Despite that, this study targeted only one cooperative randomly selected in each category. It was conducted at cooperative level throughout the individual interview (survey) and focus group discussion on exploring positive as well as negative changes brought about by these cooperatives in women’s empowerment. Although there are different dimensions of empowerment, this research focused on the economic empowerment of women and their implications in the household development.

The geographical zone of this study is surrounded by Rwamagana District in the North-West, by Kayonza District in the North-East, by the District of Bugeera in the West, by the Republic of Burundi in the South-West and Tanzania in the South-East. Below is the map.
1.7. Structure of the dissertation

The proposed structure of this dissertation is composed of five chapters and their respective subchapters.

Chapter 1: Introduction to the Study consists of eight sub-chapters among others: background to the study, problem statement, motivation and relevance of the research, its objectives, research questions and hypothesis, its delimitation, and structure of the dissertation.

Chapter 2: Literature Review consists of the theoretical and analytical framework.

Chapter 3: Research Methodology includes nine sub-chapters such as research context and area description, Methods and epistemological position, strategy and approach, research design, data collection, data analysis, ethical consideration, validity and reliability, and then the limitation of the study.

Chapter 4: Research findings focus on the description and analysis of data.

Chapter 5: Conclusion and recommendations
CHAPTER TWO: LITERATURE REVIEW

The first section of this chapter is concerned with different theories about this study topic. These are gender relations and feminist theory in development; participation of women in development, and women’s empowerment; the concept of women’s economic empowerment and the notion of cooperatives. The second section discusses the conceptual framework and related theory such as empowering women through cooperatives and implication of women’s economic empowerment for the household development. The last section presents the analytical framework which helps to understand the contribution of cooperatives in women’s economic empowerment towards household development. It will also contribute to analyzing field data accordingly.

2.1. Theoretical framework of the research

2.1.1. Gender relations and feminist theory in development process

Gender relations concern the social relationships governing the sexes or unequal relationships between women and men. While feminists argue that “giving women greater access to resources would contribute to an equitable and efficient development process” (Barrientos and Afshar, 1999: 3-4), the development goes beyond the creation of opportunities for women. It requires a favorable environment for men and women to seize those opportunities and societies that give males and females an equal voice in decision-making and policy implementation (Hategekimana, 2011) the reason for empowerment.

2.1.1.1. Gender relations

Mosse (1993) argues that “the social relations of gender seek to make apparent and explain the asymmetry that appears in male/female relations regarding power sharing, decision-making, the division of labor, […] both within the household and in the society at large” (Mosse, 1993: 39). Patriarchy (beliefs of male supremacy), culture, and religion (Women’s subordination to men appears as not a problem in most of the faith-based literature) are three main factors of differences in the status of men and women in most societies (Moser, 1993).
In the Rwandan household context, the construction of gendered power relations is illustrated by the names such as “umutima w’urugo” (the heart of the home) and “Nyampinga” often given to women. In the Kinyarwanda language, this means someone who stays home to care for the household’s members and visitors. This term is applied to young women and implies that women are in charge of housework rather than economic investment or employment. This understanding prevented females from seeking a job outside the household, and this lack of freedom is culture-based (Hategekimana, 2011). However, this sounds like something that happened a long time ago in Rwandan society, even today when some men earn enough income for the maintenance of the family; they prefer to keep their wives at home for caring children, welcoming visitors, washing and ironing clothes.

2.1.1.2. Feminist theory

Feminism is a theoretical paradigm that has for a long time tried to address some of the issues mentioned above and attempting to advocate for women’s emancipation and equality in a patriarchal world (Masabo, 2015). Sometimes, feminism is considered as a rebellion against male’s domination, and institutions, values, and practices causing women’s subordination (White, 1996). When the first feminist launched to protest against gender inequality in Rwanda in the 1990s, this was not considered by patriarchal Rwandan men like a challenge to patriarchal systems, but as a direct attack on them (Hategekimana, 2011). That is why in Rwanda, the definition of gender equality by men at its early stage was considered as a fatal or strange event that comes in the society.

Despite this misinterpretation and misconception of feminism viewed as a rebellion against male’s domination, Maguire (1984) mentions that feminism does not just deal with issues of justice and equality. It also “offers a critique of male-dominated institutions, values, and social practices that are oppressive and destructive” (Maguire, 1984: 71). Even though feminists share the same ideas regarding what gender oppression might mean, they differ widely in analyzing its origin and the meaning of liberation of women.

Liberal feminism has a long history starting from 18th century demanding equal opportunities and equal participation of women and men in society. Liberal feminist addressed women’s dependency on men and tried to extend their capabilities through
legal reform, increased political participation, education, and training. Maguire criticizes its standpoint of an increased political participation. According to her, such political involvement is not sufficient to empower women at the grassroots level for changing their socioeconomic position (Maguire, 1984). For instance, Rwanda has 64% representation of women in the lower house of parliament (the highest in the world); however, its statistics of gender-based violence and vulnerable women are still high. Additionally, this view does not address structural inequalities in the society and thereby, not adequately influences specific power relations nor does it challenge the prevalent status quo (Maguire, 1984).

Marxist feminists represent a variety of scholars who challenge the attempt to isolate gender from materialism and social class (Harcourt, 1994). Therefore, Marxist feminists locate women’s oppression in social class, race, and ethnicity. A Marxist-feminist sees the liberation of women linked to the release of oppressive social class relations (Harcourt, 1994).

Radical feminism came as a response to divergences between Marxist feminists who were frustrated due to the failure to apply social class in discussing and analyzing gender oppression (Harcourt, 1994; Willis, 1984). For radical feminists, women’s oppression derives from the social construct of gender relations. They challenge women’s subordination and oppression in a male-dominated society and demand a radical shift in oppressive gender relations (Willis, 1984). This should be realized by an equal opportunity approach that compromises structural gender inequalities, trendy social injustices, and the discriminatory legal framework (Willis, 1984).

African feminism refers to “political, cultural, and economic movements aimed at establishing greater rights and legal protections for women and campaigns for women's rights and interests” in an African context (Nussbaum, 2001: 241). African women have, over the years, aspired to impose their identities while, at the same time, doing all they can to change societal, cultural or traditional notions or perceptions of their gender. Furthermore, one of the strategies to reach their objectives was to use the media. As a positive outcome in some countries including Rwanda, women can claim land and inheritance rights and associational independence in court; and criticize laws and policies that ignore gender equality which was not experienced in the past (Tripp, 2003).
2.1.2. Women’s participation in development, and women’s empowerment

Women’s involvement in development has been discussed through three different approaches including Women in Development (WID), Gender and Development (GAD), Women and Development (WAD). What matters in this section is not the name given to development discourse and the global economic system as a whole. On the contrary, it is the impact these discourses and systems have on the day-to-day lives of millions of population around the world, and the possible implications for the process of women’s empowerment, either in Rwanda or around the world. Therefore, it is important to understand the interconnections and comparative views between those discourses, and women’s empowerment. The table below summarizes those approaches.

Table 1: Comparative view of WID, GAD, and WAD

<table>
<thead>
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<th>WID</th>
<th>WAD</th>
<th>GAD</th>
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<tbody>
<tr>
<td>Origin</td>
<td>-Emerged in the early 1970s</td>
<td>-Emerged in the second half of the 1970s</td>
<td>-Emerged in the 1980s as an alternative to WID. Its theoretical focus is based on socialist feminists who identify the social construction of production and reproduction as the basis of women’s oppression.</td>
</tr>
<tr>
<td>Analysis and proposed solution to women’s condition</td>
<td>-Was first articulated by American liberal feminists who advocated legal and administrative reforms that would better integrate women into the economic system. - Closely linked with the modernization paradigm, this was the popular program in that time. - Women were excluded from the development process. - Women should then be integrated into ongoing development initiatives</td>
<td>-Found its theoretical roots in Neo-Marxist feminism and draws its theoretical base in dependency theory. - Evolved as a reaction to the limitation of modernization theory. moreover, WID’s claim of women’s exclusion from development. - Posted that women have always been part of the development process. - The concept of WID was linked to the maintenance of economic dependence of 3rd world countries on industrialized nations. - Assumed that women’s position will improve if and when the international structures will be equitable</td>
<td>- Roots gender issues to patriarchy. The problem of women’s oppression is rooted in the unequal relations of power (between rich and poor, women and men) which prevent equitable relations and the full participation of women in development. - Focus on the relation between men and women. - Its analysis primarily centers on the perception of roles and attributes of women as inferior Moreover, subordinate to men.</td>
</tr>
</tbody>
</table>
Women’s empowerment brought a shift in the perspective of the poverty and development debate and supported a development which improves from gross revenue to abilities and puts more attention on expanding women’s choices in general. It considers women as the significant actors in the process of change in their lives and takes different institutions like government and NGOs only like facilitators (Sen, 1993). For this research, the economic empowerment is concerned.

**Strategies**
- Introduction of women’s income generating projects; thereby increasing women’s productivity and income
- Increase women’s ability to be better mothers and homemakers.
- Carefully planned development strategies that tend to concentrate on income-generating projects
- Address practical needs identified by women and men to improve their conditions
- Address strategic needs of women and the poor through people-centered development

**Weaknesses**
- Does not question the nature and the sources of women’s subordination and oppression
- Focuses instead on advocacy for equal participation of women in employment and education
- Focuses on gender as unity of analysis, not taking into account the impact of class, culture, and race
- Concentrates on the productive sector not considering its effect on the sexual aspect of women’s work and life.
- Fails to undertake the analysis of the relationship of patriarchy, differing modes of production and women’s subordination and oppression. Solution of the underrepresentation of women in the economic, political and social spheres is seen to be through carefully planned intervention strategies rather than fundamental shifts in the social relations of gender
- Similar to WID, it solely focuses on the productive sector at the expense of reproductive side of women’s work and lives
- Very demanding regarding commitment, capacity, and resources:
  - Demands a degree of commitment to structural changes and power shifts. Difficult to do because it goes beyond simply integrating women into ongoing development initiatives
  - Leads inevitably to a fundamental re-examination of structures and institutions, and ultimately the base of power of the entrenched elites.

*Source: ILO (Bureau for Gender Equality) in Hategekimana (2011: 50-51)*
2.1.3. Concept of women’s economic empowerment

As stated in the background of the study, women’s economic empowerment is the ability of women to get involved in, contribute to and make a profit from development processes (OECD, 2012). This recognizes the value of their contribution, respect their dignity and enables them to negotiate an equitable distribution of the benefits of growth (OECD, 2012; Kabeer 2012; Uwimbabazi, 2015). Such empowerment fosters women’s access to the economic opportunities (employment, productive businesses), financial services (savings, credits, and loan), property (land, house), and other productive assets (Dash, 2011). Kabeer (2012) become more practical in this definition by conceptualizing it into three dimensions of power such as the power to, the power within and the power with. In this regard, she illustrates the nature of the changes in women’s capacity at both individual and collective level. By the power to, she emphasizes the importance of valued resources to women’s ability to exercise greater control over fundamental aspects of their lives and to participate in their respective communities. In power within, she focuses on women’s subjectivity and consciousness as a critical aspect of the processes of change. While in power with, she attaches much attention to the collective dimension. Although these Kabeer’s concepts are understandable, it remains difficult to measure in what way women have been economically empowered through them. Consequently, Golla et al. (2011) conceptualize women’s economic empowerment in the sense of indicators using two interrelated components such as power and agency, and economic advancement which may be easily observable in the development process. The following subsection will go into more detail about these indicators.

2.1.3.1. Power, agency, and economic advancement

Power and agency encompass the exercise of choice, realistically apparent in decision-making, protest, bargaining, and negotiation, but also cognitive processes like the motivation and purpose behind choices (Golla et al., 2011; Kabeer, 2003). Power and agency equip people with the capacity to control over resources to define and implement their choices. Whereas the economic advancement reflects the access to markets, an increase of skills and innovative business practices, an increase in profit and improved livelihoods (Golla et al., 2011). Both components are inter-connected and fit with cooperatives’ objective of strengthening the capacity of their members in the process of women’s economic empowerment. However, cooperatives specifically target financial
resources such as job creation, income generation, and poverty reduction; capacity building (training, skills provision) and self-reliance mostly start-up capital for individual businesses (Hlatshwako, 2010). This economic empowerment cannot be achieved without addressing the underlying factors such as resources (practical gender needs), norms and institutions (strategic gender needs). The reason why Moser’s gender needs theory is useful (Moser, 1993; Moser, 1989).

2.1.3.2. Practical and strategic gender needs

Molyneux distinguishes the gender interests alongside practical and strategic interests. Practical interests are related to women’s disadvantageous position caused by poverty or deprivation; whereas, the strategic ones concern the subordinate status of women compared to men (Molyneux, 1981). Moser (1989) builds on that division stating that gender interest can be translated into practical and strategic gender needs. Given the differences in roles, access to resources and positions in society, Moser argues that women consequently have different needs due to women’s reproductive and productive role among which only the productive one is valued as work (Moser, 1989).

Practical gender needs are related to women’s immediate perceived necessities such lack of access to finance, employment, training, food or healthcare, regardless of systematic inequalities. However, the strategic gender needs are concerned with long-run issues such as the public legislation and institutional reform, and sharing of domestic responsibilities to provide equity between women and men (Moser, 1989; Masabo, 2015). These needs result from women’s subordination to men in society and depend on the sociopolitical environment in a respective context. The strategic needs intend to achieve greater equality, change deeply embedded gender roles and erase women’s subordinate position within a society.

Basing on this theory of practical and strategic gender needs, this dissertation explores the process of women’s economic empowerment through cooperatives to identify whether cooperatives have potentially transformed women’s agency, power, and economic advancement; and whether they have managed to fulfill women’s practical and strategic gender needs.
2.1.4. Concept of cooperatives

Before examining the contribution of cooperatives to the women’s economic empowerment process, it is necessary to introduce the topic of cooperatives, its evolution in different contexts specifically in Rwanda and to view it from a gender perspective.

2.1.4.1. Cooperatives and development

The International Cooperative Alliance (ICA) defines cooperatives as “autonomous associations of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise” (ICA, 2015 in Masabo, 2015: 19). Cooperatives contribute to the economic growth worldwide by creating a significant number of jobs throughout different activity sectors such as the supply of food products, housing, service provision, saving and credit, and so on. Building on values of the fair distribution of profits among its members, cooperatives improve community life and welfare (RCA, 2014). Cooperatives constitute a form of a business venture with the capacity to succeed even at the most basic level and among the poorest populations by pooling resources together to scale up business activities. The strengths of cooperatives are based on their values of self-help, self-responsibility, democracy, equality, equity and solidarity (Musahara, 2012; MINICOM, 2007; Zimmerman, 1984). In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others (McPherson, 1996).

The cooperatives have a role to play in mitigating different shocks, and in creating a socially and economically stable environment for their members. This is particularly found to be true for female members where economic safety and equal participation can lead to increased self-confidence, decision-making skills and capabilities to take on challenges and manage risk (Dash, 2011). Consequently, women can be empowered and become active agents of change. As well, they can become entrepreneurs and promoters of social transformation who can improve their lives and those of their community members. Nevertheless, the term cooperative has a negative reputation in many developing countries (Rwanda, Vietnam, Tanzania, Sudan, Mali, Madagascar, Guinea, and Ethiopia). In these countries, cooperative membership was obligatory, meaning a membership in name but not in substance. The members consider those cooperatives a
State business and often ignore their rights and obligations. In that situation, cooperatives members do not benefit from their membership, and they continuously invest in them instead of getting something as a benefit; which may discourage members and ends up by disempowering them (Hategekimana, 2011).

Among a variety of cooperatives operating in Rwanda, this dissertation has focused on cooperatives of producers (handcraft, farming and processing agricultural cooperatives). In these types of cooperatives, members work with the cooperative for time-limited per day, week or month, or they are assigned to complete an amount of products. Members work either at designated helpful production sites or their homes. The final products are sometimes sold by members directly or by the cooperative depending on the nature of the product, and mostly these cooperatives are the ones used to empower poor people including women (Majee and Hoyt, 2011). In this research context, these were cooperatives supported by the EWCD program, and the motivating reason for their selection was based on their composition as women-dominated or women-only groups.

2.1.4.2. Cooperatives evolution in the context of Rwanda

Since the 1940s under the Belgian colonialists and influenced by Belgium government, the cooperatives started operating in Rwanda as economic entities (MINICOM, 2007). Since then, some associations or pre-cooperatives were established; however, many of them were operating without licenses as there was no serious enforcement of the law in place. Rwanda counted only eight registered cooperatives in 1962 (Hategekimana, 2011; Musahara, 2012). At that time, the cooperatives were developed as a tool for promoting colonial government interest (Hategekimana, 2011) with a particular accent in the mining sector (Masabo, 2015).

After independence, the Rwandan government utilized cooperatives as a channel of policies and plans’ implementation. However, they ended up becoming a tool for politicians to realize their personal interests (Kayumba and Mbabazi, 2015).

This top-down approach from both before and after independence weakened cooperatives. Rwanda registered adverse outcome from cooperatives even if the government invested too much in them. They mostly collapsed as a result of no clear guiding strategies and policies (Hategekimana, 2011). The severe consequence of that approach came in between 1974 and 1994, where the government imposed cooperatives to
represent rural projects and serve as a channel of both internal and external funds. Since then, they developed a negative culture of donor-dependency and for some donors, it was an open door for imposing conditions of their assistance where beneficiaries are obliged to form either cooperatives or associations (Musahara, 2012).

After an emergency period had followed the 1994 genocide, the Government of Rwanda decided to strengthen and use cooperatives towards poverty reduction. In 2006, it took measures to transform all associations into productive organizations that can improve the social welfare of the population, by establishing a consistent legal framework environment for cooperatives (MINICOM, 2007). The latter has been then considered as the potential vehicle for employment creation, generation of income and healthy business development to improve the well-being of their members with emphasis on gender equality and women empowerment (Develtere and Wanyama, 2008 in Hategekimana, 2011). So far, the cooperative promotion policy was introduced to bring about the changes of cooperatives’ way of operating and move from transitional phase (MINICOM, 2007)

2.1.4.3. Cooperatives in a gender relation perspective

Improving the economic contribution of women is strengthening economic resilience and growth. However, women continue to face gender inequality challenges to participate in the formal economic sector due to lack of access to credit, technology, property and business skills (Hlatshwako, 2010). Masabo (2015) argues that cooperatives could be a useful entry point for addressing numerous gender inequality issues. As through them many women have been able to change their lives and achieved their empowerment (see e.g. the study of Meera and Gowda, 2013; Dash, 2011; Hategekimana, 2011 and Kabeer, 2001). The cooperatives have provided employment for females and also leadership qualities and self-confidence that in turn reinforced women’s status at the household level and in the broader social context (Rao, 1996). The globalization, population growth and economic pressure have changed socio-cultural beliefs and attitudes and made female participation in the labor and business market imperative (Birchall and Ketilson, 2009). Thus cooperative membership improved women’s empowerment by giving them access to economic opportunities and resources such as jobs, financial services, property and other productive assets, market information and development skills (Kabeer, 2001; Birchall and Ketilson, 2009; OECD, 2012).
The case study of rural women in dairy cooperatives conducted in India by Meera and Gowda highlighted that membership in cooperatives leads to the economic empowerment by increasing income, access to credit, confidence in aspiration for economic autonomy and financial transactions (Meera and Gowda, 2013). Similar results have been experienced by rural women of Bangladesh (Kabeer, 2001). Another research in India conducted by Dash (2011) shows that cooperatives have been able to promote self-reliance, self-help, and economic autonomy among women members. These results are noted for the women-only and women-dominated cooperatives because the mixed-cooperatives failed to understand the specific challenges of women and address their needs (Ferguson and Kepe, 2011). Only the former groups have managed to build women’s self-esteem and organizational capacities for addressing their socioeconomic issues. Also, they enhanced social status of women and gave them a sense of confidence to voice their concerns through different dialogue spaces (Dash, 2011). Likewise, the contribution of these kinds of women-only or women-dominated cooperatives to women’s empowerment was confirmed by Hategekimana (2011) based on cases studied in southern Rwanda.

According to Ferguson and Kepe (2011), one of the most common gender issues in the mixed-cooperatives is the low level of active participation and under-representation of women in decision-making and leadership structures which leads to lack of attention to women’s issues (Ferguson and Kepe, 2011). Another study conducted in Rajasthan by Sharma and Vanjani (1993) found that cooperative membership increases women’s workloads without providing them greater control over income or a better position within the household (Sharma and Vanjani, 1993). Along the same lines, Mayoux (1995) also carried out research in the cooperative project in Nicaragua and India. She discussed the effect of this project on the women members. She mentions the increase of workload and potential conflicts within the family as the costs of participation in cooperative activities for women are often high; however, these shortcomings are often underestimated. According to Mayoux, “it cannot be assumed that there is a direct link between women’s participation in cooperatives and an improvement in their situation because the relationship between inputs and beneficial outcomes are weakened by unfavorable power relations within the household or the community” (Mayoux, 1995: 214). What’s more, she states that women’s control over their earnings do not vary from normal market activities, and she argues that cooperatives cannot empower women if they take place in
an environment that is characterized by gender inequalities (Mayoux, 1995). In this regard, feminist experts support exclusively women groups as an affirmative action that can enable them to increase their control of resources and their decision-making capability (Pandolfelli et al., 2008).

In Rwanda, the employment opportunities for women were scarce, as women were for a long time not seen as active participants in the labor market (MIGEPROF, 2010; Musahara, 2012). Therefore, cooperatives tried to fill the gap of job opportunities especially for low-skilled and poor women by providing women chances to engage in income generating interventions (Hategekimana, 2011). In spite of weaknesses and challenges encountered cooperative activities proved to be a major way to improve livelihood and well-being of women and their families.

2.2. Towards a conceptual framework of the research

This section highlights cooperatives’ roles in women’s economic empowerment which is the first part of my conceptual framework as well as the second part which is the link between women’s economic empowerment and household development as displayed in Figure 2.

Figure 2: Conceptual framework of the research

Source: Author’s design
2.2.1. Empowering women through cooperatives

Through the above roles of cooperatives of providing financial resources (earning income), initiating capacity building and self-reliance (mostly income generating startup support for individual businesses), they could promote women’s power and agency towards economic advancement. These activities consist of the way by which cooperatives empower women if and only if they are members (Hlatshwako, 2010). From this perspective, cooperatives seek to develop the social, capital and human resources of their members; increase their expertise and proficiency as well as encourage them to undertake the income generating activities for self-reliance.

2.2.1.1. Financial dimension

Financial dimension of cooperatives consists of promotion of women’s economic independence and their involvement in business space (Cheston and Khun, 2002). The financial support empowers women by putting capital in their hands (using microcredits) and allowing them to earn an independent income so that they can contribute financially to their households and communities (Uwimbabazi, 2015). Furthermore, the financial contribution of the cooperatives increases women’s self-esteem and respect (Cheston and Kuhn 2002). However, there have been a couple of studies that have asserted that women’s participation in microfinance leads to an increase in domestic gender-based violence (Goetz and Sen, 1996). What’s more, the majority of married women exercise a little or no control over their loans (Goetz and Sen, 1994 in Kabeer, 2001; Holvoet, 2005). This has a negative implication on their participation in productive businesses.

2.2.1.2. Capacity building

As mentioned earlier, capacity building is another cooperative dimension that helps to bring about women’s economic empowerment for both household and community development. Capacity building is a development approach that promotes the economic independence and self-confidence when it is well planned and implemented (NISR, 2012; Frankish, 2003). There is no universal way of building the capacity of the people. Although experience outlines a need to work across the key areas in which practitioners approach each situation separately to identify pre-existing abilities and develop the particular strategies to a program or a specific organization (Frankish, 2003). Therefore, the cooperatives through the provision of education, skill, and knowledge, develop the
capacity of their members towards achieving their household development (UNDP, 1997).

2.2.1.3. Self-reliance

Self-reliance is another dimension of cooperatives’ contribution to women’s economic empowerment indicator that affects household development. Effective household and community development is based on self-reliance of members either individually or collectively. It encourages the necessity for people to use local initiatives (local opportunities), their abilities and their possessions to improve their way of living (Fonchingong and Fonjong, 2002). In other words, self-reliance means that people rely on their resources and are independent of external funds. It counts on the willingness and ability of the local population on one hand and depends on available local resources and technology on the other. Thus, it is a home-grown solution concept.

2.2.2. Women’s economic empowerment towards the household development

Before looking at the implication of the women’s economic empowerment for the family development as the second key element of this research (see the conceptual framework previously illustrated in figure 2), it is useful to understand what is the household and the meaning of its development.

2.2.2.1. Concept of household and household development

As mentioned in the research background, the household in this context is concerned with persons living under the same roof and eating from the same pot (Ndeilenga, 2013; Holvoet, 2005). Moreover, the UN considers it as the core social unit within which many of “decisions concerning individual members’ activities, their consumption, and physical properties are made” (UN, 2013 in Uwimbabazi, 2016: 2). Therefore, its development covers the changes achieved by household’s members as a result of their decisions in different dimensions of production, investment, and consumption (Harttgen and Klasen, 2010). In this study, I focused on household development which is the application ground of the women’s power and agency as well as the observation point of their economic advancement or achievements. Moreover, in the rural areas, empowered women often take care of the family livelihood by providing basic daily needs of family members (Doss, 2011). What’s more, it is a space of exercising decisions of the relevant
socioeconomic issues towards a country’s development (Agarwal, 1997; Uwimbabazi, 2016). Note that, all investment in the household’s projects, allocation of income, production and consumptions are directly based on internal decisions which are not an outcome of a single individual maximizing utility (Agarwal, 1997: Holvoet, 2005). The reason why an economic empowerment, particularly for women and its implication in this process of the household development, are required.

2.2.2.2. Implication of women’s economic empowerment for the household development

Different literature has discussed this relationship and findings from research conducted in various countries could show the contribution of women’s economic empowerment to household development. The World Development Report (2012) on gender equality and development states how women’s bargaining power affects decisions within the home and therefore, influences the production such as allocation of labor across various activities. It can also impact the distribution of expenditures (health and children’s education) and a whole process of decision-making which is the basis of the household development (Doss, 2013). According to Doss (2011), the labor allocation has an effect on the levels of household production. Doss also discusses the role of revenue, employment, education, access to and control over assets on the bargaining power of women, and their contribution to the household development. Basing on Doss (2011 and 2013), skills development affects household development directly by improving women’s outside options of earning income.

Different researchers (Panda et al., 2005 in Doss, 2011) confirm that resources in the hand of women would have a greater impact on household development through improved health, children’s education, nutrition, clean water, and clothes. Drawing on a study conducted in Brazil and in Bangladesh, OECD (2012) argues that women tend to invest a bigger part of their earnings in their communities and households than men. In that survey, when a mother controls household income a child’s survival likelihood increases by 20% more than men’s case (OECD, 2012: 5). Similarly, O’Connell (2015) confirms the contribution of women in household investment basing on the studies conducted by USAID in African countries. She mentions that “women reinvest 90% of their income in their families, compared to 30 to 40% reinvested by men” (O’Connell, 2015: 2).
2.3. Analytical framework

Consistent with the conceptualization of links between cooperatives and women’s economic empowerment towards household development from the literature reviewed above, this study is guided by the framework given in figure 3 below. This analytical framework is influenced by two theoretical concepts including women’s economic empowerment (Kabeer’s and Golla et al. theories) and gender needs’ theory. Kabeer’s dimensions of power (See section 2.1.3 above) and Golla et al.’s conceptualization of empowerment are broadly outlined. They give a sense of ongoing process, and it is not easy to grasp how to go about defining what the two inter-connected pillars (power & agency, and economic advancement) particularly represent. The reason of complementing these concepts with the gender needs theory is to add practicability. As mentioned by Moser (1989), the gender needs theory makes WEE indicators noticeable in the progress achieved both in and outside the household. However, it is necessary to control influencing factors such as norms, traditions, and institutions which challenge women advancement and prevent them from seizing available opportunities in both empowerment and development process.

Figure 3. Analytical framework of the research

Source: Author’s design
This analytical framework does not intend to measure women’s economic empowerment, but to identify patterns that help to understand the way by which this empowerment process was fostered by cooperatives; and its implication in the household development. This analytical framework acknowledges that dimensions and indicators of empowerment are very broad and within each, there is a range of sub-indicators by which women’s economic empowerment and household development may be observed. The combination of these theories in this dissertation helps to identify whether cooperatives in Rwanda have potentially transformed women’s agency, power, and economic advancement; and whether they have managed to fulfill women’s practical and strategic gender needs. This empowerment, in turn, justifies the household development.

In this research context, the field data are analyzed through dimensions and indicators conceptualized in the above analytical framework. It helps to analyze the contribution of cooperatives supported by EWCD Program implemented in the Eastern Province of Rwanda to the women’s economic empowerment. On the other hand, it helps to examine in what way this empowerment contributed to their respective families.
CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Research context and area description

While this study is focusing on women’s economic empowerment, and hence women are the primary subjects of the research, the reality is that cooperatives supported by EWCD program are constituted by both men (10%) and women (90%). These cooperatives are oriented in four activities such as maize, tomato and pineapple production and processing, and handcraft. This study covered all activity sectors; however, only one cooperative in each was selected to participate. These cooperatives are unequally distributed in Kirehe and Ngoma districts as the geographical zone of this study (see the table 2 below).

Table 2: Distribution of cooperatives in the research zone

<table>
<thead>
<tr>
<th>No</th>
<th>Names of cooperatives</th>
<th>Membership</th>
<th>Location</th>
<th>Sector of activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>Male</td>
<td>District</td>
</tr>
<tr>
<td>1</td>
<td>TWUZUZANYE</td>
<td>96</td>
<td>4</td>
<td>Ngoma</td>
</tr>
<tr>
<td>2</td>
<td>HANGUMURIMO</td>
<td>48</td>
<td>5</td>
<td>Ngoma</td>
</tr>
<tr>
<td>3</td>
<td>KOITERWA</td>
<td>69</td>
<td>3</td>
<td>Kirehe</td>
</tr>
<tr>
<td>4</td>
<td>KOPUIGA</td>
<td>52</td>
<td>6</td>
<td>Kirehe</td>
</tr>
<tr>
<td>5</td>
<td>KOPUIRWA</td>
<td>70</td>
<td>13</td>
<td>Kirehe</td>
</tr>
<tr>
<td>6</td>
<td>TWIBATURE</td>
<td>60</td>
<td>6</td>
<td>Kirehe</td>
</tr>
<tr>
<td>7</td>
<td>ABASANGIRANGENDO</td>
<td>51</td>
<td>4</td>
<td>Kirehe</td>
</tr>
<tr>
<td>8</td>
<td>TUZAMURANE</td>
<td>76</td>
<td>14</td>
<td>Kirehe</td>
</tr>
<tr>
<td>9</td>
<td>HARACYARIBYIRINGIRO</td>
<td>38</td>
<td>3</td>
<td>Kirehe</td>
</tr>
<tr>
<td>10</td>
<td>ABAVANDIMWE</td>
<td>38</td>
<td>1</td>
<td>Kirehe</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>598</td>
<td>59</td>
<td></td>
</tr>
</tbody>
</table>

Source: FION Rwanda, EWCD program’s evaluation report, 2015

Kirehe and Ngoma are two of 30 districts of Rwanda located in the Eastern Province. Kirehe is divided into 12 sectors: Gahara, Gatore, Kigarama, Kigina, Kirehe, Mahama, Mpanga, Musaza, Mushikiri, Nasho, Nyamugari, Nyarubuye (Kirehe DDP, 2015); 60 Cells and 612 administrative villages. Kirehe District extends over a total area of 1,118.5 km² with a total population of 340,983 (164,012 male and 176,971 female inhabitants) (National Institute of Statistics Rwanda, 2012).
Ngoma is divided into 14 sectors among others Kibungo, Remera, Kazo, Gashanda, Mutenderi, Sake, Rukumberi, Rurenge, Rukira, Karembo, Mugesera, Zaza, Murama and Jarama (Ngoma DDP, 2013); sixty-four (64) cells and four hundred and seventy-three (473) villages. Ngoma district covers an area of 867.74 Km²) and the total population is 338,562 inhabitants among which 162,388 are males, and 176,174 are females (National Institute of Statistics Rwanda, 2012).

This research is limited to the EWCD Program implemented by FIOM Rwanda as one of development partners in these two districts.

3.2. Methods and epistemological positions of the research

3.2.1. Methods

This research is mainly qualitative and uses explorative, descriptive and interpretative strategies. To a limited extent, this research is quantitative as some statistics are used to describe participants’ profile. This combination of methods is supported by Kanbur and Shaffer in what is called multiple operationalisms or triangulation (Kanbur and Shaffer, 2005). The qualitative method refers to an inquiry that explores social or human problems and the understanding of how things happen (Creswell, 1998). Furthermore, it enables the researcher to build a complex and holistic picture through the analysis of words, to report specific views of the interviewees, and to conduct the study in a natural setting (Sumner and Tribe, 2004). A qualitative design has enabled me to reveal the complexities of the life improvement of women working in cooperatives in the perspective of their respective families.

3.2.2. Epistemological position and ontological stance of the study

Reflecting on epistemological issues helps a researcher to clarify the data collection process, analysis and interpretation of data, and might help to avoid methods and techniques that are not appropriate for defined research questions (Easterby-Smith et al., 2012). For this study, interpretivism is used as the epistemological background which consists of interpretations of participants’ views to understand their social world. It is done continuously in interaction with others source of information and leads to an adjustment of own meanings and actions. According to the interpretivism, there are
multiple realities which can be experienced and this knowledge can lead to a better understanding of these realities (Easterby-Smith et al., 2012).

Beside the interpretivism position, this dissertation’s ontological stance is that of social constructivism. Social constructionist considers reality as a social construct made of subjective perceptions from different social actors (Sumner and Tribe in Uwimbabazi, 2015). Therefore, the main task of the scientist should not be occupied with facts and measurements but rather appreciate different constructions and meanings of reality, gathered from multiple perspectives and views of different individuals (Saunders et al., 2012). In this study, the phenomenon of the empowerment of women through cooperatives is therefore constructed through interaction between women, cooperative activities, and the context of the country. Then, its implication in the household development is based on the interactions between women’s capabilities (in different dimensions) and their family improvement. The empirical data of this dissertation is mostly qualitative collected from interviews and discussions and analyzed using NVIVO software through a social constructivist approach and an interpretive angle.

These approaches have strengths in their ability to understand people’s opinions, to adjust to new issues and ideas as they emerge, and to take part in the evolution of new theories. Otherwise, the shortcomings of these approaches might make the conclusions of this dissertation to become less clear and direct since the analysis and interpretation of data may be tough as this depends on the intimate implicit knowledge of the researcher. On the quantitative side, statistical information to describe both population and sample are treated and analyzed using Microsoft Excel.

3.3. Research strategy and approach

This dissertation seeks to contribute to existing theory rather than generating new one. Consequently, the research strategy of this dissertation is abductive, which consist of matching field information and theory. It bases the empirical research on theory and then matching theory with empirical data. Moving between empirical observations and theories allows a flexible and open approach to understanding both theory and empirical information about the phenomena (Dubois and Gadde, 2002). For this study, the analytical framework previously described will be used.
The analytical framework consists of preconceptions generated by reviewing the literature, which is developed according to what is found during the fieldwork, as well as through the analysis and interpretation of data (Dubois and Gadde, 2002; Saunders et al., 2012). Thus, there is a continuous interplay between theory and collected information. In this dissertation, I intended to find out how women’s experiences in cooperatives can match with the theoretical concepts of women’s economic empowerment on one hand; and to discover in what way this empowerment enhances the household development basing on economic advancement and theory of needs, on the contrary. These two steps provide general guidelines for this study and through them, I aim to come up with new insights to add to these existing concepts.

This study is exploratory, which is a type of the investigation that intends to increase understanding of an existing concept without attempting to solve it. According to Sounders et al. (2012), exploratory studies serve to discover new insights, to provide interpretations for what is happening and to clarify the understanding of an issue.

This study is also descriptive as it refers to the accurate portrayal of particular individual life experience to “discover new meaning and describe what exists by categorizing the information generated from the study” (Creswell, 1998:145). In my study, I have sought to gain insight into women’s economic empowerment in Rwanda, to learn about the context of cooperatives and their role in empowering female members, and explore the implications of these empowered women in their respective families.

3.4. Research design

Dubois and Gadde (2002) describe a research design as a logical sequence that links the data collection to the initial problem. The figure 4 here below shows brief passage.
3.5. Data collection

This study used both primary (field information) and subsequent (literature review) data. The later was collected using EWCD Program-related documents (implementation and evaluation report), gender and cooperative-related policies, different articles, journals, papers and other research conducted in various countries related to this topic. The primary data was collected through individual interviews, focus group discussions, and researcher’s observations. Clark (1999) supports this use of more than one method stating that it is rare to find a qualitative study based on one method of data collection. Semi-structured interviews were used both in the focus groups and the individual interviews. The EWCD program-related documents (secondary data) were used to verify the accuracy of data collected through interviews to avoid biased information, or prejudice.

Source: Researcher’s design

This research used stratified random sampling method. This approach involves the division of a population into smaller groups known as strata (cooperative activities such as maize, tomato and pineapple production and processing, and handcraft). In each of four strata, one cooperative was randomly selected from which sixteen women were randomly selected (four persons per cooperative) to participate in the survey. Four focus group discussions were organized (two by district respectively one for cooperative members and another for their families).

3.5.1. Individual interview (survey)

The interview was chosen as “it represents a valid source of knowledge production” (Alvesson, 2002: 111). As stated by Saunders et al. (2012) a survey is a common strategy mostly used in social research to answer “what, who, where, and how questions” (Saunders et al., 2012: 12). It is consequently used for exploratory or descriptive research to suggest possible reasons for particular relationships between variables (Saunders et al., 2012). In the present study, the survey was done as a face-to-face interview with randomly selected respondents (women) members of cooperatives obtained by the above-described method. This method was used to guarantee confidentiality and to allow me to ask sensitive questions to interviewees (see the questionnaire for interview in appendix I)

Table 3: Sample size for individual interview

<table>
<thead>
<tr>
<th>No</th>
<th>Names of cooperatives</th>
<th>Members</th>
<th>Location</th>
<th>Activity sectors</th>
<th>Sample (women)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HANGUMURIMO</td>
<td>48</td>
<td>Ngoma</td>
<td>Kazo</td>
<td>Maize</td>
</tr>
<tr>
<td>2</td>
<td>KOITERWA</td>
<td>69</td>
<td>Kirehe</td>
<td>Gatore</td>
<td>Tomato</td>
</tr>
<tr>
<td>3</td>
<td>KOPUIGA</td>
<td>52</td>
<td>Kirehe</td>
<td>Gatore</td>
<td>Pineapple</td>
</tr>
<tr>
<td>4</td>
<td>ABAVANDIMWE</td>
<td>38</td>
<td>Kirehe</td>
<td>Kirehe</td>
<td>Handcraft</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>207</strong></td>
<td></td>
<td></td>
<td><strong>16</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork (Primary data)*
Table 4: Profile of respondents

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Age</th>
<th>Education</th>
<th>Breadwin</th>
<th>Marital Status</th>
</tr>
</thead>
<tbody>
<tr>
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<td>25-34</td>
<td>35-44</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freq</td>
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<td>0</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>%</td>
<td>0.0</td>
<td>0.0</td>
<td>18.8</td>
<td>81.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pr</td>
<td>1</td>
<td>13</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>%</td>
<td>6.3</td>
<td>81.3</td>
<td>12.5</td>
<td>0.0</td>
</tr>
<tr>
<td>Sec</td>
<td>6.3</td>
<td>81.3</td>
<td>12.5</td>
<td>0.0</td>
</tr>
<tr>
<td>%</td>
<td>6.3</td>
<td>81.3</td>
<td>12.5</td>
<td>0.0</td>
</tr>
<tr>
<td>Univ</td>
<td>6.3</td>
<td>81.3</td>
<td>12.5</td>
<td>0.0</td>
</tr>
<tr>
<td>%</td>
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<td>12.5</td>
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</tr>
<tr>
<td>Yes</td>
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<td>2</td>
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<td>13</td>
</tr>
<tr>
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<td>0.0</td>
<td>87.5</td>
</tr>
<tr>
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<td>2</td>
<td>0</td>
</tr>
<tr>
<td>%</td>
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<td>0.0</td>
<td>87.5</td>
<td>0.0</td>
</tr>
<tr>
<td>Sing</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>%</td>
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<td>0.0</td>
<td>12.5</td>
<td>87.5</td>
</tr>
<tr>
<td>Mar</td>
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<td>2</td>
<td>14</td>
</tr>
<tr>
<td>%</td>
<td>0.0</td>
<td>0.0</td>
<td>12.5</td>
<td>87.5</td>
</tr>
<tr>
<td>Divor</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>%</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>87.5</td>
</tr>
<tr>
<td>Widow</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>%</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>87.5</td>
</tr>
</tbody>
</table>

Source: Primary data (Fieldwork)

3.5.2. Focus group discussions

Powell et al. explain a focus group as “a group of individuals selected and assembled by researchers to discuss and comment on, from one’s experience, the topic that is the subject of the research” (Powell et al., 1996: 499). Seven questions were discussed throughout focus groups composed of 8-12 persons in this study (see Appendix 2). Cooperatives’ members were asked to send a précised number of representatives depending on the organization of the focus group. In Ngoma, all eight persons have been selected from only one cooperative of maize production (only two maize cooperatives were supported by the EWCD program). All two focus groups from Ngoma took place at Hangumurimo Cooperative’s Maize processing unit. Other remaining cooperatives (Tomato, pineapple, and handcraft) are located in Kirehe, and therefore, they were advised to send 3-4 members to participate in the focus group organized at handcraft shop center in Kirehe. The similar procedure was adopted for family members’ discussion group which was held at pineapple processing unit. In fact, from my experience in previous interviews, a maximum of 12 interviewees in one focus-group is reasonable for excellent communication and participation.

The FGD helped me to collect and explore the most significant change (MSC) stories in women’s lives resulting from cooperatives supported by EWCD program. These stories are either positive or negative changes and experiences achieved emanating from participants’ testimonies.

The views of the women participants, both in focus groups and individuals, were handwritten on a questionnaires paper or notebook and also recorded by a smartphone as it was agreed upon before starting.
Table 5: Sample size for FGDs

<table>
<thead>
<tr>
<th>No</th>
<th>Names of cooperatives</th>
<th>Group members</th>
<th>Location</th>
<th>Activity sector</th>
<th>Family members</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>Male</td>
<td>District</td>
<td>Sector</td>
</tr>
<tr>
<td>1</td>
<td>HANGUMURIMO</td>
<td>7</td>
<td>1</td>
<td>Ngoma</td>
<td>Kazo</td>
</tr>
<tr>
<td>2</td>
<td>KOITERWA</td>
<td>4</td>
<td>0</td>
<td>Kirehe</td>
<td>Gatore</td>
</tr>
<tr>
<td>3</td>
<td>KOPUIGA</td>
<td>3</td>
<td>1</td>
<td>Kirehe</td>
<td>Gatore</td>
</tr>
<tr>
<td>4</td>
<td>ABAVANDIMWE</td>
<td>4</td>
<td>0</td>
<td>Kirehe</td>
<td>Kirehe</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>18</strong></td>
<td><strong>2</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Fieldwork (Primary data)

3.5.3. Observations

In addition to the focus groups and the individual interviews, another method of getting information that I used consists of visiting the sites of the cooperatives and asking permission to access their reports and other relevant documents. Additionally, I also visited some of the interviewees’ homes which are located near the sites to see the reality on the ground. This method allowed me to observe what cooperatives members do rather than totally relying on what they told me. During the process, I was more likely to observe the work process, the division of labor, the outputs and the challenges faced. It is in this way that I discovered that all the committees have books with some statistics on the situation of education of the children among cooperatives’ members, the status of health insurance, nutrition and malnutrition, and other statistics; which give a picture of contribution in the family livelihood of cooperatives’ members.

3.6. Data analysis

This section presents the procedures to structure the collected information in a way that supposedly helps to analyze the contribution of cooperatives to the economic empowerment of female members as well as its implication towards the household development. Using the views of women participants as the major empirical information source, it enabled me to match the theories on the empowerment of women with these women’s opinions. During the analysis process, various quotations from the interviews are used to express the specific views of the women. In this regard, the interview transcript was compiled to identify concise issues and analyzed accordingly using NVIVO software.
In line with the abductive research and inspired by a social constructivist perspective, moving back and forth between the field data and theory has been important to check if particular explanations from theories match with the field observations and can add to existing frameworks. This is one way in which qualitative research creates new knowledge and understanding of a particular phenomenon (Gibbs, 2007).

In labeling the data, I have made a system to refer to the interviews. I have 16 interview transcriptions, and to be able to identify where in my dataset the citations are coming from, I have given the interviews a code each (from 01 to 16) and focus group views from F01 to F04. Thus, the interview labeled with 11 and the excerpt presented in the analysis part is marked 11 as well. The most significant change stories were analyzed and are used in this dissertation to provide first-hand evidence of stories of changes attributable to the cooperative membership. Quantitative data were analyzed by frequency tables and percentages using Microsoft Excel. Kothari (2004) said that frequency tables represent the most commonly used method of presenting data in descriptive research.

3.7. Ethical consideration

The Ethics provide the researcher with a code of moral guidelines to prevent him/her from engaging in scientific misconduct, such as “distorting and inventing data, plagiarism, failing to maintain confidentiality and privacy of participants, forcing people to be involved in research and not executing the study properly” (Struwig and Stead, 2001: 66). As a way of making sure that my analysis was based on an honest reflection of the beliefs of the respondents, and that the respondents were protected in this research; privacy and confidentiality have been maintained at all time. As suggested by Gibbs (2007), the interviewees were always asked for consent, and I proposed them to sign a consent form (see the appendix 3) before starting a conversation. Nevertheless, it did not work since all of them found it not necessary to use this form as they trusted in what I explained them about the use of research and confidentiality of the information. They all agreed to have their name mentioned in the dissertation but to ensure that none of the interviews can be traced back to women the interviews are coded and not connected to the individual women’s names. All participants were reassured of their option to withdraw from the study at any time without penalty or repercussions. Moreover, all findings and discussions presented herein are for academic purpose as explained before
starting any individual interview and FGDs. This study also respected the privacy of other researchers and authors, and due references have been made where some ideas and quotes of other authors were cited.

3.8. Validity and reliability

Validity and reliability are closely related terms. Reliability concerns the replicability of results while validity deals with an accuracy of measurement. Reliability in a research process is essential to demonstrate that the data collection procedures can be repeated or generalized (Easterby-Smith et al., 2012). Whereas, validity looks at the consistency of the research tools over time and space (De Herdt et al., 2002). In this way, the research instrument becomes “invalid whenever what we have measured does not correspond to the theoretical concept we hoped to measure” (De Herdt et al., 2004: 26). In other words, it looks whether the research instrument allows hitting ‘the bull’s eye’ of the research objective (Nahid, 2003: 599).

In constructionist research, the validity should be revealed how data access was managed, what process led to the selection of participants, how data was created and recorded, what processes were used to summarize and collate data and how the data became transformed into tentative ideas and explanations (Easterby-Smith et al., 2012).

I argue that my approach, strategy, and methods to conduct this research be disclosed in a way that depicts every aspect of the process and is appropriate for this type of the investigation. Therefore, the drawn conclusions are valid about the research design considering the delimitations that were mentioned before. Another point is external validity, meaning if the study findings are generalizable beyond the specific research context. Gender relations and women empowerment are complex and unique in different contexts (Mosedale, 2005). This however, poses questions about the generalizability of this research as it aims to capture a complex process in a specific context. The interpretive reasoning would argue that generalizability is not relevant to this perspective (Saunders et al., 2012). Consistent with the abductive strategy adopted in this research, the goal is not to make statistical generalizations, but rather to expand existing theory in a way that helps identify further areas of inquiry where results may then be generalizable. Generalizations about women cooperatives as a whole are limited to this research, but it
might be possible to draw conclusions for a group of women with relevant background and in a similar context as the women studied in this dissertation.

3.9. Limitation of the study

Indeed, participation in a social experiment disrupts the subject’s regular activities. Given this, my respondents knew that some organizations conducting interviews pay respondents some allowances associated with the time spent in interviews. Thus, I was committed to being clearer that there is not any payment to respondents as some organizations do. Instead, I explained how helpful the outcome of the research would be to the further planning of different partners for their intention.

Another limitation is associated with culture. Normally, many Rwandan women are not very open especially to the public. It was exacerbated in the focus group discussions when respondents were required to reveal personal information which seemed to be unknown by their neighbors. In some cases, respondents made comments on data revealed by a fellow respondent that is unintentionally frustrating her/him. Given this, I discovered that some respondents were not comfortable to reveal personal information due to that behavior. Then, I was committed to limit comments on the views of a respondent.

Limited time and resources also constituted another challenge. Ngoma and Kirehe are rural districts. Therefore, it was not easy to access some locations with public transport. Consequently, I proceeded to meet them at their working sites (processing units and shop centers).
CHAPTER FOUR: RESEARCH FINDINGS: DESCRIPTION AND ANALYSIS

This chapter presents the findings from both survey and the focus group discussion conducted with the members of the four cooperatives (ABAVANDIMWE, KOITERWA, KOPUIGA, and HANGUMURIMO) supported by the EWCD Program. The data is structured according to different themes of the questionnaire and some recurring topics that I discovered when reading the interview transcripts (nodes) and which were considered more important. Findings are also described against the background of specific objectives and questions of the study outlined in chapter 1, sections 1.4 and 1.5 respectively. Data are compiled using NVIVO software and analyzed through analytical framework by matching empirical data with the theoretical framework of this research.

4.1. Data description

4.1.1. Indicators of WEE resulted from working in cooperatives

The central concern of this dissertation is the economic empowerment of women working in cooperatives in Ngoma and Kirehe districts from the Eastern Province of Rwanda. Even though the focus is the economic dimension of empowerment, the changes enhanced by cooperatives in this regard appeared in a way that it seems difficult to separate it from other dimensions of empowerment. Therefore, this economic empowerment is much more than a job (employment) or small income generating projects and moves beyond basic revenue generation towards increased economic resilience as indicated by different changes described below.

4.1.1.1. Economic changes

Women have confirmed themselves that their economic situation was difficult before joining cooperative. Most of the interviewees were farmers cultivating in slight lands, and they were used to get income from selling agriculture production harvested in those small fields. Others were employed in construction sites as manpower or involved in handicraft making articles in a traditional way so that it was impossible to satisfy their basic needs, particularly for widows heading households.

*We were living in dangerous conditions. Everyone was living alone with her activities, mostly farming in small fields* (F01, FGD, 16 June 2016).
In this area, there is no sufficient land to cultivate that is why people invested in different activities, but they gained almost nothing from them. We all had our minuscule business, but there was no real interest, and we made a little money (F04, FGD, 24 June 2016).

The employment opportunities for women in Rwanda were scarce, as women were for a long time not seen as active participants in the labor market (MIGEPROF, 2010; Musahara, 2012). Therefore, cooperatives contributed to fill the gap of job scarcities especially for low-skilled (more than 81% have a primary education) and poor women (87.5% are widows and consequently heading household) by providing women chances to engage in income generating interventions. Cooperative activities proved to be a major way of improving livelihood and well-being of women and their families (87.5% are breadwinners). They enabled them to access both employment and business market throughout skills and business practices. In this study most of interviewees confirmed to undertake individual projects that helped them to generate income and increase profit. These personal income generating activities are based on the women’s entrepreneurial skills and ability to be self-employed acquired from cooperative. Thus earned income allowed them to contribute to their families’ basic needs.

Most of the cooperative members undertook other different businesses besides cooperative work, due to skills, knowledge, and income gained from this (EWCD) program (F02, FGD, 16 June 2016).

Through the revenues and expertise that I got from the cooperative, I have been able to invest into my own business. Now, I have my tuck-shop that people in my village call it a supermarket (07, Interview, 20 June 2016).

Now we sleep well because we have a mattress. We have a cow and pay fees for the education of our kids in excellent schools. We can also pay the health insurance of our family easily. All these are the results of joining this cooperative (09, Interview, 21 June 2016)

4.1.1.2. Personal (Psychological) changes

At a personal level, the change is about self-esteem, self-efficacy and psychological well-being. It is about women’s sense and the systemic acceptance of their inclusion and entitlement (Tripp, 2003). In addition to the financial benefit, women gain confidence to
undertake their projects that help them to support their family. This was mentioned by many women when talking about their intimate feelings towards own changes.

*For now, I am no longer poor as long as I can work and gain the money. My life is changed compared to the life before joining cooperatives because now I satisfy the needs of my children including their school fees (16, Interview, 23 June 2016).*

*I feel proud of myself. I know I can do whatever I want; for instance, buy a new house and put my children in the school of excellence because I have money (08, Interview, 20 June 2016).*

*I feel a big difference between my neighbors who still work in the field and stay home or working out of cooperatives and me; since I can pay for my children’s education fees and buy everything they need (03, Interview, 15 June 2016).*

With the revenue generated, women were undoubtedly able to improve their lives and the lives of their family members. They feel confident and comfortable to do so.

*With my business, I can do everything to support my household’s members. I am proud of this life since I can pay water, electricity, the medical expenses and cover school fees for my children. I bought a TV and renovated my house at the moment because of joining the cooperative. My today’s intention is changing my life for the better whereas before I was always waiting for assistance (10, Interview, 22 June 2016).*

As a matter of challenge, often, self-employed women face major obstacles in obtaining working capital as they do not own assets. To work with conventional banks could solve this problem. Unfortunately, many women seemed very reluctant to work with formal financial institutions, and choose to spend a small amount from their respective cooperatives. Only a few women were open to work with banks due to lack of collateral/loan securities requirement or fear of taking the risk.

*It is better to get a loan from the group. It is not easy to cooperate with the bank when you start because you are not sure of the market (11, Interview, 22 June 2016).*

*I got a loan from my cooperative (Hangumurimo cooperative) but, they always advise us to get used to working with financial institutions. Unfortunately, anyone has taken a loan from a bank in our group up to now (09, Interview, 21 June 2016).*
4.1.1.3. Familial or interpersonal changes

In the context of Rwanda, women take care of providing basic daily needs within their household. As cooperatives helped them to fulfill this prime achievement, they have only talked about positive implications of their cooperative life on their families.

*My biggest success is to be able to send my children to primary and two of them to secondary school. My oldest son did not go to the high school and started to look for money after primary education to support the family because we were poorer before, but now my family is proud of what I achieved, and my children help me with housework when I am working* (14, Interview, 23 June 2016).

However, some cases of gender-based conflict within some households were mentioned; they were attributed its causes to misconception/misunderstanding of gender equality that persists in some families rather than in cooperatives.

The mere expectation(intention) of women to join cooperatives is to gain money. Therefore, very few women raised the obstacles of triple roles of females. Some consider household works as their natural attributions while others who are heading their families have no other choice. In most cases, they do not see this workload as an issue.

*I have to be a man and a woman at the same time. When we do not have work in our cooperative, it is hard for me to cover basic needs of my family, including food* (15, Interview, 23 June 2016)

*With very young children it is hard but, it becomes more difficult if they want something and I could not give it to them. For me, I do not see the housework as an issue* (10, Interview, 22 June 2016).

Another change is observed in the relationship of these women with each other and the network that they could build. The empirical data showed that cooperative members are faced with a multitude of decisions in their work and family life. Fellow members of cooperatives could provide powerful support to each other, encouraging and improving individual self-esteem.

*Apart from the income, it is joyful to have met the other women in the cooperative. We share similar problems and support each other* (02, Interview, 14 June 2016).
Working together, sharing life experience, and getting out of poverty have been my first motivation to join cooperative (14, Interview, 23 June 2016).

4.1.2. Implications for women working in cooperatives for the household development

As stated in the above findings discussion, cooperatives created jobs for women and the latter undertook productive businesses for their respective homes. Hence, this action potentially increases the income in the family to satisfy the basic needs of members. The focus group discussions highlighted that women’s access to financial resources leads to more power-sharing in the families, due to self-esteem and confidence gained from cooperative membership. Additionally, women can independently decide on their spending priorities, on resource allocation for improving health, education, water and sanitation, investment and poverty eradication for the benefit of the whole household.

Although many women involved in cooperatives are widow and therefore, the breadwinner in their families; the focus groups outlined that when a woman is no longer financially dependent on a husband, they take decisions in a consultative manner. This is also an achievement of women empowerment that resulted from working in cooperative.

4.1.3. Weaknesses of cooperatives and challenges faced by women

According to my observation, there is a lack of clear internal regulations to guide cooperative members on one hand. On the other, the external promoters of cooperatives often interfere to some extent in their management. These are the source of little revenue delivered by cooperatives and members’ concentration on individual businesses which is the reality in Rwanda. The cooperative dynamism has also been challenged by a lack of a mechanism to encourage their performance and the top-down approach used to establish them. This has pushed some members to behave as sleeping partners or assisted people without a cooperative spirit (e.g. tomato processing cooperative is the case). For this cooperative, their processing unit was installed a bit far from their homes due to electricity issue. All equipment was provided by FIOM Rwanda in collaboration with district authorities. The unit operated for a couple of months and closed few days after project phased-out. When I talked with members, they felt like it is not their concern raising an issue of local authority that imposed them to run such action which was not
their priority. They stay in the cooperative, running their personal projects, attending partners meeting but really the cooperative itself is sleeping.

This research provides the main causes of above cooperative weaknesses. First of all, the cooperatives were not people-driven but imposed by the government. The latter always determined for communities which intervention to be funded and in this situation cooperatives had no other option than to accept what is offered. Secondly, these kinds of organizations have promoted the culture of donor-dependency, because, they were controlled from outside the community. This involvement of the officials in the local cooperatives’ businesses was the cause of the lack of skills transfer, and the members could never gain a full understanding of their role in the cooperatives programs. What’s more, these cooperatives were from rural areas with very low education level (81.3% primary school). Therefore, cooperatives members often lacked knowledge and understanding of management principles and control mechanisms.

The main challenge women faced in this process of empowerment apart from limited income from the cooperative is the absence of a market for their products except for the maize cooperative. Instead of a market problem, this maize cooperative is challenged by the capacity of processing machinery which is no longer able to satisfy their market. Also, all of these processing units are still struggling with getting Mark of the Standard for their products so that they may be more competitive on the market. What’s more, most of the interviewees mentioned that their work is temporary, which especially holds for the handicraft-makers.

*The big challenge we have, our job is not regular. Sometimes there is work in one week, and we spend about a month without work. This is because of the market which is not available all the time. We do not have direct access to the market. The intermediary people give us the market at a low price since we have neither information nor influence on the final price* (F03, FGD, 24 June 2016).

**4.2. Data analysis**

As explained before, this dissertation takes its point of departure in Kabeer’s and Golla et al. concept of women’s economic empowerment, and Moser’s gender needs theory. In this section, the analysis is therefore conducted by matching the empirical data with theories.
4.2.1. Agency, power and economic advancement

Agency, power and economic advancement are seen as enabling factors of the process of women’s economic empowerment. This dissertation considers cooperatives as a vehicle to provide female members with resources to expand their agency and become economically advanced to claim their empowerment path. This section discusses whether the collected data confirm this assumption.

4.2.1.1. Power and agency

The cooperatives improve the women’s ability to control, to make decisions and strategic choices of their lives. The notion of choice goes to the core of the agency concept. An active choice such as decision-making stimulates action (Golla et al., 2011). Kabeer (2003) describes participating agency as it reflects a more purposeful behavior. The opinions of women participating in this research show that the active choice is not necessarily observable behind the motives to join the cooperative. Most women in the selected cooperatives joined because of different reasons. Some were mobilized by the local authorities to work in cooperatives as one of the strategies of poverty reduction and reconciliation. Others were encouraged by FIOM Rwanda as it was a strategy to implement the EWCD program. In this regard, women did not have any other choice to improve their livelihoods, rather than to join cooperative as a government policy. Thus, this membership (involuntary) itself was, in this case, the only option to access resources and services, and cannot be related to the agency in the sense that both Kabeer and Golla defined it. The influential role of FIOM Rwanda or local authorities could negatively affect women’s bargaining and decision-making power and agency. This may fit with Mayoux (1995) analysis in different women producer cooperatives, where imposed membership seems to be a danger for women’s agency and capacity of decision-making. However, it was not necessarily the case for our context; because, despite their forced membership, none of the interviewees mentioned that anything in their lives changed for the worst after joining the cooperative. These women feel comfortable with their way of living, and they enjoy how their businesses are running without blaming cooperative activities. Maybe it is because that almost all collective activities (processing units and/or shop centers) were supported by an external partner (FIOM), and therefore, they do feel neither loss nor gain; or maybe they have not desired to be fair on such question.
For those members of cooperatives selected for this research who were imposed to join, the decision-making power lied with women members to a great extent. More specifically, women are exposed to a series of decision-making processes. Some in their respective cooperatives, to decide on co-operating activities in the general assembly or another regular meeting. Others in their household to decide about the allocation of the income and on the daily consumption of family members. Thus, it required women to take an active form of the agency on the group and individual level.

Another contribution of cooperatives to women’s empowerment is the self-efficacy which involves changes in how people see themselves (Kabeer, 2003; Golla et al., 2011). Most of the interviewees are the heads of households and consequently breadwinners. They feel proud to undertake individual projects besides cooperative actions and satisfy the needs of their families. In this sense, they can provide food, housing, clothes and education for their children in a manner they were not able before joining the cooperative.

4.2.1.2. Economic advancement

The participation of women in the cooperatives increase their self-esteem and applying acquired skills in their daily lives ultimately provides them a sense of greater control over resources. This is shown by independently created income-generating activities outside the cooperative by many women after joining these groups. As a result, cooperative membership does not only increase women’s economic opportunities, but also it enables them to take more active choices and become financially independent. Growing a business and earning money are both powerful builders of self-esteem and financial independence. The data showed that women feel proud of their economic activities, being self-employed, and access to resources enabled them to change their life and the one of their family for better. It changes the self-perception of females, their self-confidence and thus contributes to their economic advancement (Golla et al., 2011). In this line, it can be argued that cooperative membership keep women more resourceful in skills, and income, and enable them to help others. Certainly, this was not the case for all interviewed women, but the majority of women utilized primary resources obtained from their membership to take on small projects outside of the cooperative. It shows their ability to make strategic choices, define their interest, and contribute to breadwinning of their family (Golla et al., 2011; Kabeer, 2003).
Apart from individual businesses, skills development is another indicator of women’s economic empowerment and a factor of the household development at the same time. The skills development is a precondition for income generating initiatives undertaken by interviewed women. Before the genocide, Rwanda was characterized by a gender discrimination system in education. Often females were deprived of participating in skills-based education due to family choice (son-preference) or social norms (son-first); which is the source of limited access to the job (Debusscher and Ansoms, 2013; Kabeer, 2012). Many of the women interviewed (81.3%) only had primary education level and could for various reasons not continue with any form of professional training activities. The low level of education can provoke a deficiency of the core knowledge about how to run a small business and not having specific skills can prevent many women from thinking about self-employment (Cutura, 2010). The interviewed women benefited from FIOM training about how to start and run income generating projects, technical, financial and marketing skills. Besides these skills learned in the beginning, women involved in cooperatives build up skills through practical experience along the way. From the earliest stages of the activities in cooperatives, women are encouraged to assess all of their livelihood assets and decide about their needs. They learned how to save, how to allocate their resources efficiently and how to join forces to solve problems.

Another indicator of both empowered women and household development fostered by cooperatives is wellbeing (improved livelihood). The fact that women earn income, increased skills, self-respect, confidence and interaction with other cooperative members contributes to their emotional and physical wellbeing. Wellbeing is for women in vulnerable contexts closely linked to their contribution to their families particularly for their kids as is the case of this research. The majority mentioned education for their children and provision of health insurance, clothes, and food as indicators of wellbeing.

4.2.2. Practical and strategic gender needs

In the last step of the data analysis, I discuss my research findings in relation to Moser’s gender needs theory. Fulfilling concrete and strategic gender needs indicate at the same time empowered women and household development in this research context.

Practical gender needs in this dissertation are composed of networking, material safety, and freedom to participate in productive work. Whereas the strategic ones consist of
changes in traditional social norms and perceptions to gender roles, enforcement of gender-related policies and law, and then taking into account reproductive role in both empowerment and development process.

A widely used approach to achieve most of these needs is participation in collective groups (Kabeer, 2003). Feminist experts argue that women’s groups are vital in enabling women to increase their control over resources and decision-making capacity. Likewise, some scholars consider income earning activities that provide access to new social networks which is critical to the economic empowerment of women, and household development in different ways (Dash, 2011; Ferguson and Kepe, 2011; Kabeer, 2012).

The cooperatives may not necessarily be good sources of income, but women value them as sites of solidarity and friendship which is the case for my research context. The field data reveals that most of the women interviewed have not directly benefited almost any money from their cooperatives contrary to their initial expectations, but they confirm how their membership helped them to cope with the changes in their lives. The women benefited from sharing skills, experiences and information to start up their projects and cooperate with others to get loans through informal savings groups. Their proximity gives them the opportunity to build a trustful relationship and strong networks, which help to establish a more secure working environment for collaboration and enables women to take risks because they feel secured in the cooperative system (Ferguson and Kepe, 2011). Especially, for the breadwinners of the family, this has improved their capacity to aspire which is the biggest guarantee of sustainability of EWCD program’s achievements; since women dare to take bigger strides for themselves and their families (Appadurai, 2004).

Danger revealed during women’s interview lies in the tendency of dependence in almost all of these cooperatives supported by EWCD program. First of all, members were selected from the poorest and poor people categories (1st & 2nd category in the classification of “Ubudehe” program). Secondly, they may have relied on partners and the social assistance system for long time which limited the ability to own their collective actions. Thirdly, they concentrate efforts on personal projects rather than cooperatives’ actions. Therefore, they stay in the cooperative which is not growing, not even performing well. However, they stick there; because, they benefit from the information and skills to grow up their ventures, or they gain from other partners that help them in
different ways. The example is the handcraft cooperative “ABAVANDIMWE” that have another partner who provided them water tank to harvest rain water in their household. This associate, instead of recruiting other people to construct these water tanks, trained fifteen members of cooperative on how to build these tanks and recruited them to do it themselves. As a result, they gained money since each of them receives 3000Rwf per day when constructing, they benefited from technical skills which will be used even elsewhere and the water tank. Although this is not directly delivered from their collective action which is handcraft; they attribute all of these advantages to their cooperative membership. This is negative to the cooperative’s image. It could be understandable to confirm positive implication of the women’s economic empowerment in the household development, but it gets confusing to attribute to cooperatives’ activities all of women’s achievements in this empowerment process. Given the resources from cooperative alone could not necessarily bring about change unless individuals can recognize and utilize those resources in their best interests.

The material safety also consists of revenue and employment that helped women to provide food, housing, healthcare and education for their children. Money and social network were constant topics in the conversations with the women from their motivation to participate in cooperative and income generating projects. Their vision of an improved life and their needs in the sense of training all is linked to revenue and material safety. Throughout own projects and employment, the cooperatives enabled women to fulfill the basic needs to an extent that women are satisfied with their living circumstances. Moser argues that basic needs of the women relate to daily requirements of the family members, particularly the children (Moser, 1989). However, interviewed women mentioned that the resources generated by the cooperative are not sufficient to cover the investment needs of its members. The cooperatives allow them to invest in the household projects. This investment can be seen in access to loans that gave women the opportunity to venture into businesses outside the cooperative and made it possible to generate extra income for them.

As reasoned by Moser (1989), achieving the practical gender needs is a prerequisite for fulfilling the strategic gender needs. In other words, while working in cooperatives, women improve their foundation of basic needs and build assets for the time ahead. This can increase problem-solving and advocacy skills, allow women to resolve problems with
housing, health, food and other basic requirements. It may later translate to strive for strategic needs. As regards gender roles, Moser describes the sexual division of labor as the fact that some tasks are related to women while other are seen as men’s work (Moser, 1989). In our case, most of the women are the households’ breadwinners. It thus obviously influences their engagement in productive activities; as they do not have any other option to earn own money and escape from being community’s burden. Therefore, it was difficult to judge whether their choice to make an income is challenging social norms or perceptions regarding gender roles. However, some cases may serve as examples of changes in traditions and successful implementation of gender policy.

Another factor when it comes to the sexual division of labor is the stereotype activities that belong to women or men (Moser, 1989). For ABAVANDIMWE cooperative the constructions of water tanks are activities not restricted to stereotypic women’s work and introduce women to areas that are usually dominated by men. It challenges the gender division of labor. This study confirms that Rwandan women feel able to work in every activity area. It is further supported by the fact that none of the interviewed women felt in an inferior position to men doing their business activities. Women perceive no difference between the sexes or any disadvantages being female. Contrariwise, they find advantages in affirmative action such as secured loan (guaranteed funds) in the banks and support they received from FIOM Rwanda and women structures (National Women Council). It seems that gender roles do not automatically play any part in these women’s lives. Moser argues that providing the women with training help to fulfill the strategic gender need to abolish the sexual division of labor depending on the type of training (Moser, 1989). It can be argued that the training the cooperative members received go beyond women’s traditional work areas. Training in financial aspects, accounting, project management is not in traditional women’s work areas. This non-stereotype training supports the process to put into perspective the sexual division of labor in Rwanda.

There is a bit of a different picture when it comes to the distribution of labor on the household/family level. The extermination of the sexual division of labor can only be achieved when men and women share equally the household responsibilities so that women can engage in productive activities in the same way as men do (Moser, 1989). Due to their widowhood, most women in my sample had no other choice than combining
both housework and business responsibilities. Some women in the sample considered men as more advantaged because they can only focus on productive work.

However, women did not really question their reproductive role. They accept it, and this acceptance is coming from the fact that reproductive tasks such as children-bearing are naturally expected from them, and therefore women feel responsible for taking care of the family in a different way than men do. Another explanation might be that subordinate groups are likely to accept their role in the society because they are simply not aware of their socially constructed subordination or the alternative does not appear possible without cumbersome personal and social costs (Kabeer, 2003). It is uncertain what the real reason is why women do not see gender inequalities as substantial issues; perhaps it is unawareness maybe they are just more occupied with fulfilling their practical gender needs, or maybe it is simply not a problem in the lives of the interviewed women.

4.3. Reflection on applied theory

This section is discussing the usefulness and limitations of the theoretical framework adopted for this dissertation. The theoretical framework was constructed to facilitate a scientific investigation of the women’s economic empowerment process enhanced by cooperatives in Rwanda and its contribution in the household development. Golla et al. And Kabeer’s conceptualisation of that empowerment and Moser’s gender needs theory have inspired the framework to analyze field data in line with above theories.

The weakness of both Golla et al. and Kabeer’s concepts is found in its rather complex and fluid setup of the two pillars (agency & power, and economic advancement or achievements). The interpretation of some aspects of this theoretical framework can appear slightly abstract and almost too broad to generate concrete analytical results. As stated by Golla et al. (2011) the two pillars are interrelated, hence separating them for analytical clarity and coherence becomes difficult.

The same holds for Moser’s gender needs theory; it is hard to split up the gender requirements into practical and strategic needs. Often the gender needs will overlap, making it complicated to create a clear division (Moser, 1993). While this has the advantage of applying these frameworks to many different research approaches within social science, there is also the danger of utilizing them for purposes that may not be in line with the original model introduced by these researchers (Golla et al., Kabeer and
Moser). I adapted the framework to my research context and took it as the unit of analysis. From the empirical data collected, I considered the need for an improved well-being (livelihood) and income generation as key features of both women’s economic empowerment process and household development.

To demonstrate the implication of the economic empowerment process of women in the home development, I implicitly assumed that I could connect the nature of change (achievements or economic advancement) with the practical gender needs towards strategic gender needs I, therefore, attempted to predict how e.g. access to credit, employment and skills development will change women’s lives. Kabeer, however, specifies that human agency is indeterminate and hence unpredictable. There is a danger of prescribing the process of empowerment and thereby violating its essence, which is to enhance women’s capacity for self-determination, by predicting and assuming (Kabeer, 1999). I also noted that the analysis of women’s economic empowerment happened on an individual level which might limit the understanding of the dimensions of power (power with, power within, and power to) outlined by Kabeer (2012). If research focuses solely on the individual level of analysis, it might advance a single concept of empowerment that fails to explore environmental influences, organizational factors and political contexts (Zimmerman, 1990).
CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

This dissertation has sought to examine how cooperatives facilitated the economic empowerment of women and in what way the empowered women contributed to the household development. A theoretical model inspired by a feminist approach and the position of women in development framework has combined concepts of women’s economic empowerment and gender needs’ theory to produce an analytical framework. The latter has been a guiding tool for analyzing findings of this research from both primary data (semi-structured interviews with 16 women and four focus groups in the eastern Rwanda) and secondary information.

From theoretical perspectives of gender relations and development in accordance with the feminist empowerment paradigm and participation of women in development it has been observed that the concept of women’s economic empowerment is context-specific. My findings show that cooperatives in Rwanda are suitable mechanisms for pooling women’s resources through financial income, skills, and networking opportunities. With this profit from cooperatives, women could raise their standard of living and become economically independent to a great extent. They managed to cover basic needs such as clothes, food and school fees for their children. Moreover, they contributed to the well-being (health insurance, housing, income generating small projects and so on) for all household members. However, all women need to have additional sources of revenue (individual businesses) due to a limited financial income from the cooperatives. The financial capacities and skills obtained through cooperatives have in turn built their confidence and self-esteem, and enabled them to make strategic choices in decision-making and bargaining process both intra and extra-household.

This research conducted in the eastern province of Rwanda confirms the contribution of cooperatives to fill the gaps of job scarcities for low-income and unskilled women through business and job creation. This may be justified by the education level of interviewed women (81.3% primary and 6.3% illiterates), and the high rate of widowhood (87.5% widows and who are breadwinners of their households). Thus, cooperatives facilitated women to meet the practical gender needs and provided some strategies and the sense of solidarity to address traditions and perceptions to gender roles as well as the implementation of gender-related policies in their household. In other
words, cooperatives have been not only the working place, but also a better space for relations, dialogue, getting leadership and public speaking knowledge. Therefore, women found a significant contribution of cooperatives through the network they established with other members who share the same problems and challenges. Cooperatives are not seen as the direct catalysts of change for gender relations, but this dissertation acknowledges their contribution to a certain extent put into perspective the sexual division of labor (e.g. ABAVANDIMWE members who are involved in water tank construction). Looking at the role played by culture in gender discrimination, the government of Rwanda used these cooperatives as a space of awareness and sensitization around gender equality. Therefore, it is not easy to affirm that cooperative membership has fulfilled any strategic gender need, as long as the mere establishment reason of these cooperatives was to bring about greater change in women’s socioeconomic status. The same challenge is for household development as mostly the noticeable improvement can be more attributed to the individual businesses and other job opportunities than to collective action of the cooperatives. Even though, the initial potentials of such remarkable improvement are based on the cooperatives.

This dissertation reveals how the economic empowerment process is very complex in dimensions and context considerations (it includes the socio-economical, norms and legal, individual and collective indicators). Consequently, it is difficult to separate it from other kinds of empowerment. The reason why, even though cooperatives are found as a vehicle in that process, they are not an effective strategy to achieve it alone. They need a complement in the form of other socio-economical, political, legal, individual and interpersonal empowerment practices to fulfill strategic gender needs.

As a matter of contribution to the literature, this study includes additional information on cooperatives, women empowerment and household development in Rwanda and Africa at large. It has therefore increased the coverage on women’s empowerment research as well as its contribution to the household development. Additionally, this dissertation has confirmed the views of some researchers that financial shares are not the most important aspect of the women’s empowerment through cooperatives specifically in our research context. Social inclusion (networking) and skills development seem to be of utmost importance for the women studied in this respect.
5.2. Recommendations

Given the achievements and challenges of women working in cooperatives in the Eastern province of Rwanda, some issues need to be addressed by the concerned stakeholders including cooperatives. Thus this dissertation concludes with some strategic recommendations not only for this research area or Rwanda but also for other countries using the system of cooperatives in empowerment process.

5.2.1. For cooperatives’ members, local partners and local authorities

From the experience in the fieldwork in connection with the lack of market for some agricultural processed product (e.g. tomato and pineapple), and handcraft articles; I recommend that women in collaboration with local authorities and private sector take the lead to establish outlets and create favorable conditions to market their products. Cooperatives in the Eastern Province should extend their study tours and visit other cooperatives to see how they manage to perform this issue of the market. In this process, the assistance of local authorities and partners is required.

The focus group discussion highlighted that cooperatives have served as vehicles for carrying out other different programs, and members are imposed to join them. This should not be a right choice, given the fact that it keeps these cooperatives sleeping with poor performance and no self-conscious organization, as long as they are not led by cooperative values and principles. Thus, voluntary adherence to cooperatives should be cautiously considered for cooperatives to perform their primary role; otherwise, members would continue to deal with their own business rather than collective action.

5.2.2. For the central government and NGOs

The cooperatives in the Eastern Province have been an effective means to spur development. They have achieved social as well as economic advancement. From this success, the Rwandan government and both national and international NGOs should recognize the need to strengthen the cooperatives and make it a model for rural development. In other words, there is a possibility of replicating positive experiences to help others who are in earlier phrases.
Looking at the influence of culture in gender inequalities and the progress achieved in this sense through cooperatives, both the government of Rwanda and NGOs operating in the field of gender, empowerment and development should continue to organize intensive programs on gender and cultural awareness. Although it is better to emphasize on women and girls, they should also involve men in these programs to avoid backlash.

5.2.3. For the researchers and scholars

Quite simple criticism of this study relies on using a small sample from the Eastern Province of Rwanda. It can be seen as less valid and consequently not worthy for any generalizations. The results can however still be used in different contexts, and be generalized beyond the four cooperatives sampled, to all cooperatives supported by the EWCD program; as well as where women face the same challenges and cultural settings. In further research, a large sample size should be required for better exploring the effects of cooperatives on women’s economic empowerment and its implication in the household development in more cases.

This research did not consider the contextual variables such as political and legal restrictions that may influence this process. Therefore, future research should take them into account. Moreover, this research was cross-sectional, and the results did not give details of the change of women empowerment over time. For that reason, future research should track longitudinal data for providing sound-thinking information on empowerment process across time.
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APPENDICES

Appendix 1: Questionnaire for data collection

Women’s economic empowerment through cooperatives for household development in Rwanda. Case Study: Empowering Women through Cooperative Development (EWCD) Program in the districts of Ngoma and Kirehe, Eastern Province.

Instructions

All information provided will be treated under confidential cover.
Date: ____________/06/2016
Time: Start: _______________/ End: _________________
Form Number____________________________

1. Identification of the respondent

Name of the respondent (Optional): ______________________________________
District: ___________________________
Sector_____________________________
Gender:     Female     Male
Age:   Below 25     25-34     35-44     45 and above
Level of education: No education     Primary     Secondary     Above
Main breadwinner in the household: Yes     No
Marital status: Married     Single     Divorced     Widow
Member of cooperative: Yes     No

2. Information about cooperative

Name of cooperative:_____________________________________________________
Type of cooperative (Social activities):_____________________________________
Size of cooperative (Number of cooperative members): _______________________
Date of establishment:___________________________________________________
Annual income:_________________________________________________________

3. Relevance of EWCD program (Cooperatives) in matter of women economic empowerment

1) When did you join a cooperative and what kind of activity are you involved in?
2) Can you tell me why you became a cooperative member and what was your life like before?

What are the advantages/disadvantages of working in cooperative? How did your cooperative meet your priorities and needs? How did membership of cooperative make the realization of your needs more challenging? People talk about gender. Do you know anything about it? What is your experience of gender relations in your district and Rwanda in general?

3) People say that cooperatives can influence (negatively or positively) gender relations. Do you agree with this statement? According to your experience, how did your cooperative do and how its activities have empowered or disempowered women?

4. **Indicators of women empowerment**

4) Have you observed any difference between men and women in working in cooperative supported by EWCD Program?

5) What have been the most significant changes in your life resulting from working in cooperative (positive & negative)?

6) How has your cooperative transformed women’s power and agency?

7) To what extent has your cooperative contributed to the economic advancement of women in your district? To what extent did it negatively affect the economic advancement of women in your district?

8) Did your cooperative manage fulfill women’s practical and strategic gender needs? If no, why? If yes, how?

9) Can you tell me that your cooperative or support from EWCD Program has been responsible for the changes rather than any other external factors? How?
5. Contribution of women’s economic empowerment to the household development

10) In what way working in cooperative has influenced your household development?
   What does your family think about your participation in cooperative?
   ..............................................................................................................................

6. Weaknesses of cooperatives and challenges faced by women

11) Based on your experience in the cooperative, what are the weaknesses of cooperatives that hindered women empowerment progress?
   ..............................................................................................................................

What challenges have women encountered in this process? How do you feel to combine the housework and care with working in cooperative?
   ..............................................................................................................................

7. Sustainability of the achievement

12) Do your cooperative members have enough capacity to keep working with obtained results without external support? How?
   ..............................................................................................................................

13) What challenges are likely to affect its sustainability and what measures should be proposed to address them?
   ..............................................................................................................................

8. Recommendations

14) What could you recommend to different stakeholders and development partners towards the process of women’s economic empowerment for sustainable household development?
   ..............................................................................................................................

15) According to what we have been discussing in women’s economic empowerment through cooperative development for household development in your district and Rwanda as a whole; do you have anything else to add?...........................................
Appendix 2: Guiding questions for the Focus Group Discussions

1. How have cooperatives contributed in the women economic empowerment in your area (sector/district) and/ or your family?  

2. What advantages/disadvantages did you get from working in cooperative supported by the EWCD Program?  

3. Did the interventions of the EWCD program meet your expectations/ needs/ priorities? If yes, how? If no why?  

4. In your view, what difficulties did you experience in cooperatives towards women’s economic empowerment?  

5. What are the most significant changes brought by the cooperatives (EWCD program) in your life, in your household life and your community?  

6. What should be your recommendations toward cooperative improvement and sustainability for empowering women with a minimal or not at all external support?  

7. Any addition or comment?
Appendix 3: Consent form

You are invited to participate in a research study titled “Women’s Economic Empowerment through cooperatives for household development in Rwanda. Case Study: Empowering Women through Cooperative Development (EWCD) program in the district of Ngoma and Kirehe, Eastern Province”. You were selected as a possible participant in this study because you are a member of cooperative benefited from the “Empowering women through Cooperative Development program”. If you decide to participate I will ask several open questions regarding our research topic. The entire interview will be done in approximately a half hour time.

The researcher is an employee of FIOM Rwanda in position of Programs Coordinator but she is currently enrolled as a Master student in Institute of Development Policy and Management (IOB), University of Antwerp, Belgium. This research is part of her academic assessment for her Master’s Degree in Development Evaluation and Management. The information will be treated as highly confidential. The result from the study will be used for academic purpose and shall also be made available to her employer for decision-making purpose.

Your decision to whether or not to participate will not prejudice your future relation with FIOM Rwanda or with other partners. If you decide to participate, you are free to discontinue participating at any time without prejudice.

If you have further questions regarding this study please do not hesitate to contact the researcher (Appoline UWIMBABAZI) through this e-mail address appoline.fiom@gmail.com, uwappoline@yahoo.fr or phone number +250 781207875

By signing here below you are making a decision to participate voluntarily.

I ____________________________ have read and/or receive adequate information regarding the nature of this study and understand what will be requested of me. I am aware of my right to withdraw at any point during the study with no penalty.
I hereby consent to participate in this study.

Participant’s signature: __________________________ Date: __________

Researcher’s signature: __________________________ Date: __________