

**WOMEN COOPERATIVES AND SOCIO-ECONOMIC DEVELOPMENT OF
THEIR HOUSEHOLDS IN RWANDA
A CASE STUDY OF CRAFT MAKING COOPERATIVE OF GASHORA (COVAGA)
2009-2011**

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ABSTRACT

The purpose of this study was to investigate whether women cooperatives can contribute to the positive change of socio-economic development conditions of their members, with specific reference to craft making cooperative of Gashora (COVAGA) 2009-2011. The objectives of this study focused on the motivation of women to join the cooperative, the extent to which their membership in cooperative has improved their households, the challenges that women cooperatives are facing, and the proposed solutions to them. Being aware of the importance of working in cooperatives, the findings of this study will be valuable to many individuals such as future researchers with the same topic, managers of craft making cooperative of Gashora, policy makers who work with cooperatives, potential investments, and women members of craft making cooperative of Gashora. The research was designed in a way that data were gathered in the form of quantitative and qualitative; the target population was 112 including 100 women members of craft making cooperative and 12 employees from the sector of Gashora in Bugesera district of the Eastern province, Rwanda. The sample size of the study was 34 obtained by the use of the ratio of 30%; all the target population had equal chance of being selected thus the simple random sampling technique was used. Data collection was facilitated by the use of semi-structured questionnaire and interview guide. Data analysis was conducted by the use of SPSS 16.0 to get percentages and frequencies; for qualitative data, the analysis was done based on the content analysis. The findings of this study have shown that women have joined craft making cooperative for different reasons such as job creation for those who were unemployed, earning money through different activities, respect of government policy related to the promotion of cooperatives, and cooperating with others as unity is strength. All the respondents of this research study witnessed how craft making cooperative of Gashora has been fruitful, and has created income generating activities to them which have facilitated the improvement of their living conditions such as paying school fees for their children, health insurance of their families, and other socio-economic development of their households. Looking at the role played by craft making cooperative in improving the livelihoods of its members, the cooperative members should diversify their income generating activities, work with more professionalism in order to produce enough products with good quality, and create new ways to market their products. Local government authorities of Gashora Sector should make advocacy on behalf of craft making cooperative members to NGOs and investors who want to support craft making products, and encourage members who are still illiterate to go to literacy centers opened in the region. Central government should continue to sensitize and mobilize women at all levels on the importance of the cooperative movement so that they could adhere massively to women cooperatives. Further researchers should focus their research on the management practices of women cooperatives in Rwanda, and should include questions relating to the specific

financial statement tools used by the accountants. They should also assess the cooperative's awareness related to their own internal regulations.