



**Copenhagen
Business School**
HANDELSHØJSKOLEN

Women`s Empowerment through Cooperatives- A Study from Women`s Perspectives

MSc Business Language and Culture - Business and Development Studies

Master Thesis 2015

Supervisor: Peter Wad

Number of pages: 74

Number of STU: 167855

29.05.2015

Caroline Marie Victoria Masabo

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List of abbreviations:

AVEGA	Associations des Veuves des Genocides
CEDAW	Convention on the Elimination of All forms of Discrimination against Women
DIFD	Department for International Development
EAC	East African Community
GAD	Gender and Development
GII	Gender Inequality Index
GNI	Gross National Income
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
ICA	International Cooperative Alliance
IFAD	International Fund for Agricultural Development
ILO	International Labour Organisation
KIE	Kigali Institute of Education
MDGs	Millennium Development Goals
MIGEPROF	Ministry of Gender and Family Promotion
MINICOFIN	Ministry of Commerce, Industry, Investment Promotion, Tourism and Cooperatives
MINICOM	Ministry of Trade and Industry
NGO	Non-Governmental Organisation
RPF	Rwandan Patriotic Front
RWF	Rwanda Franc
SDGs	Sustainable Development Goals
SSA	Sub-Saharan Africa
UN	United Nations
UNDP	United Nations Development Programme
US	United States
USD	United States Dollars
WAD	Women and Development
WID	Women in Development

Abstract

The story of women in Rwanda is a testimony of a subordinate group, which has made important strides for their equality, after a conflict has mixed up gender roles and relations in Rwanda. Post- genocide, women played a major role in the reconstruction and reconciliation process of the country and hence contributed to the national economy and welfare. Nevertheless, Rwanda is a society still characterised by a patriarchal social structure that subordinates women economically, socially, culturally and politically to men.

Cooperatives have been acknowledged as a valuable tool to achieve both, changing the socio-economic role of women and foster their economic position and hence fostering women`s empowerment process. This paper puts forward how cooperatives have received extensive recognition as institutional mechanisms to empower women. Therefore, the paper explores the role of cooperatives in the Rwandan context. To identify their potential as economic agents of change; leading to economic independence, promoting social inclusion, and ultimately contributing to women`s empowerment by giving them the ability to make strategic choices in their lives.

In order to capture how this can be comprehended a survey among 18 women in Rwanda has been conducted to answer how cooperatives facilitate the process of empowerment for their women members. In addition, supportive sub-questions help to relate contextual factors such as the development discourse, specifics about cooperatives and specifics about the Rwandan environment to women`s empowerment.

To advance an academic and theoretical lens, Kabeer`s concept of women`s empowerment and Moser`s gender needs theory are combined to create a unique analytical framework giving space to women`s voices.

As part of the methodological framework, an interpretive approach inspired by a social constructivist ontology has been combined with different research techniques to capture and steer the analysis of women`s empowerment through cooperatives in Rwanda. From a social constructionist perspective, the main interest has been to investigate: the phenomenon of women`s empowerment, the underlying structures in society, and the way cooperatives impact the mechanism of the women`s empowerment processes. Besides social constructionism, feminist research principles have inspired not only the theoretical but also the methodological foundation. Feminist principles are embodied in a strong concern and interest for women by using them as valid sources of information.

For this specific context, I have found that cooperatives are good mechanisms for pooling women`s resources, offering them advantages of economies of scale to raise their standard of living. Cooperative membership changes women`s capacity to make strategic choices in their lives and increases their self-esteem and decision-making capabilities.

Women found an important contribution to a better life through the network they could establish with other cooperative members, who share the same problems.

This thesis reveals how complex and conditional the empowerment process is. Cooperatives are found to be a vehicle to start up that process but are not seen as a universally effective method. The point is that the facilitation of the empowerment process is much more than providing a job or an income generating activity. However, the fact, that cooperatives influence women`s skills, knowledge and confidence, as well as their resources and networks to weather times of scarcity, they enable women to change if they choose to.

1 Introduction

Equal rights and opportunities for both women and men are central; goal three in the United Nations (UN) Millennium Development Goals (MDGs) includes the following resolution: *“To promote gender equality and empowerment of women as effective ways of combating poverty, hunger and disease and to stimulate development that is truly sustainable”* (The UN, 2015). Moreover, the Sustainable Development Goals (SDGs), which will succeed the MDGs, are likely to put *“achieve gender equality and empower all women and girls”* as goal five on the agenda (The UN, 2015). This emphasis on gender equality and women`s empowerment is crucial because disparities between men and women in basic rights, access to resources, and power to determine their own lives continue to exist in every country of the world.

In the recent context of Rwanda, governmental and non-governmental organisations (NGOs) achieved considerable progress in overcoming gender disparities by “engendering development”. Debusscher and Ansoms explain that Rwanda has recognized the necessity to promote women`s educational, political and economic empowerment as part of its strategy for poverty reduction and sustainable development (Debusscher & Ansoms, 2013). Nevertheless, Rwanda is a society still characterized by a patriarchal social structure that subordinates women economically, socially, culturally and politically to men (Ministry of Gender and Family Promotion (MIGEPROF), 2010).

Cooperatives have been acknowledged as a valuable tool to achieve both, changing the socio-economic role of women and foster the economic development of a country. As such, there is also a general belief that cooperative participation leads to benefits that exceed the initial purpose of merely increasing income, especially those benefits have caused both international development agencies and national governments to promote the use of cooperatives in women`s empowerment (Ferguson & Kepe, 2011; Mukarugwiza, 2009).

This paper puts forward how cooperatives have received extensive recognition as institutional mechanisms to empower women. Therefore, the paper explores the role of cooperatives in the Rwandan context. To identify their potential as economic agents of change leading to economic independence, promoting social inclusion, and ultimately contributing to women`s empowerment by giving them the ability to make strategic choices in their lives.

1.1 Research field

In Sub-Saharan Africa (SSA), 64% of women participate in their economies labour force, which makes it one of the highest participation rate in the world (UN Women, 2015). However, women still struggle with low incomes, unemployment, unequal access to financial resources and legal obstacles that impede them from maximizing their full economic potential (Acs, Bardasi, Estrin, & Svejnar, 2011; Gries & Naudé, 2011).

The current government of Rwanda adapted cooperatives as an intervention strategy to eradicate poverty, by enabling communities to create jobs for themselves. In addition, cooperatives have proved to be a valuable tool for social inclusion and empowerment for marginalized women after the genocide (MINICOFIN (Ministry of Commerce, Industry, Investment Promotion, Tourism and Cooperatives), 2007). For decades, women in Rwanda have had little or no influence and have been excluded from decision-making structures. Cooperatives, as a tool for women`s empowerment, can enable women to acquire the capacity to have informed opinions, to take initiative, to make independent choices and to influence change (Ferguson & Kepe, 2011).

The literature review shows that there is a lack of research covering women`s empowerment in an African context. In this regard, Malhotra and Schuler reviewed 45 studies on women`s empowerment in developing areas and found that 25 of them were on Asia, particularly India and Bangladesh, while only seven covered Africa and four were on Latin American countries (Malhotra & Schuler, 2005). Hence, there is a need for studies to increase the scope of our knowledge in this specific environment. There is even less research that is explicitly focusing on cooperatives in relation to empowerment and the situation of women members in SSA. Additionally, studies concentrating on women in cooperatives often fail to discover the various aspects of women`s empowerment from women`s perspectives.

My study addresses this gap by exploring different dimensions of empowerment among women members of three cooperatives, operating in different economic sectors in the capital region of Rwanda. The aim is to gain a better understanding for the process of empowerment facilitated by cooperatives and the impact of cooperative membership on individual women in a patriarchal post-genocide society.

Based on the above mentioned the research question is formulated as follows:

How do cooperatives facilitate the process of empowerment for their women members in the capital region of Rwanda?

To support and guide the research question, the following sub-questions will be analysed:

What does women`s empowerment encompass in the cooperative context?

What role does women`s empowerment play in the development discourse?

What are the contextual conditions for women cooperatives in Rwanda?

How do women perceive their own empowerment and what are the implications for their livelihoods?

The objectives of the study are:

To explore the role of cooperatives in empowering women

To give women in cooperatives a voice to define their own perception of empowerment

1.2 Conceptual and methodological frame

This thesis takes an explorative point of departure using a feminist perspective aiming at giving space to voices of Rwandan women and using their views and opinions as valid sources of information. This study examines the conceptual links between gender, development and women`s empowerment through cooperatives. It assumes that women`s empowerment process can be facilitated through participation in cooperatives and can result in improvements in livelihoods, while also result in significant changes in women`s social status.

Kabeer`s concept of women`s empowerment and Moser`s gender needs theory will serve as foundation for the analytical framework. The main reason for combining these frameworks is that they both complement each other in their way of looking at the empowerment process of women. Both frameworks are suitable for this kind of research as they are adaptable to specific contexts and leave space for women`s voices to shape the actual conceptualization, which is a main concern in this study.

The analysis contains a collection of narratives about women`s economic ventures and personal lives. These have been collected through semi-structured interviews conducted during a four weeks field visit in Kigali, Rwanda. To complete the picture and address some surprising outcomes of the interviews with the women cooperative members, I also conducted a semi-structured interview with an expert, researching in the field of gender and women`s empowerment through cooperatives, at the Kigali Institute of Education (KIE).

1.3 Delimitations

In line with a feminist methodology inspiring this paper, all primary data has given space to consider the voices of women as only women have been interviewed for the investigation of the research topic. This facilitates a stronger emphasis on the representation of females in the discourse, which has been catered insufficiently within development literature. Including male voices into the scope of research would have been an interesting and valuable dimension to contrast and explore gender relations, as both sexes have to be involved in the process of empowerment.

Due to time and resource limitations, the research scope of this thesis has been restricted to women working in women-only cooperatives and has focused on their representation. It is acknowledged that women in mixed cooperatives may have revealed different aspects. The scope of this research extends itself to Rwanda and in Rwanda to the capital region of Kigali. It is also recognized that differences between urban and rural areas would have presented a more complete picture, as it can be expected that differences between urban and rural environments exist.

The findings cannot be one-on-one translated to other African or developing countries, as I believe contextual specifics, arising from cultural and social patterns, but also from government intentions and interventions, play a big role in the process of women`s empowerment. As a result, findings will not be generalizable to other contexts or other moments in time.

Another important limiting aspect is given through the special circumstances of most women being widows and sole provider of family income after the genocide. Being married is an important attribute to most studies of women`s empowerment, as they often involve examinations of gender relations between men and women on the household level. This is not possible with the sample I chose and this thesis has to focus on the empowerment process of women beyond the household level.

This study is concerned with the empowerment of women in post-genocide Rwanda. The delimitation of the study to the post-1994 period reflects the situation in Rwanda today. The history of Rwanda is

generally divided into two periods: the period before the 1994 genocide and the period after the 1994 genocide, termed “post-1994 Rwanda”. The post-conflict environment and the consequences from the genocide have significant influence on the current situation of women in Rwanda and their role in the post-genocide society.

In addition, the time available for executing this fieldwork has only been four weeks, which is a short period to fully understand a new context that has never been experienced before and crosscheck data. The limited time spent with the cooperative members and the limited access to data left not enough time to talk to sufficient people about certain topics and generalize about them or recognize patterns. One of these topics is for example the new role and standing in the community as well as the political participation of the women that I would have liked to investigate further.

1.4 Motivation and relevance

The motivation to investigate the concept of women`s empowerment arose from time spend on questions of gender mainstreaming in international development during an internship. The reason to choose Rwanda as a research context is twofold. First, I have personal connections to this country and second, post-1994 Rwanda has generally achieved tremendous progress in different fields, and the change in women`s social status specifically has received great attention. Rwanda is the country with the highest level of women`s involvement in decision-making structures and women contributed nationwide to all pillars of stabilisation and reconstruction operations after the genocide. The study was motivated by the wish to get a better understanding of this special environment, and to acquire deeper knowledge in the field of gender and development, with a explicit focus on women`s empowerment facilitated by cooperatives.

This research intends to contribute to the already existing body of literature on gender and development generally, and on women`s empowerment through cooperatives specifically. The fact that the process of women`s empowerment is context specific, implies that in order to increase knowledge of this process it needs to be documented with experiences from as many contexts as possible to fill the knowledge gap in this area.

Especially the economic role of women seems to be guiding many discussions about the pathway to achieve gender equality. Some scholars do see the economic emancipation of women as a sufficient mean to resolve the problem of women`s subordination in many society`s (Datta & Gailey, 2012; Eyben, Kabeer, & Cornwall, 2008; Meera & Gowda, 2013).

Cooperatives are a vehicle for economic opportunities at even the most basic level of a society and manage to include vulnerable people by pooling their resources to improve the economic situation of their members. However, they can apparently do more than only providing economic resources for their members by changing socio-cultural factors as well. Due to these specifics, cooperatives touch on many issues that are relevant for the empowerment process and are consequently an interesting field to connect to the research field of women`s empowerment.

1.5 Thesis outline

Chapter 1 has given a brief overview of the research field, questions and objectives guiding the rest of this thesis. Following this, chapter 2 explains the design, philosophy and techniques used to collect and analyse data; before moving on to chapter 3 which provides a more precise review of the literature within the field of gender, empowerment and the relation of cooperatives to both, which will build the theoretical and analytical framework for the analysis. Chapter 4 will introduce the specific research context of this thesis. The analysis chapter (5) presents data collected during my field trip and discusses the findings in relation to the applied theoretical frame. The objective of the discussion is to assess the practical implications of the research, considering also applied methodology, before moving on to the concluding chapter (6), which opens up to future perspectives of research related to cooperatives and women`s empowerment.

From having addressed the initial introductory parts, research questions and overall scope of this thesis, the next chapter will present the methodology of this thesis.

2 Methodology

The central objective of this thesis is to explore the process of women`s empowerment through co-operative membership in Rwanda. This chapter will describe the methods and approaches applied to examine the proposed research topic. This section will start with some thoughts on feminist research and feminist perspective, which has guided the choice of the overall methodology. A presentation of the philosophy of science, research strategy, approach and design as well as the data collection methods and approach to the analysis will follow. A brief discussion of the ethical concerns involved in the field research and the reliability, validity and reflexivity of doing field research in a developing country context are presented to complete this section.

2.1 Feminist research

Feminism encompasses epistemologies, methodologies, theories, and modes of activism to liberate women from their subordinate position in society and is undertaken by scholars who define themselves as feminists (Antrobus, 2004). Feminist research involves ongoing criticism of non-feminist scholarship, is guided by feminist theory, aims to create social change, strives to represent human diversity, frequently includes the researcher as a person and attempts to develop special relations with the people studied (Reinharz & Davidman, 1992). Hence, it is engaged rather than value-neutral, which is one of the sources of debate. Often feminist scholarship cannot be objective, but it does not attempt to provide an objective point of view, since it assumes that there really is no such point of view (Eichler, 1997).

Feminist research is mostly associated with qualitative research methods. However, it does not exclude any methods, as feminism is a perspective and not a research method. Feminist scholars have critiqued that women`s voices have been neglected in research and society in general (Campbell & Wasco, 2000). Women`s perspectives have rarely influenced scientific inquiry and researchers have realised that knowledge should be acquired using a balanced approach, where understanding derives from experiences of women and men (Connell, 2009).

Feminist methods comprise a variety of data collection techniques, all aiming at capturing women`s voices as a legitimate source of knowledge. Feminist methodologies embody an ethic of sharing women`s stories and value the process of research of as much importance as the outcome (Campbell & Wasco, 2000). This has also seen as the purpose of this thesis. To listen to the stories of women in Rwanda and to have the possibility to analyse their lived experiences through an empowerment lens,

to gain an understanding of the various factors influencing their cooperative activities and their empowerment process.

2.2 Philosophy of science

Reflecting on philosophical 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 the chosen type of research question (Easterby-Smith, Thorpe, & Jackson, 2012).

The epistemological background of this research is interpretivist, where an understanding of the social world is created by studying the interpretations of its participants. The process of interpreting happens through a continual interaction with others and the interpretation of this interaction can lead to an adjustment of our own meanings and actions. Interpretivism suggests that there are multiple realities that can be experienced and knowledge can lead to a better understanding of these realities. Critical to the interpretivist perspective is that the researcher takes an empathetic stance and enters the social world of the research subjects to understand their world from their point of view (Easterby-Smith, Thorpe & Jackson., 2012). Hermeneutics is an epistemological stance that provides insight into interpretive understanding. It argues that understanding is essentially not something that can be done following procedures or rules, but is rather a condition of being human. Interpretivist epistemology can be related to hermeneutics in a sense that they both emphasize that one must grasp the situation in which human actions make meaning in order to say one has an understanding of the particular action. Understanding is interpretation in itself (Schwandt, 2001).

Following the interpretivist position, this thesis ontological stance is that of social constructivism. Social constructionism views reality as a social construct made of subjective perceptions from different social actors. The core of social constructionism is the idea that reality is defined by people rather than by objective external factors. Hence, 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, Lewis, & Thornhill, 2012). In this study, the phenomenon of the empowerment of women through cooperatives is therefore constructed through interaction between women, cooperative activities, strategies and policies and the socio-economic and cultural environment of the country.

The strength and weaknesses of the social constructionist paradigm, and associated qualitative methods, are complementary. Thus, they have strengths in their ability to understand people's meanings, to adjust to new issues and ideas as they emerge, and to contribute to the evolution of new theories. On the other hand, the data collection process might demand a lot of time and resources, the analysis and interpretation of data may be very difficult as this depends on the intimate tacit knowledge of the researcher. Qualitative studies often have an inaccurate feel because it is harder to control their progress and end-points (Easterby-Smith, Thorpe & Jackson, 2012).

As the empirical data of this thesis is qualitative and derives from interviews, taking a social constructivist approach and an interpretive angle, make it possible to analyse the information derived from the interviews in depth. Using a social constructivist approach has certainly implications for the analysis, discussion and conclusion of this research, which will be arguably more complex, as opposed to e.g. a positivistic approach. Although the conclusions of this thesis might be less clear and direct, it will most likely provide a more complete and diverse picture of the situation of the women concerned.

The acceptance of a particular epistemology and ontology influences, which methods the researcher in the process of conducting research employs. The following three sections will present approach, strategy and design of this research.

2.3 Research strategy

This thesis attempts to add to existing theory rather than generating new theories, and therefore the strategy of this thesis directs to abductive strategy. Consistent with the interpretivist perspective, abduction is a suitable tool to explain social phenomenon within a specific interpretive frame (Saunders, Lewis & Thornhill, 2012). The research strategy of this thesis is thus abductive, which is a way of matching empirical data and theory by basing 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 understand both theory and empirical data related to the phenomena (Dubois & Gadde, 2002).

The analytical framework consists of preconceptions generated by reviewing the literature, which are developed according to what is discovered through the fieldwork, as well as through the analysis and interpretation of data. Thus, there is a continuous interplay between theory and data, and the role of literature is to help the researcher to outline important concepts, suggest relationships between them, and direct interpretation of the research findings (Dubois & Gadde, 2002).

In this thesis, I aim to discover how women's experiences in cooperatives can be matched with the theoretical concepts of women's empowerment, which provides general guidelines for this research and discover new insights to add to existing concepts. This is why the data presentation has been structured according to the themes extracted from the data, rather than on pre-existing theoretical framework. However, the preliminary knowledge from the literature review strongly influenced the data collection process, which is why the data presentation touches on many aspects that are presented the literature review. Then, in the data discussion section, I have matched my research findings to Kabeer's concept of the empowerment process and Moser's gender needs theory.

2.4 Research approach

The research is exploratory, which is a type of research that intends to increase understanding of an existing concept without attempting to solve it. Exploratory studies serve to discover new insights, to provide interpretations for what is happening and to clarify the understanding of an issue. Exploratory research is flexible and adaptable to change and demands from a researcher to adapt the research and change directions if necessary (Saunders, Lewis & Thornhill, 2012).

In this research, I have sought to gain insight into women's empowerment in a post-conflict, patriarchal society, to learn about the economic role of women, gender relations, and women's perceptions of wellbeing and explore the context of cooperatives and their role in empowering women members. As it is often the case with exploratory research, I have adapted the research during the process of data collection and afterwards. I have added new topics to the existing ones because I have discovered that they were important for the lives of the people in the communities and therefore important to answer the research question. The methods I used were also adapted to be more appropriate for the particular context and the conditions I found. Before going to Rwanda, I had in mind to focus strongly on the political context. During my visit there and I felt that people are not willing to reveal too much about their political opinion. I had to move away from that focus. I also added Kabeer's concept to

conceptualise the empowerment process after the data collection process. I got the impression that Moser's gender needs theory is not sufficient to explain all aspects of my data. In addition, I conducted an expert interview, after the first round of interviews. I did not intend that from the beginning, but I felt it was necessary to explain some surprising interview outcomes.

2.5 Research design

A research design can be described as a logical sequence that links the data collection to the initial questions of the study (Dubois & Gadde, 2002). With a general understanding of the intent and rationale for conducting a research study, the researcher designs a study and formats it following the traditional research approach of presenting a problem, asking a question, collecting the data, analysing the data and answering the question (Cresswell, 1998).

This research is mono method qualitative. Qualitative research refers to an inquiry that explores social or human problems and gains an understanding of how things occur. It enables the researcher to build a complex and holistic picture through the analysis of words, to reveal specific views of the informants and to conduct the study in a natural setting (Cresswell, 1998). Qualitative research is a systematic, subjective approach to describe life experiences and give them meaning (Easterby-Smith, Thorpe & Jackson, 2012). A qualitative design will enable this research to reveal the complexities of the empowerment process of women working in cooperatives.

For this research, a stratified interview survey was chosen for the data collection process. A survey strategy is a common strategy in business and management research and is most frequently used to answer what, who, where, and how questions. It therefore tends to be used for exploratory or descriptive research. In addition, data collected using a survey strategy can be used to suggest possible reasons for particular relationships between variables and to produce models of these relationships (Saunders, Lewis & Thornhill, 2012). A stratified interview survey uses a method of sampling that involves the division of a population into smaller groups known as strata. In stratified random sampling, the strata are formed based on members' shared attributes or characteristics when compared to the population (Easterby-Smith, Thorpe & Jackson, 2012). The way to select the interview sample for my research was to identify three cooperatives from the economic programme of a Rwandan

NGO, based on their varying sectorial activities. The individual women from each cooperative selected themselves by volunteering to participate in my research. The women in this group came from rather similar backgrounds considering their social status, family situations and educational experiences that have influenced responses about motivations, needs and gender roles.

I interviewed either five or six women in each cooperative. Cooperatives varied in number of members and years they have been operating, but all operate in the capital area of Rwanda and women are the only members. I did not aim at comparing the different cooperatives that is why I chose to see the members from all three as one unit of analysis. The unit of observation, or the level on which I collected the data, was on an individual level.

Since 1994, the Rwandan NGO AVEGA (Associations pour les Veuves des Genocides) Agahozo, is working in Kigali to support genocide widows, orphans and HIV (Human Immunodeficiency Virus) positive women in Rwanda. Their office has been the base from where I have been working and planning my research, interviews and observations. Moreover, their staff and beneficiaries turned out to be an important source of support and information for this study.

The time horizon for this study is cross-sectional, as it observes a particular phenomenon at a particular time. Cross-sectional studies often employ a survey strategy and seek understanding of a phenomenon or intend to explain how factors are related in different settings (Saunders, Lewis & Thornhill, 2012). Cross-sectional designs, have a major limitation in describing processes over time, and explaining why the observed patterns are there. It is acknowledged that especially when exploring a process as in my research longitudinal data would give different possibilities to approach the research. However, due to the nature of this research and the time limits it is bound to this was not an option.

This research includes semi-structured individual interviews, focus group interviews and observations as main qualitative methods and techniques to gather data. The interview was chosen as it represents a valid source of knowledge production (Alvesson & Sköldbberg, 2009). These interviews provide crucial primary data for the analysis of whether the women`s strategic and practical gender needs are affected by cooperatives, and the extent to which cooperatives facilitate women`s empowerment. The literature reviewed before my field visit was the foundation for the formulation of the interview questions.

Semi-structured interviews were used in both, the focus groups and the individual interviews. I considered semi-structured interviews most appropriate for the focus on my research since I did formulate initial research ideas, but also wanted to leave space for issues I could not have anticipated before. As I sought to gain a deeper knowledge and understanding of the women`s empowerment through cooperatives, the following themes were included in the interview guideline: family relations, education, economic situation and motivation. In addition to the themes that were covered, a brief introduction to the research purpose and the matter of confidentiality were communicated to all interviewees at the beginning of every conversation. In some cases, the conversations led to other unexpected topics, which provided me with useful insight to understand the respective interviewee`s situation and underlying factors causing that development. This is an important benefit of semi-structured interviews as they can provide explanations for certain behaviours or attitudes embedded in a given community (Kvale & Brinkmann, 2009).

I interviewed 17 women who are members of cooperatives supported by AVEGA. Five women were involved in handicrafts, six in agriculture and six in the service sector. Nine individual interviews and the focus group interview were recorded and transcribed, from two interviews only detailed notes have been digitalised. A focus group interview is helpful to encourage discussions amongst participants and the sharing of perceptions in an open and tolerant environment and was conducted in one case as a mean for data collection (Krueger, 2009).

All interviews lasted between 20 and 60 minutes. I had planned to tape all the interviews, but two respondents did not feel comfortable to be recorded and so these interviews were only noted. After each interview, I immediately digitalised these notes to avoid losing any information. The interviews were conducted at the cooperative`s physical place of production, at the premises of AVEGA, cooperative members` homes and the university office, which could not always provide a calm interview environment.

Interviews were conducted with support from a translator from either English or French to Kinyarwanda. Language proved to be a big challenge in the data collection process and I regularly noticed constraints even being supported by a translator from AVEGA. Since English and French are both official languages in Rwanda, I had naively, assumed that more people would be fluent in these languages. As the translator and I were not used to conducting research, I am sure that a lot of information got lost in the translation process. Several times, I noticed that minutes long answers were translated

with a couple of sentences. To prevent this I tried to ask the translators to stop interviewees and start to translate first before they would continue but this did not work in all cases.

In addition, to the interviews with cooperative members, I conducted one semi-structured interview with an issue expert informant from the Centre for Gender, Culture and Development Studies at KIE in order to complement the interviews of the cooperative members.

2.6 Data analysis

This section will present the steps to structure and analyse the collected data material in a way that supposedly helps to discover the influential factors of women`s empowerment. Using the opinions of female participants as the main empirical data enabled me to match the theories on the empowerment of women with the views of the women themselves. In the analysis, various quotations from the interviews are put forward in order to show the exact views of the women. With the exception of the two interviews that were not recorded, all interviews were listened to several times and transcribed. Having in mind my research questions and analytical framework each interview transcript was compared to identify concise issues, thoughts and categories. Emerging patterns were grouped into themes and used to complete the analytical framework.

In line with the abductive research strategy and a social constructivist inspired perspective, moving back and forth between the data and theory has been important to check if particular explanations from general 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 labelling the data, I have made a system to refer back to the interviews. I have 13 interview transcriptions, and in order to be able to identify where in my dataset the citations are coming from, I have given the interviews a number each. Thus, the interview got labelled with 12 and the excerpt presented in the analysis part is labelled 12 as well. The expert interview is labelled with an E to distinguish it from the interviews of cooperative members.

2.7 Ethics

Before starting an interview, I talked a little bit about me and the intention of my research. I emphasized that the participation as well as answering the questions was voluntary and that confidentiality is guaranteed for the participating women. As suggested by (Gibbs, 2007), the interviewees were

always asked for consent and in case they did not feel comfortable with taping the interview the device was not used. They all agreed to have their name mentioned in the thesis but to ensure that none of the interviews can be traced back to the respective women, the interviews are only represented by a number and not connected to the individual women's names. An exception of that is the expert interview.

Rwanda has been relatively stable since the end of the genocide in 1994, but consequences of the genocide and personal trauma's experienced in these weeks are still present in the daily lives of Rwandans. I intentionally tried to focus on the post-1994 period and the progress the country has made until now. Nevertheless, specifically in my research field, the situation of women is tightly knit to the country's history and therefore I still touched upon the past in most conversations. This challenged me as a researcher, as I wanted to focus on the future of the country and certainly avoid to cross the line or hurt anybody's feelings by broaching past experiences.

As part of the research was to talk about gender relations, I did ask about marriages and husbands, which in this case was specifically difficult, given the fact that these women were mostly widows. Moreover, some are considered widows even if their husbands are imprisoned for genocide crimes, which makes this a very sensitive topic to talk about. Already to talk about pre-genocide life and roles was difficult, as it became a custom in Rwanda to almost ignore the time before 1994 and merely focus on the future.

Another challenge arose when I asked respondents to think critically about opportunities and constraints following government actions related to the situation of women in general and the situation of cooperatives. In the Rwandan social climate, it is difficult to find critical voices or constructive feedback about government practices. So getting informative and insightful feedback of current government practices is difficult to achieve. It has to be acknowledged though that most people are rather content with the efforts of the government.

2.8 Reliability, validity and reflexivity

Reliability refers to the extent to which data collection techniques or analysis procedures will yield consistent findings. Reliability in a research process is essential to demonstrate that the data collection procedures can be repeated by other researchers, arriving at the same results (Easterby-Smith, Thorpe & Jackson, 2012).

However, in my case using qualitative non-standardized methods, it is not necessarily intended to repeat this specific research, as it explores a situation that might be subject to change and shows a specific reality at a specific point in time (Marshall & Rossman, 2010). The underlying assumption of this research is that the context to explore is complex and dynamic and the advantage of the methods used is that they enable to capture aspects of this phenomenon at a certain point in time. This research is cross-sectional and uses methods that are flexible to adapt to changes in the field of inquiry. Therefore, an attempt to ensure that this qualitative, non-standardized research could be replicated might not be realistic (Saunders, Lewis & Thornhill, 2012). However, I would argue that another type of empirical data, such as standardised questionnaires, would not have captured personal stories, in the way the semi-structured interviews have. Capturing voices and experiences of women was one of the main factor for the data collection design and therefore the main factor influencing chosen methods.

When using a qualitative non-standardized approach, there are certain measures that should be taken to comprehend research design, methods and reasoning behind certain choices. Other researchers can refer to this and understand the data collection, analysis, and findings and if needed are able to reanalyse the collected data (Marshall & Rossman, 2010). The prerequisite for allowing a research process to be comprehensive is to document the procedures carried out. For this study, the data collection process can be retraced by reading interview transcripts. The overall reasoning for used methods and techniques is elaborated in sections 2.1 to 2.7.

Concerns about reliability are related to the issue of bias. Interview bias, means that our cultural and social prejudices unavoidably influence the research process for example when formulating research questions that reflect our own reality and expectations, or difficulties faced with the language. This also relates to the response bias, which is another threat to reliability. Even if the interviewee agrees to participate, it might not be possible to get information about sensitive areas that would be serving the research purpose, but are simply not revealed by the respondent.

I argue that reliability concerns due to bias is not relevant for the philosophical stance and research approach chosen in this thesis. The hermeneutic perspective informing the interpretive epistemology of this research acknowledges that our process of understanding and interpretation is guided by our socially and culturally inherited bias or prejudice and instead of trying to control them; we should engage them in our way to reach an understanding. The point is not to validate all our prejudices, on the contrary engaging in prejudices can help us to reflect on them and negotiate new meanings for ourselves in our efforts to understand others (Schwandt, 2001).

Validity and reliability are closely related terms. Maxwell (2008) describes validity as the correctness or credibility of a description, explanation, interpretation, account or conclusion (Maxwell, 2008). The validity of constructionist research design is easily questionable, because there is a great danger for researchers to pick out the specific data to support their particular views. Therefore, the results of constructionist research should be gained by using methods in a transparent manner. It should be revealed how data access was managed, what process led to the selection of informants, 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, Thorpe & Jackson, 2012). I argue that my approach, strategy and methods to conduct this research are disclosed in a way that depicts every aspect of the process and are appropriate for the type of research I engaged in. In that way, I try to make sure that drawn conclusions are valid in relation to 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 are complex and unique in different contexts. They vary over time and geographically, which makes it important to explore them in a broad context (Mosedale, 2005). This however, poses questions about the generalisability of this research as it aims to capture a complex process in a specific context. However, the interpretivist reasoning would argue that generalisability is not important to this perspective (Saunders, Lewis & Thornhill, 2012). Consistent with the abductive strategy adopted in this research, the goal is not to make statistical generalisations, but rather to expand existing theory in a way that helps identify further areas of inquiry where results may then be generalizable. Generalisations about women cooperatives as a whole are limited in 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 studies in this thesis.

Reflexivity is the recognition that the product of research inevitably reflects some of the interpretations of the researcher. Although the scientific model of research encourages objectivity, accuracy and unbiased opinions, realizing that no researcher can guarantee complete objectivity accompanies the social constructionist inspired approach of this thesis. This paper has acknowledged that social researchers cannot have an absolutely neutral standpoint to the phenomena being studied, when trying to create an understanding for power relations and cultural differences. The nature of researcher/re-

spondent interaction and own perceptions have therefore influenced the interpretations of this research (Gibbs, 2007). This is in line with the feminist perspective the methodological approach of this study is guided by.

During my field research in Kigali, my interpretation of observations and interviews with the women in the cooperatives and the key informant were influenced by prejudice and bias because of my social and cultural backgrounds, which had an impact on my understanding of their actions and spoken language. I come from a Western society and have my own perception of what gender equality, economic empowerment or well-being comprises. However, as the process of understanding and interpretation progressed, the participation in the activities of cooperative members and personal conversations and dialogues with staff of AVEGA, have altered my pre-conceptions and prejudices.

During my fieldwork, especially towards the end of it, I became aware of some prejudices and bias, and during the process of data analysis, these were taken into consideration. For example, in the beginning of my fieldwork in Kigali, I was sure to discover that women are perceived as inferior in the Rwandan society and that this would be voiced by women when talking about their employment situation and community standing. I also expected to cooperatives not necessarily advance women`s empowerment process due to very limited economic opportunities and restricted skills that can be transferred to women members. This was based on my own perception and prejudice that women`s subordination is felt everywhere in a developing country context and my view that most of all access to substantial income can lead to women`s empowerment. The same change of my own perception also happened especially in relation to childcare and housework, where I assumed that women would mention it as a burden, which comes from my westernized interpretation, where reproductive activities are seen as a major obstacle for productive activities sometimes even mutually exclusive, but were rarely questioned by the interviewed women.

Moreover, what I consider important for the empowerment process, and therefore chose to ask in the interviews is strongly influenced by my cultural background. For example, concepts such as self-esteem and well-being may not be meaningful to the interviewed women. In other words, my perception of what is a desirable outcome of an empowerment process may differ from what the study participants would emphasize. As already mentioned earlier, the purpose of the research was not to measure the empowerment process in any way, but to find out how cooperative membership facilitates the empowerment process. However, some reasons presented are likely to be chosen because they favour what I regard as appropriate choices to reflect the empowerment process.

This section provided information about the reasoning behind the methodological choices of this thesis. The next section will present the theoretical aspects that served as a foundation for the data collection and analysis process. These sections will also answer the first two sub-questions in looking at women`s empowerment in connection to cooperatives and the connection of women`s empowerment in the development discourse. To start the following section will talk about the role of cooperatives in the empowerment process as they have been described as and acknowledged tool to influence the process of women`s empowerment.

3 Theoretical and analytical framework

3.1 Empowerment of women through cooperatives

In this section, the role that cooperatives can play for women`s empowerment will be discussed. Since current literature on women`s empowerment in Rwandan cooperatives is scarce, cooperatives roles will be discussed more generally, drawing on results from studies in different contexts that can be useful to get a better understanding for my research.

A cooperative can be described as an organisation for the promotion of economic interests of its members, but is not limited to the economic function. It also fulfils a social aspect, where its members form a unity, based on a democratic and equal order (Warman & Kennedy, 1998). Women`s position and degree of empowerment is determined by the ways that gender identities, gender roles and gender relations are conceived at the family, household, community and societal levels. Organizing women in form of cooperatives can kick of a process of empowerment, as it might influence gender relations and change the social status of women (Sen, 1993).

3.1.1 The concept of cooperatives

The International Cooperative Alliance (ICA, 2015), 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.”

Cooperatives contribute to economic growth worldwide by creating a significant number of jobs, and are important for the economies of a great number of countries in areas, such as supply of food products, housing and financial services. Building on values of fair distribution of profits among its members, cooperatives improve community life and welfare. Cooperatives constitute a form of 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 strength and the positive side of cooperatives is that they are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others (McPherson, 1996).

Credit and savings cooperatives are the most common form within the cooperative movement and widespread within urban and rural areas. They usually offer slightly higher interests rates on loans than regular banks due to the low capital contribution requirement; but on the other hand, they do not ask for collateral, co-signers or mortgages. Usually, credit and savings cooperatives do not limit membership and demand little capital contribution; this increases access to finance especially for artisans, small producers and vendors, who would usually not have access to credits by private banks (Huppi & Feder, 1990).

Another form of cooperatives are consumer and purchasing cooperatives. Their members are independent producers, but decide to jointly purchase production supplies to enhance their bargaining position due to higher purchased volumes. Consumer and purchasing cooperatives can typically be found within a community and are open to new members within certain boundaries. They often manage small saving and credit options for their members in addition to their core functions. Unlike production and credit cooperatives, they often do not have access to special support through trainings or access to certain government programs, caused by their much smaller size and importance for the economy, which leaves the skill base of their members often restricted. This poses challenges in many contexts and has led to many failures of consumer cooperatives (Majee & Hoyt, 2011).

The last form of cooperatives presented here are producer cooperatives, where members work with the cooperative for a minimum of hours per day, week or month or they contribute an allotment of finished amount of products. The cooperative provides almost all needed supplies: raw materials, tools, and machinery. Membership is limited and relates to the sales volume they have. Members work either at designated cooperative production sites or at their homes. The final products are sometimes sold by members directly or by the cooperative depending on the nature of the product. These cooperatives market their products directly, which eliminates the need for middlemen and increases profits (Majee & Hoyt, 2011).

Cooperatives have a role to play in mitigating different shocks, and in creating a socially and economically stable environment for their members. This is especially 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. They can become entrepreneurs and promoters of social transformation who can improve their own lives and those of their community members, which will be explained further in the following sections.

3.1.2 Cooperatives in a gender relation perspective

Increasing the economic contribution of women is fostering economic resilience and growth. However, women still face major challenges to access the formal sector due to lack of access to credit, property, technology and technical skills. Traditionally, female employment has been restricted to domestic activities. This is specifically persistent in developing countries. Over the years globalization, population growth and economic pressure, have changed socio-cultural attitudes and made women's participation in the labour market necessary (Birchall & Ketilson, 2009).

Majurin finds that cooperatives are effective points of entry for addressing a variety of gender equality issues such as unpaid work, sexual division of labour and gender-based violence. Through cooperatives, millions of women were able to change their lives finding a way to facilitate their own empowerment (Majurin, 2012).

The values and principles that build the foundation for cooperative activities can be read like a roadmap to the empowerment of their members. Cooperation membership is open and voluntary and managed based on equality and democracy without any form of discrimination. Democratic control and decision-making provides each member with the same share of influence and power. Cooperatives foster education, training, sharing of skills and information among members and are addressing needs of the community, especially weaker sections that need support (Dash, 2011).

So, cooperatives' commitment and capability to empower women members can be attributed to these principles in many ways. Investing in women's capabilities and enabling them to exercise their choices has given them means to improve their livelihood and better their decision-making capabilities (Nippierd, 1999). Cooperative societies have not only provided employment for women, but have also provided leadership qualities and self-confidence, which in turn helps to increase the status of women on the household level and in the broader social context of a society (Rao, 1996).

Research on empowerment through cooperatives can be divided into four main approaches. The authors` part of the first group emphasize economic factors, because they relate social and political power to access to economic resources and income generating activities. Cooperative membership thus increases women`s empowerment through giving them access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Eyben, Kabeer & Cornwall, 2008).

Meera and Krishne Gowda conducted a case study of rural women in dairy cooperatives in India and found that membership in these cooperatives leads to economic empowerment in terms of increase in income, access to cash, access to credit, knowledge of husband`s income, confidence in financial transactions and aspiration for economic autonomy. They look at these factors before and after women have joined the cooperative and conclude that cooperatives are playing a vital role towards the empowerment of women by creating employment opportunities, access to income and credit (Meera & Gowda, 2013).

Datta and Gailey interviewed members of an Indian women cooperative, dedicated to producing and marketing food items in an urban environment. They looked at empowerment embedded in enterprises, based on the principles of collective ownership, cooperation, self-reliance and profit sharing. They found that interviewed women became empowered through their participation in cooperatives, due to their improved economic situation and their enhanced entrepreneurial skills (Datta & Gailey, 2012).

Economic empowerment of women is a necessary condition to strengthen women`s independence, enabling women to seek justice and equality and claim their rights. However, this approach rarely considers cultural or psychological dimensions that relate to women`s constraints in accessing resources and constraints hindering their active participation in their communities and societies.

The social and cultural aspects of empowerment are emphasized by the advocates of the second approach. They suggest that cooperatives empower women by giving women opportunities to socialize, meet as a group and cope with new responsibilities. For these scholars women are empowered because their participation increases their self-esteem and autonomy and this will be factors that will potentially contribute to women`s empowerment in the long run. A commonly applied definition of women`s empowerment is increased power achieved through participation in collective groups (Hofmann & Marius-Gnanou, 2005).

Jones, Smith and Wills (2012) conducted a qualitative research on women producer groups in different countries that are involved in the Fair Trade market. They emphasize that economic autonomy for women alone, does not necessarily has any impact on changing gender relations within the community. They identify a need to explicitly support the development of self-confidence to eventually induce social progress towards equality, which cannot be done through market access and financial resources alone (Jones, Smith, & Wills, 2012).

Dash (2011) found in a study of cooperatives in India that cooperatives have been able to promote self-reliance, self-help, and self-government among the members. They have also been important to build members` self-esteem, political awareness, and organizational capability to address their socio-economic problems. The social empowerment of women is reflected in the elevated social status within the households, community and village. They see that an enhanced social status is facilitated by economic activities that give women a sense of confidence and encourage them to voice their challenges (Dash, 2011).

Similar findings also evolved from a study in Uganda that found that in addition to the economic benefits that arise from participation in the cooperatives, the women members play broader social roles within their community after joining. The organizing of community activities and sharing of information contributed to the development of the community in education, health and hygiene, and savings and investments. By joining the cooperative, women could gain greater independence, social status, leadership and business skills, and the scholars argue that the women could improve their coping strategies in regards to their vulnerable situation (Ferguson & Kepe, 2011).

The third approach sees cooperatives as hierarchical organizations that not understand women`s specific challenges and fail to address their needs. Moreover, they often inhibit women`s active participation in the cooperative and sustain traditional gender roles and the sexual division of labour. In other words, cooperatives cannot empower women because their hierarchical structure interferes in meeting practical and strategic gender needs. One of the most common gender issues in cooperatives today is women`s low level of active participation and their under-representation in decision-making and leadership structures which leads to insufficient attention for women`s issues. Women, especially in developing countries face constraints due to their traditional role in society and their productive and reproductive activities. These are among others their heavy work burden, restricted economic opportunities and time constraints, which inhibits them of carrying out additional roles or go to meetings, but it can also be attributed to psycho-social reasons such as low self-esteem, lack of exposure

to the public sphere, limited literacy and technical skills level, and spousal or family resistance (Nippierd, 1999).

Some cooperatives by-laws, which are formulated by the members themselves, can have a discriminatory effect on the participation of women. For example, in agricultural cooperatives, ownership or control over land or property are often stipulated as a condition for membership. In many countries women lack production inputs, like land or savings which often renders it impossible to participate in the first place and excludes them from the benefits that cooperatives and their support structures often provide to their members such as credit, education and training, production inputs, technology and marketing outlets. In some cases, cooperatives only allow one member per household and it is rather common that the men is chosen for this membership. This shows that there are systematic issues in cooperative structures (Majurin, 2012).

Kaur analysed data from mixed-gender and women dairy cooperatives in Punjab. She observed that membership for women in the mixed cooperative is restricted to women who are head of the household. Other women are excluded from membership, and consequently excluded from the services that cooperatives provide (Kaur, 2010).

Sharma and Vanjani studied the situation of poor women in Rajasthan and found that cooperative membership increases women`s workloads without providing them a greater control over income or a better position within the household (Sharma & Vanjani, 1993).

This in line with what Mayoux has found. She discussed experiences from cooperative projects in Nicaragua and India in terms of their effect on the women members. She argues that there are costs of participation in cooperative activities such as an increased workload and potential conflicts within the family, which are often underestimated. She also states that 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 generally weakened by unfavourable power relations within the household or the community. She also found 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).

It has been suggested by another stream of research that exclusively female groups are advantageous in terms of women`s empowerment. Feminist experts have argued that women`s groups are vital in enabling women to increase their control of resources and their decision-making capacity. In contexts,

where social and cultural barriers to men and women working together are quite influential, single-sex groups may be a more appropriate way to realise women's specific needs (Pandolfelli, Meinzen-Dick, & Dohrn, 2008). Women cooperatives are cooperative institutions that limit membership to women. This is a form of positive discrimination to give women a favourable position realising their economic potential. The main cause of that phenomenon is the patriarchal ideology reinforced by sexual division of labour, which made government and development agencies think that it is right and more beneficial to form women's separated projects rather than integrated projects (Msonganzila, 1994).

According to this approach, women will feel more comfortable with less rigid and structured organisations in which they can participate democratically and find solutions to their problems together without being restricted to their socially assigned role or by male competition. In such an environment, they will be able to develop leadership, business, organizational and political skills and gain confidence in a way they would not have been able to in mixed groups (Msonganzila, 1994).

Opponents of this approach say that in most cases women only cooperatives tend to focus on solving practical needs which arise from the prevailing forms of women's subordination to men. Such kinds of organisations seem to rarely challenge women's subordination as such.

As Buvinić observed, most single sex cooperatives concentrate on the promotion of traditional feminine, sex-segregated, low productivity activities, such as handicraft in small-scale production with low market potential and low economic returns (Buvinić, 1986).

Msonganzila, studied women cooperatives compared to mixed cooperatives and found in many cases that they lack organizational, managerial and technical expertise. Consequently, they tend to be smaller in terms of capital, membership, and volume of business and are generally less well connected to cooperative unions, federations and other support structures. She argues, that women only groups reinforce the notion of sexual division of labour as well as the socially constructed differences between men and women and segregation due to these differences. She sees that mixed cooperatives are better equipped to advance gender relations as both gender can be well represented, and therefore their issues are properly and equally treated unlike in a separate women only group, which lacks the diverse views on various issues (Msonganzila, 1994).

This thesis finds that each of these positions has merit; however, all overlook to include women's own perceptions in defining empowerment and using indicator that are constructed by women in

particular contexts themselves. Even considering the issue of women`s awareness or consciousness about their situation, they should determine what their process of empowerment should look like. This is what this thesis is trying to do. To get a better understanding of the theoretical aspects behind women`s empowerment, the next section will review concepts of gender and gender relations and feminism that are all related to the women`s empowerment.

3.2 Gender relations, and gender and development

For many years, gender relations, gender and development and women`s empowerment are highly significant issues in many countries across the world. Gender issues are a global concern because they filtrate all societies and classes due to systems that structure our societies and allow exploitation and oppression of women (Verma, 2004). This chapter shows how gender relations have been discussed in feminist and development theory to provide the context for the analysis of cooperatives as tools to facilitate women`s empowerment.

3.2.1 Overview of gender and feminist theory

Gender refers to the social relationships governing the sexes. Chant (1997:19) defines gender as “a broad ranging concept, encompassing the unequal relationships between women and men, which are ameliorated and influenced by a range of factors such as age, geography, the means of generation of wealth, religious and traditional norms or government policies”. Additionally, Mosse (1993) states that “the social relations of gender seek to make apparent and explain the asymmetry that appears in male/female relations in terms of power sharing, decision-making, the division of labour, and return on labour both within the household and in the society at large” (Mosse, 1993:39). While the explicit nature of gender relations varies among societies, the reality is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that form their societies and their own lives (Kabeer, 2003).

Patriarchy, culture and religion are three often cited reasons when explaining the differences in status of men and women in most societies. Patriarchy is the ideology of male supremacy that reflects a social organization where male power dominates in all dimensions of human life, including family, society, religion, and the human interaction with nature. The patriarchal mind-set results from the social construction of gender, which in turn justifies the social, economic and political distinctions between men and women (Mosse, 1993).

The historical and cultural context influences gender in any country. The Mexico World Conference on Cultural Policies (1982) defined culture as “the whole complex of distinctive spiritual, material, intellectual and emotional features that characterize a society or a social group”. Cultural explanations can be given for patterns e.g. for the sexual division of labour into women`s work and men`s work, both in the household and the wider public sphere. However, culture is not static, varies in different societies and patterns can change over time (Çağatay & Özler, 1995). This change can be shaped by many factors. In Rwanda, recent cultural change can be mainly attributed to genocide consequences, but also as a response to exposure to new technologies, globalization and development projects (Debuscher & Ansoms, 2013).

The third issue explaining some of the aspects of the inequality between women and men concerns religion. Religion is shaping cultural behaviour in every society, especially in countries where religion is still a major influence, it can be questioned whether religion plays a liberating or oppressive role in gender relations. Most of the faith-based literature supports women`s subordination to men. Such religious beliefs, when combined with other patriarchal cultural practices mentioned above, pose an enormous challenge to erase gender inequality (Verity et al., 2004).

Feminism is a theoretical paradigm in social theory that has for a long time tried to address some of the above mentioned issues and tries to advocate for women`s emancipation and equality in a patriarchal world. Sometimes feminism is seen as a rebellion against male domination. More fitting would be to see it as critiquing male dominated institutions, values and practices causing women`s subordination (White, 1996). Nevertheless, even though feminists share the same ideas in terms of what gender oppression might mean, they differ widely in analysing its origin and what constitutes women`s liberation.

Liberal feminism has a long history stretching back to the 18th century demanding equal opportunities and equal participation of women and men in a society. Liberal feminists question women`s dependency on men and try to enlarge their capabilities and capacities through legal reform, increased political participation and education and training. Critique facing the liberal feminist standpoint relates to the idea that increased political participation is not sufficient to empower women at grassroots level to change their socioeconomic position. Another critique is that this view does not question structural inequalities in a society and thus not adequately challenge specific power relations and the prevailing status quo (Maguire, 1984).

Harcourt says that Marxist feminists represent a variety of scholars who challenge the attempt to isolate gender from materialism and social class. Therefore, Marxist feminists locate women's oppression in social class, race and ethnicity. Marxist feminists see the liberation of women linked to the liberation of oppressive social class relations (Harcourt, 1994).

A third standpoint is that of radical feminism. For radical feminists women's oppression derives from the social construct of gender and gender relations. They challenge women's subordination and oppression in a male-dominated society and demand a radical shift of oppressive gender relations. This should be done by the equal opportunity approach that undermines structural gender inequalities, contemporary social injustices and the discriminatory legal system. Radical feminists are convinced that the way to address patriarchy and oppression in its different aspects consists in attacking the root causes of these problems and addressing the basic components of society that promotes them (Willis, 1984).

Feminists define development in terms of improved human well-being rather than in terms of economic growth targets. They see development as a multifaceted process and tend to agree with a development approach that increases skills and capacity, greater freedom, creativity, self-discipline, responsibility, and material well-being for all (Mosses, 1993).

3.2.2 Feminism and development: theoretical perspectives

It is important to understand the inter-connectedness of discourses such as Women in Development (WID), Gender and Development (GAD), Women and Development (WAD), and women's empowerment to understand the possible implications for the process of women's empowerment, whether in Rwanda or in the world as a whole. Perspectives on women's participation in development have generally fallen into one of three different approaches, which will be outlined below.

Before 1970, development programs and policies were regarded as gender neutral and thus benefiting, both, men and women equally. This assumption changed in 1970 with the publishing of Ester Boserup's book *Women's Role in Economic Development*. Along with other researchers, she claims that it is necessary to start addressing women in the development process, as growth and modernization do not benefit women, but would rather have negative consequences for them, such as heavier workloads resulting from their productive and reproductive role in society (Boserup, 1970).

This build the foundation of the WID-approach, which became popular in the 1970`s and 1980`s. The underlying logic of this approach is that women have to be included in development projects and programs to improve their situation.

The WID approach is located within the liberal framework, which sees development related to increased efficiency of production in a competitive market economy. Women are seen as an important factor of production and development theories have to move away from focusing on men as producers and heads of households (Koczberski, 1998).

Critical views about this approach have focused on the disregard of gender relations, as men are part of the problem they need to be mobilised to be part of the solution as well. Moreover, WID tends to generalize all women as “African women” or “peasant women” without acknowledging divers environments and challenges in different contexts. Additionally, women in developing countries are portrayed as victims that need to be enlightened by western institutions, rather than seeing them as partners in finding their own development path. By 1980, the general feeling was that WID did focus too much on women as a tool to reach other development goals such as population control or crop production, while neglecting to address the structures that lead to women`s oppression. This led to a shift to put gender relations in the centre of development efforts (Mosse, 1993).

The UN Fourth World Conference on Women in Beijing 1995 marked the transition to a new perspective, that of GAD; and became incorporated into the global development discourse (Moser & Moser, 2005). The GAD approach views women as active agents of development and aims at changing their marginal position in society to achieve equal status between women and men. It does acknowledge that women do not necessarily have a complete understanding of their situation, but stresses that they need to organize themselves to increase their economic and political power. The approach draws on a more holistic picture considering both, women`s productive as well as reproductive roles as important aspects in societies.

Different than the WID, it is less optimistic that access to income and markets will distribute benefits to women and men equally without tackling patriarchal norms and values that define women`s and men`s roles in a given society. The WID also reveals the many manifestations of male bias in the development process. Gender relations are seen as central to social processes and social organisation and therefore to development. A difficulty faced in practice with the GAD approach, similar the WID approach, is that gender often becomes a substitute for women and women are still instrumented to

fulfil an economic capacity and drive economic prosperity, without challenging prevailing ideologies (Moghadam, 1998).

The last stream presented here that advocates women`s development is the WAD approach. The main goal of the WAD is the welfare of society – a community made of women, men and children. As women constitute more than half of the world`s population and are key contributors to the economic and social well-being of societies, they have to be given the legal right and access to existing means to upgrade their status in society, to fully meet development objectives. In practice that means to give them access to practical needs such a material services, health and education, while less attention was given to those factors that influenced systemic gender inequities such as sexual division of labour, legal discrimination and domestic violence (Parpart, Connelly, & Barriteau, 2000; Snyder & Tadesse, 1995).

Although the WAD perspective has offered an important corrective to WID`s assumption that male biased systems can serve as a vehicle to foster gender equality, it has its shortcomings as well. The WAD approach shows the same tendency to ignore differences among women and sees them as subordinate group along racial and ethical lines, and assumes that solutions from experiences of one group can be applied in the same way for other groups (Parpart, Connelly, & Barriteau, 2000).

Women`s empowerment brought a shift in the perspective of the poverty and development debate, and supported a development that moves from aggregate income to capabilities and puts more attention on enlarging women`s choices as a whole.

The next section will provide a deeper look into the concept of empowerment, which will provide the foundation of the analytical framework for this thesis.

3.3 The concept of women`s empowerment

To explore women`s empowerment through cooperatives, it is necessary to understand the fundamentals of the concept of empowerment. The notion of women`s empowerment first came up in the 1970s introduced by third world feminists and women`s organizations to depict the process of achieving women`s equality by transforming social and political structures at national and international levels (Bisnath & Elson, 2000). The spread of these discourses has introduced the concept to a broad range of development arenas, such as education, health care, rural development, and workers` rights.

By the beginning of the 1990s, empowerment was indispensable in development jargon, most widely used with reference to women and gender equality (Batliwala, 2007). The element of empowerment that distinguishes it from WID, GAD and WAD approaches is the concept of agency. This acknowledges that women themselves must be significant actors in the process of change by defining their own ways and directions leading to change in their lives and sees governments, institutions and NGOs only as facilitator in the process (Sen, 1993).

The empowerment concept has various meanings in different contexts. A reason for this might be that empowerment involves intangible and non-material things, like self-actualization, capacity-building and social integration, which change depending on the socio-cultural and political context (Midgley, 2003).

Empowerment is not exclusively a concept related to women, but is commonly used in this context. Speer and Hughey define empowerment as “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives” (Speer & Hughey, 1995: 730). Zimmerman states that the term empowerment includes “self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one`s values, capability of fighting for one`s rights, independence, own decision making, being free, awakening and capability” (Zimmerman, 1990: 169).

Empowerment is by many seen as a term that has been used in so many senses that it lost usefulness and value (Speer & Hughey, 1995). Nevertheless, there are four logics that are generally accepted in the women`s empowerment literature. First, someone has to be disempowered to become empowered. In the context of women`s empowerment this is usually seen in the subordination of women relative to men. Second, empowerment has to be claimed by the respective person and cannot be given to them by someone. For example, development agencies can facilitate the process but not empower women per se. Third, empowerment is understood as women gaining the capacity and capability to reflect, analyse and carry out choices important to their lives. Finally, empowerment is a process, which can never be seen in an absolute sense, but always in relation to the previous position, or in relation to others (Mosedale, 2005).

Studies of empowerment usually attempt to measure the phenomenon. Consequently, there has been a multitude of studies attempting to measure empowerment, some seeking to facilitate comparisons between locations or over time, some to demonstrate the impact of specific interventions on women`s empowerment, and others to demonstrate the implications of women`s empowerment for desired policy objectives (Kabeer, 1999).

Studies have looked and tried to measure empowerment from different angles such as autonomy (Jejeebhoy, 1995), agency (Tzannatos, 1999), land rights, bargaining power (Quisumbing & de La Brière, 2000), domestic economic power and gender equality (King & Mason, 2001).

Some other work in this field tries to establish indicators of empowerment. A comprehensive study by Malhorta and Schuler employing Kabeer's definition of empowerment, comprises a range of indicators used to measure women's empowerment. They state that women's empowerment needs to occur in six different areas: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Each of these can be measured at differing levels from the household, to the community, to broader national, regional, and global levels. For example, in the economic dimension, indicators of empowerment can include women's control over household income; their access to employment, credit, and markets; their representation in high-paying jobs; and representation of their interests in macroeconomic policies (Malhotra & Schuler, 2005).

However, not everyone accepts that empowerment can be clearly defined, let alone measured. For many feminists, the value of the concept lies precisely in its undefined boundaries, which gives space to try it out and change directions (Kabeer, 1999).

To conceptualize the empowerment concept I chose to apply Kabeer's empowerment concept of agency, resources and achievements and complement it with Moser's gender needs theory. I see Kabeer's concept as a good way to describe the broader process and giving the empowerment concept some boundaries, while the gender needs theory is filling these boundaries with content and criteria. Both concepts will be presented in the next sections.

3.3.1 Agency, resources and achievements

Kabeer's definition of empowerment is widely accepted and specifies empowerment as "the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabeer, 2003: 170). This acknowledges that empowerment relates to a process that moves from previous disempowerment to a change in status. Kabeer's concept addresses areas that are critical to live a self-defined life. This definition makes clear that only those previously denied such abilities can be considered to be empowered and also that the choices in question are strategic.

Kabeer explores empowerment through three closely interrelated dimensions: agency, resources and achievements. Agency is how choice is put into effect and hence is central to the processes of empowerment; resources are the medium through which agency is exercised and achievements refer to the outcomes of agency. Each will be considered in turn in the context of women's empowerment (Kabeer, 2003).

Agency encompasses the exercise of choice, visible as in decision-making, protest, bargaining and negotiation, but also cognitive processes like the motivation and purpose behind choices. Agency in a positive sense gives people the ability to define and implement their own choices. The negative connotation refers to the possibility of being denied such choice by institutional, cultural or ideological norms that translate inequalities of power e.g. by using violence on subordinated groups.

Not all choices have a significant influence on power. The ones that have are strategic choices. These are defining parameters in the course of someone's life, whether to marry, to have children, to work, where to live. Exercising agency and challenging power inequalities often involves changes in how people see themselves, their sense of self-worth and their capacity for action as beliefs and values that legitimize oppression are often deeply embedded in the mind-set of the subordinate group (Kabeer, 2003).

The idea of self-efficacy creates awareness for women that they are able to take control of their life choices (Narayan et al., 2000). The consequences of these choices can have transformational significance in challenging existing social inequalities (Kabeer, 1999). Changing gender norms and relations, which constrain women's agency, requires action in many areas. Property rights, access to finance, building of women's organizations, effective participation in community forums, measures to curb domestic and public violence on women, tackling discrimination against the girl child in matters of nutrition, health care and education. All these are aspects of transforming gender relations and increasing women's agency by mainly giving them access to resources (IFAD, 2002).

Agency is mobilised by the access to resources that are distributed through different mechanism in a society. Access to such resources reflects the rules and norms, which govern distribution and exchange in different institutional arenas. Certain parties are privileged in accessing resources, while others are prevented from claiming them. More important for the empowerment process than the resource itself is how an individual, that was previously denied, gains access to them. An example is while employment gives women access to money, more important than the resource itself might be

the greater public visibility, the independence from familial structures of authority or the effects on women's bargaining position and the expansion of movement in the community (Kabeer, 1999).

Resources and agency make up people's potential to actively choose the life they want. The way in which this potential is realised or not, describes their achievements, the outcomes of their efforts. In relation to empowerment, achievements should be seen in terms of exercised agency and the consequences of choices. Taking the waged work example. If women took on work as a new opportunity out of several choices it is more likely to have an empowering effect by realizing their potential than simply responding to no choice or even being forced into labour, struggling to survive from day to day (Kabeer, 2003).

Agency, resources and achievements reflect the concept of empowerment and can be perceived as roads along which the process of empowerment leads. They influence each other, but change in one does not automatically lead to change in another. These processes of change might occur over a lifetime, but also across generations from mothers to daughters and grand-daughters (Kabeer, 2003).

A second conceptualization of women's empowerment is given by Moser's gender needs theory. Both concepts combined will serve as foundation for the analytical framework of this thesis.

3.3.2 Practical and strategic gender needs

Molyneux developed a framework that divides gender interest into practical and strategic interests. Practical interests relate to women's disadvantageous position caused by poverty or deprivation, strategic interests concern the subordinate position of women relative to men (Molyneux, 1981).

Moser build on that framework stating that gender interest can be translated into practical and strategic gender needs. The point of departure of Moser's theory is the assertion that gender relations, men and women's role in society, are socially constructed, and moulded by ideology, history, culture, religion, ethic, and economy (Moser, 1989). Caused by these differences in roles, access to resources and positions in a society, she argues that women consequently have different needs. Especially due to women's reproductive and productive role, where usually only the productive one is valued as work.

Practical gender needs are a response to this immediate perceived necessity, voiced by the woman within a specific context. They are often concerned with inadequacies in the living conditions of women in their daily lives, such as lack of access to finance, employment, training, food or healthcare and are not concerned with systematic inequalities.

Strategic gender needs have a more explicit feminist purpose and challenge the redistribution of domestic work, public legislation and institutional reform to provide equity between women and men. These needs result from women's subordination to men in society and depend on the socio-political environment in a respective context. The purpose of strategic needs is to achieve greater equality, change deeply embedded gender roles and erase women's subordinate position within a society. They are thus more abstract and more radical than the practical gender needs, because they focus on changing overall structures.

Practical needs can be met by giving women tools and techniques to be better equipped in their everyday lives, whereas strategic needs require a more political planning to transform gender relations on a structural level. Despite the fact that the strategic gender needs are described as being more feminist than the practical needs, meeting the practical gender needs is still crucial and can be seen as a prerequisite to targeting strategic needs (Moser, 1989).

It can be upheld that the theory on practical and strategic gender needs makes the empowerment concept applicable, because it allows for a practical approach to the concept, which has been criticized of being too broad and vague (Speer & Hughey, 1995). At the same time, the theory provides a framework that allows for the voices of women to be heard. This is also one of the arguments behind utilizing the theory within this thesis.

Based on the two theories, empowerment is in this thesis described as a process that requires women to expand their agency, resources and achievements and thereby expand their capacity to fulfil their practical and strategic needs, with the ultimate goal to enable women to choose the kind of life they want. The study will explore the process of women's empowerment through cooperatives to identify if cooperatives can potentially transform women's agency and achievements, mainly by given them access to resources that have been unavailable before. And if they can be seen as a tool to fulfil women's practical and strategic needs.

3.4 Analytical framework

In the analytical framework for the study, it is suggested that economic, political, legal, social and cultural structures that subordinate women to men exist, as illustrated in previous chapters. These oppressive structures are to be transformed by empowering women. Through the collected data, economic, personal, familial, interpersonal and educational dimensions of change are identified as the factors along which the empowerment process occurs.

To conceptualize the data Kabeer`s concept of empowerment and Moser`s gender needs theory are combined. Kabeer`s conceptualization of empowerment is broadly outlined and it is not easy to grasp how to go about defining what the three interrelated pillars particularly represent. In Kabeer`s sense empowerment is an ongoing an iterative process, rather than something that can be measured against set criteria.

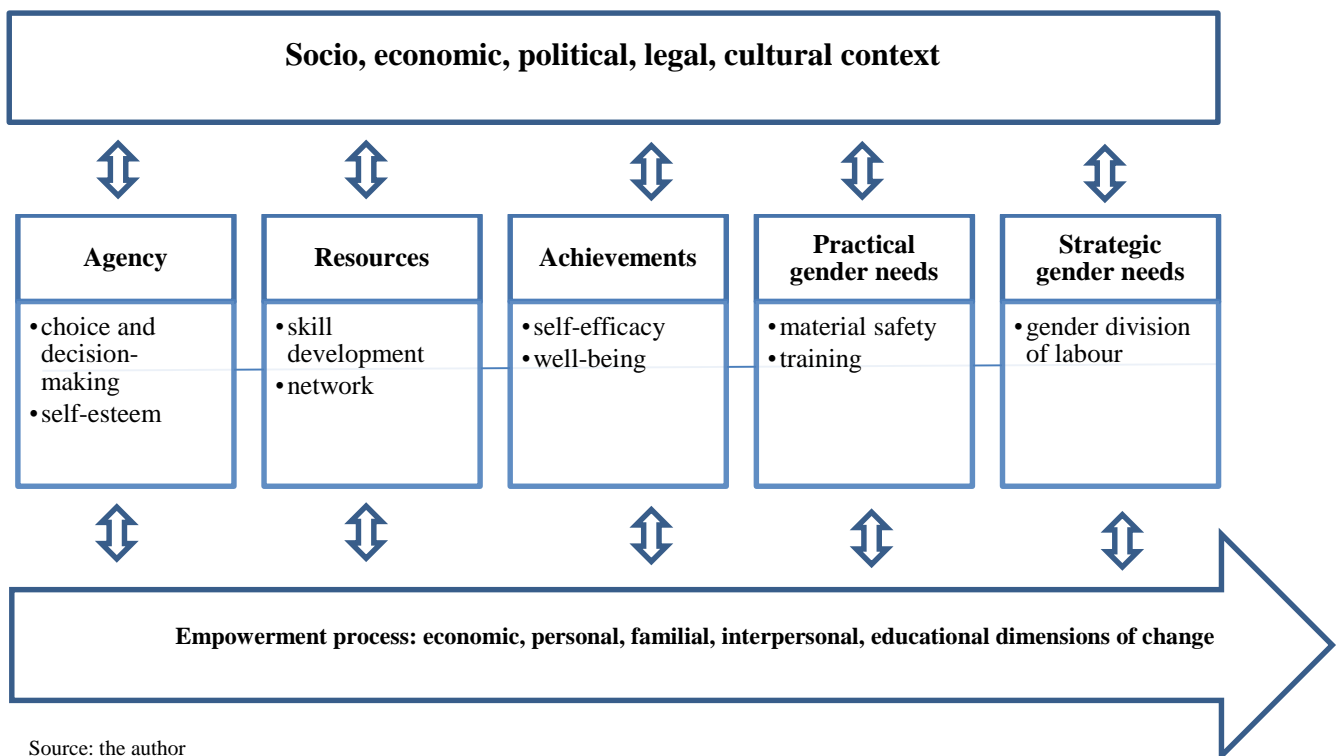
In this, I see a value in complementing Kabeer`s concept with the gender needs theory to add some more practicality to the empowerment process studied. It can be argued that separating the theory into practical and strategic gender needs, entails an approach to empowerment, which is practical in nature and easy to implement in practice. It is straightforward in saying that for women to be empowered, both practical and strategic gender needs have to be fulfilled. The distinction between practical and strategic gender needs is seen as useful, because it makes the empowerment concept more workable, and similar to Kabeer`s concept, it is useful in giving women a voice.

The intention of the analytical process is not to measure empowerment but to identify patterns in this particular context that help to understand the empowerment process of women facilitated by their cooperative membership in Rwanda.

This thesis acknowledges that the dimensions of empowerment are very broad in scope, and within each dimension, there is a range of sub-domains within which women may be empowered. Based on empirical findings from the collected data in Rwanda the key themes to guide the analysis are the following for Kabeer`s concept: choice and decision making, self-efficacy, skill development, network, well-being and business development. Identifying indicator for the gender needs theory is more straightforward as this theory is tied to much narrower boundaries. In my research context, material safety and sexual division of labour constitute the main points of the analysis as they have come up in the conversations with women cooperative members.

Consistent with the conceptualisation of women`s empowerment from the literature reviewed above, the present study is guided by the framework given in Figure 1 below. The conceptualization of this framework is influenced by two theoretical concepts and used empirical data to complete the structure. It therefore reflects the views voiced by Rwandan women themselves.

Figure 1. Analytical Framework



4 The Research Setting

4.1 Rwandan history and politics in a gender context

For this research, I find it necessary to provide some information about the recent history of the country to show where Rwanda came from and where it arrived, particularly in relation to the situation of women. This will answer sub question three, in giving insights about the particularities of the Rwandan context in relation to cooperatives and relation to the situation for women in this society.

Two ethnic groups comprise the population of Rwanda: the Tutsi, who had been the dominant political and economic force until independence from the Belge, and the majority Hutu, who took power after 1961 (Dagne, 2010). Differences between these groups are small and it has been believed that Hutu and Tutsi all share the same ethnic heritage, though its origins are disputed. Orbinski explains how over decades distinctions between Tutsi and Hutu were used to create an ethnic class system. This was first established by the ruling Rwandan class and then further exploited by German and Belgian colonial masters (Orbinski, 2009).

After several years of violence and military offensive, followed by attempts of signing a peace agreement, the conflict escalated, when in April 1994, the Presidents of Rwanda and Burundi along with several government officials were killed when their plane was shot down by until to date unknown individuals. In the first ten weeks after April 6, government forces and Hutu militia, slaughtered an estimated one million Tutsis and millions of Hutu and Tutsi refugees fled to neighbouring countries (Dagne, 2010).

Rwanda has shown a relatively stable political context and remarkable development efforts. This cannot be taken for granted, on a continent where war-affected countries face a high risk of repeating conflict. Rwanda's HDI (Human Development Index) value for 2013 is 0.506, which is in the low human development category, positioning the country at 151 out of 187 countries and territories. Between 1980 and 2013, Rwanda's HDI value increased from 0.291 to 0.506, an increase of 73.8 percent or an average annual increase of about 1.69 percent. Rwanda's 2013 HDI of 0.506 is above the average of 0.493 for countries in the low human development group and above the average of 0.502 for countries in Sub-Saharan Africa. Between 1980 and 2013, Rwanda's life expectancy at birth increased by 16.1 years, mean years of schooling increased by 2.2 years and expected years of schooling increased by 8.3 years. Rwanda's GNI (Gross national Income) per capita increased by about 57.3 percent between 1980 and 2013 In Rwanda 70.8 percent of the population are multidimensional poor

while an additional 17.9 percent are near multidimensional poverty, making Rwanda one of the poorest countries in the world (UNDP, 2014).

Gender roles have changed significantly since the 1994 genocide. Following the genocide, many Rwandan women were in a position where their husbands were dead, in exile, in prison, or in military service with the RPF (Rwandan Patriotic Front) and so found themselves as heads of household. Traditional ways of living were no longer possible for these women. Cultural attitudes and institutional settings had to adapt rather fast to these newfound conditions. Prior to the genocide, Rwandan law had prevented Rwandan women from engaging in commercial activities, entering into contracts, or seeking paid employment without authorization from their husbands (Burnet, 2011).

With the disruption in gender relations through the genocide, some women found the freedom to pursue careers or commercial activities. Yet this “freedom” to break out traditional women’s roles in the family and community should not be blandished which has been the tendency in some publications about women’s situation after the genocide. Women were carrying the burden of providing for a family in war torn country by themselves, while struggling with psychological and physical consequences of the genocide (Longman, 2006).

Since the genocide, the Rwandan government has acknowledged the specific role of women in the reconstruction and reconciliation process and in various ways committed to the promotion of gender equality. Rwanda is a signatory to the CEDAW (Convention on the Elimination of All forms of Discrimination against Women), as well as to the Beijing Conventions that aims to eliminate all forms of gender-based discrimination. Rwanda has also ratified the Millennium Declaration, which among other things, spells out the goal of attaining gender equality and the empowerment of women as prerequisite for sustainable development. In its preamble, the Rwandan Constitution states that Rwanda is committed to ensure equal rights between Rwandans and between women and men without prejudice, adhering to the principles of gender equality and complementarity in national development.

However, the issue of gender inequality is still deeply embedded in the Rwandan society. MIGEPROF has recognised that the Rwandan society is characterised by a patriarchal social structure that underlies unequal social power relations between men and women, and that gender inequalities

have not been perceived as unjust, but as respected social normality (Debusscher & Ansoms, 2013; MIGEPROF 2009).

However specifically in the advancement of women, the country has made notable progress. Rwanda has a GII (Gender Inequality Index) value of 0.410, ranking it 79 out of 149 countries. In Rwanda, 51.9 percent of parliamentary seats are held by women, and 7.4 percent of adult women have reached at least a secondary level of education compared to 8.0 percent of their male counterparts. Female participation in the labour market is 86.5 percent compared to 85.5 for men (UNDP, 2014). With 83.6 percent participation in agriculture, women are highly engaged in the sector as independent farmers, wage farmers and unpaid family labour. But, women have low rates of employment (34.6 percent) in the formal public sector. Women find it difficult to move into non-agricultural jobs and often look for opportunities in self-employed activities. In Rwanda, an estimated 41 percent of businesses are run by women (The African Development Bank, 2008).

4.2 Cooperatives in the Rwandan context

The cooperative sector in Rwanda is large and diverse. It comprises savings and credit cooperatives, banking cooperatives, agricultural cooperatives, small processing and marketing cooperatives, fishery cooperatives, consumers, workers, handicraft and artisanal cooperatives. Like most African countries, cooperatives in Rwanda originated from colonial state efforts, which saw them as valuable tools to create institutions to implement policies (Majurin, 2012). This use of cooperatives as political tools continued after Rwanda's independence, when the new government used cooperatives as mechanisms for implementing policies and development plans. The government did not handle cooperatives as economic entities, but saw their value in producing at subsistence level for the survival of their members. This subjected cooperative members to state control, and restricted the development of cooperatives as economic enterprises for meeting members' interests above subsistence level. Cooperative development was further disrupted by the 1994 genocide that led to a still stand of all socio-economic activities in Rwanda (Mujawamariya, D'Haese, & Speelman, 2013).

After the genocide, cooperatives were operating in an emergency situation. They were not called cooperatives, but associations or self-help groups. There were no rigid rules for starting an association, and in most cases, it was found that associations were constituted by family members. Many of them were 'ghost' associations, without any economic purpose except applying for government funds

in the emergency period. You could also find associations exclusively created by genocide survivor widows, or genocide survivor children. As Rwanda moved from the emergency period to a more stable economic and political situation, associations aimed to create income generating activities for their members and changed names and status to official cooperatives (Mukarugwiza, 2009).

The government of Rwanda still views cooperatives as a potential vehicle through which the cooperative members can create employment, expand access to income and develop their business potential. Therefore, many government programs, targeting cooperatives, include training and education to improve entrepreneurial and managerial capacities. In the long run, this should increase saving and investment, and improve social well-being with special emphasis on gender equality, housing, education, health care and community development. Today, cooperatives are the leading employment creation and poverty reduction strategy that Rwanda has embarked on (MINICOM, 2010).

Strengths of Rwandan cooperatives can be found in consistent values with the traditional Rwandan ethos, the democratic principles makes sense in the Rwandan context. Cooperatives have a considerable share in many sectors of the economy, strong government support and a large network. But, especially functional and operational weaknesses seem abundant. Cooperatives in Rwanda have been described as unsystematic functioning, non-adherence to cooperative principles, with weak structures and poor resources, member apathy, lack of professionalism, lack of innovation and entrepreneurship approach, lack of horizontal and vertical linkages, outdated technology and low value addition in the production cycle (Mukarugwiza, 2009).

To complete the short overview of the research setting, I will give some information about the Rwandan NGO AVEGA Agahozo and the cooperatives the women I interviewed are part of.

4.3 AVEGA Agahozo

In 1995, fifty widowed survivors founded AVEGA Agahozo, the Rwandan National Association of Genocide Widows. Since 1995, AVEGA has dedicated itself to support and empower those affected by the genocide. They are active in all four of Rwanda's regions, and are headquartered in Kigali. Still twenty years after the genocide of 1994, many widowed survivors in Rwanda require support to

deal with the consequences of the psychological and physical violence endured. AVEGA is dedicated to support these women and their dependents.

AVEGA is a not-for-profit organization and operates on a national level throughout Rwanda. AVEGA Agahozo was established to provide advocacy for the empowerment and reintegration of genocide widows and their dependents into the Rwandan society. Until this day, AVEGA is devoted to provide psychological and physical healthcare and support to survivors, as well as improving their economic stability through integrated and effective national level programs.

AVEGA`s principal objectives are to promote the general welfare of genocide survivors; to promote solidarity among the members of the association and promote healing through group counselling and activities. These activities are delivered in the following fields: socio-economic support, psychological and medical care, housing, and legal support for their members.

As a not-for-profit organization, AVEGA relies on a network of supporters, and public donations to fund the programs. Among the national partners are the Rwandan government, the Government of Rwanda Assistance Fund for Survivors and the National Committee for the Fight against Genocides. International partners are among others DIFD (Department for International Development), Global Fund, European Union and UN Women (AVEGA Agahozo, 2015).

4.4 Same Sky, Duhozanye group and Ghazibo group

All interviewed women were member of cooperatives that are supported by AVEGA`s economic program. The cooperatives are independent businesses owned by their members (as consumers, producers, or service cooperatives) and designed to meet members` needs. Membership is voluntary and the members democratically control all cooperative activities. The women in the sample were in average 54 years of age, have five children and 3, 5 years of different kinds of education. The women were all, with one exception of the consumer cooperative, members of AVEGA and the NGO initiated the foundation of the cooperatives and suggested women to participate in these activities.

Five women were part of the same sky cooperative. Same sky is a consumer cooperative. The women come to the NGO headquarter to produce jewellery whenever there is demand. The cooperative has 21 members in total. They started cooperative activities in 2008, but not all interviewed women were

members from the beginning. They produce bracelets, rings and necklaces. The cooperative has one major client and therefore their production depends on this clients demand. The products are exported to the US (United States). This US client also provides the raw materials and deals with the whole marketing and sales of the products in the US. AVEGA is doing the advocacy for the women to find further local, national and international markets. However, the US is at the moment the only international costumer. The women are paid by piece they produce. They did not have to bring up any kind of starting capital to join. The members were chosen based on their capabilities in crochet and further trained to meet the expected quality.

Table 1: Descriptive statistics

Name	Age	# Years of education	#Children	Familial status	Cooperative
Beata	48	7 years primary school, 3 years vocational training	3	widow	Same sky group
Celine	38	7 years of primary school	4	separated	Same sky group
Cecile	45	3 years vocational training	4	widow	Same sky group
Judith	50	3 years of vocational training	2	married	Same sky group
Therese	53	7 years of primary school, 4 years of secondary school	5	widow	Same sky group
Cécile	73	5 years primary education	6	widow	Duhozanye group
Valerie	56	6 years of primary education	5	widow	Duhozanye group
Béatrice	56	3 years of primary education	4	widow	Duhozanye group
Amelie	54	No school attended	6	widow	Duhozanye group
Joséphine	72	No school attended	5	widow	Duhozanye group
Rose	61	3 years of primary school	4	widow	Duhozanye group
Josephine	49	3 years of primary school	4	widow	Ghazibo group
Belancille	63	6 years of primary school	7	widow	Ghazibo group
Mwamini	63	4 years of primary school	7	widow	Ghazibo group
Catherine	68	4 years of primary school	2	widow	Ghazibo group
Béatrice	67	No school attended	9	widow	Ghazibo group
Fabe	64	3 years of primary school	2	widow	Ghazibo group

The Duhozanye group is operating from their own cooperative grounds. Fourteen women are part of this cooperative. The women first started as a self-help group after the genocide and were all members

of AVEGA. They all live in the same neighbourhood. These women buy firewood from a local supplier and sell it in their community. They started their activity in 2010. All members invested the same amount of capital to start the cooperative and get the same share of profits. They received capital and training from AVEGA, but apart from monthly meeting were AVEGA is following up on business activities with the women, they manage all activities independently. Not all members are actively participating in the business activities, some are completely passive members.

The third cooperative is the Ghazibo group. Eighteen women are part of this cooperative. Cooperative activities started in 2013. Like the Duhozanye group, they were all members of AVEGA and encouraged by AVEGA to start business activities together. They were financially supported and received the same three months long training as the other two cooperatives. The women own three motorcycle taxis, a very common mean of transport in Rwanda and the women employ three drivers. AVEGA is still supporting them during monthly meetings. Cooperative members carry out all other activities. Each women contributed in the same way and they share cooperative profits equally.

5 Data Analysis

5.1 Data presentation

The following section presents the findings from interviewing the members of the three cooperatives. The data is structured according to some recurring and in my opinion important themes that I discovered while reading the interview transcripts. Thus, the themes are based on the collected data, although I did to a large extent structure my observations and formulate questions asked in the cooperatives according to what I have read in the literature, as I also mentioned in the methodology, the chosen categories closely align with findings from the literature review.

The data presentation section is divided into five main themes: economic dimension, personal dimension, familial dimension, interpersonal dimension and educational dimension. Some aspects are relevant for several categories but to avoid repetition they are mentioned in one category only. This section helps to answer the fourth sub question as it shares women`s perceptions of their own empowerment process.

5.1.1 Economic dimension

The economic situation of interviewed women presented itself as rather difficult before becoming a cooperative member. The women lived of income from small activities, like cultivating in small fields and selling harvested products. Some worked in construction or as teachers, but they could barely earn enough to feed themselves and their families, being the sole provider of income after they lost their husbands through the genocide. Employment opportunities for women in Rwanda were in general scarce, as women were for a long time not seen as active participants in the labour market. After the genocide the situation changed as women were a strong force in rebuilding the country from scratch.

E: There was the element of women seeming to be more than men at that time and they were doing all sorts of things to survive even during the war even in the army there were women. There is no point in deciding that it is a men`s job when the women were there and part of reconstructing the country.

However, employment opportunities especially for low skilled female workers were still almost non-existing. Cooperatives tried to fill that void in providing opportunities for unskilled and poor women to engage in income generating activities.

E: More cooperatives came up shortly after the genocide, they came from small groups that had formed and grew.

Most women were already members of AVEGA and were supported by the NGO. AVEGA was encouraging them to bundle their resources and to work together to make a better living for themselves and their children.

6: After genocide we were living alone and each one had many problems and mental problems and AVEGA came here and told us to live in a group and they gave us a first seminar for a mentor.

8: I was living alone. I had mental problems. I met with my members from my community who have the same problems and that is why we started to live together and started the cooperative.

Many women were living in bad conditions after the genocide, struggling with poverty, health and mental problems.

6: We were living in bad conditions. One by one living alone with our own activities, to hunt, farming, cultivate in small fields. In this area there are no real fields and everyone had their own activities but they gained almost nothing from it. We all had our very small business but there was no real interest and we made very little money.

12: Before the genocide I was at home. After I had to become a man and a woman at once and had to take care of my family by myself, food, school fees, everything. That was difficult. Before we had each our small activities at our houses. Vegetables and fruits that we planted and sold but it was not a good living with that money.

Before the genocide, they were mostly homemakers. They would cultivate some vegetables and fruits, but the main financial support came from their husbands. Women who had waged employment were unusual in pre-genocide Rwandan society.

11: Before the genocide my husband worked in a workshop and I was at home and growing and working with the agriculture we had.

1: Me and my husband had a little land, goats and one cow that I was mainly taking care of. My husband was a taxi driver. After my husband's death, I was alone providing for the family.

So, most of the women were not involved in any income earning activities with the exception of a few women who already contributed to the household income before the genocide.

7: Before the genocide I had a restaurant and a store where I sold, clothes and things for your daily life, it was destroyed during the genocide. My husband was a driver. Before the genocide, when I was married my husband had work around the house as well. But usually he was gone for a couple of days for work and then he came back with merchandise and food.

1: I started to make jewelry because I wanted to empower myself. I made and sold jewelry for years after receiving the vocational training in sewing, pottery and crochet after my primary school education.

The cooperative activities proved to be important ways to ameliorate women's economic situation compared to the possibilities they had before joining them. They enabled them to take care of the families basic needs, like food and clothes and in most cases pay to some extent for their children's education.

4: I have my husband he is sick, he is traumatized by the genocide and he can't do anything, he stayed at home and I have to take care of my husband and my children. Before, I was someone who works on the buildings. I was helping the building of houses as a bricklayer, I helped them and was giving material. It is way better to make jewellery. It makes me happy because I can find money and help my family. It was hard for me in the past but now I am okay and I am happy.

5: I used to work from 1995 to 1998. I was a teacher. I stopped because they paid little money. The salary was too low. I make more money now. It is better than the work I have done before. There is a change. Before we used to starve very much. But now we get food. For the food this work can provide food and schooling for my children.

12: The activity with the moto is going good. The driver brings back the money each month. The drivers are young boys. We have 3 motos at the moment. Every moto costs 1 300 000¹ and we make

¹ 1 USD = 695 RWF

2 000 000 a year with interests. We are 18 in the cooperative. With the motos we have to trust the driver that he gets more business and more money for the cooperative. But since we started we did not have any problems with the drivers. They are good drivers and we are happy with them. We found them through friends so we know them. We got the motos from a local supplier and they import them from China. A friend of mine helped us to buy the motos. We share the interests and money we get from our activity. It is around 30 000 for each of us. That is enough to pay for our everyday live.

However, the income opportunities are still very limited. To be able to pool enough resources, the cooperatives have up to 21 members. This also makes the share they receive from the profits very little. The handicraft cooperative pays its members by piece they produce, but it is dependent on one major client, which makes business especially volatile, so it showed that these cooperatives do not make it possible to substantially change and advance the economic situation of women members.

1: With the help of the cooperative work and income became more steady. However, the cooperative has one major client and therefore their production depends on this clients demand. For me the biggest challenge is access to markets and finding costumers for my products. I hope that then more business will come in.

2: I could do more when I get more orders from same sky. But I am not doing jewellery outside of both cooperatives. They also market the products and I get paid by piece. The HIV cooperative sells at a store and same sky exports the products to the US. When I started in the second cooperative I hoped to make more and more money so I could build a house closer to the city and to work. I had to postpone this because one of my children has started secondary school and I had to use the money on the school fees.

5: Our work is not regular that is the only challenge I have. In three months I can make about 20 pieces of jewellery if there is work. At time there is work in one week and I spend about a month without work. And the people who have the market they give us the market we don't have influence on how much they sell.

Due to the limited source of income, almost all women have further activities on the side. The additional income generating activities are based on the women`s own entrepreneurial skills and capacity to be self-employed. The women took the opportunity to invest the money earned from the cooperative, to grow their existing business or venture out in new business areas. Several women mention

how their dreams for the future are to start even larger businesses. In this respect, the activities and projects of their fellow group-members seem to serve as an important inspiration. Through discussion-sessions at the monthly meetings, the women obtain new ideas, and realize new possibilities. The women are eager to grow their cooperative business as well as their private activities, but always mention financial shortcomings as obstacles for growth.

9: After getting the loan from AVEGA, I started to build a house- and I am renting out rooms in that house. I had the idea because we need housing in Kigali. I also live close to the university. In that area there are many people that don't have a house, so that is how I had the idea. I started when I got the loan. That was in 2013. Before I was only part of the cooperative business then I started my own as well. I have many clients. If one walks out the other walks in. The business helped me a lot because I could pay school fees for my children. I can pay for my every day life with that money. For clothes, food. I also have some agriculture and can pay workers temporarily to harvest my fields. I would also like to maybe build another house for rent but it is difficult with the masterplan. It is difficult to find the capital to build houses as they want it.

1: I am producing for the cooperative and still sell my own jewellery. I was looking for new markets and tried to find vendors that would take my jewellery in commission and I got paid when they sold them. These vendors usually sell around bus stops, some had a market stand but I was not satisfied and could hardly provide for the family. The jewellery I produce at home, I sell in Kigali. Mostly through vendors that take my jewellery in commission. But also to friends, neighbours, family members. But production and income are limited. I get the raw materials at a big trade centre in Kigali, I think the raw materials come from China. I would like to get more raw material to grow my business outside the cooperative but I don't want a bank loan and also never tried it. I will try to save up more money and then also ask for a loan from the cooperative.

7: I have two activities. I have the firewood business with the group and I have a store again. I started in 1998 to work with a bank. With the restaurant, I could buy a property and I could build a house. I also started up activities in the community. Building streets, taking care of cleaning the neighbourhood. I started the business because our live was hard, and I did the business without my husband. My store now sells everything people in my neighbourhood needs so, people from my neighbourhood come to me to buy. I get my merchandise from different suppliers, I usually call and they come with merchandise. There are most of the time part of a cooperative too. I don't know where they get the merchandise from. I hope to make a big amount of money to create a business for the whole family. If I have the capacity, I would like to keep on having my store and have a company for construction

materials with my family. If it is gods wish, it will happen. I also think about taking a mortgage on my house.

5: I think about starting to sell outside the cooperative. But I am planning to do it when I have enough money to do that. I think of getting a bank loan but because this work which is not a permanent job. They call us at times. So, when I think about loan the time I don't work here how should I pay. But I need a loan. I think I can look for the market. I would sell it to people I know that can buy it. I want to have another work after this work. I don't want to work for other people, a little business that I can do it home. When you work for other people you have to every day. I don't want to leave this. I want to have much income because I have things I have to do. If I have enough income I can build a big house and my children can go in universities. I need to evolve myself.

Next to the role of providing income generating activities, cooperatives are for many women an important mean to get access to loans, which would be in most cases difficult to access through regular banks. All the cooperatives received financial support through AVEGA when they were starting and women members use the cooperative now as a means to receive loans to further grow their side businesses. Getting access to credit makes the women able to create larger-scale income generating activities and cooperative administrative procedures are adapted to women`s needs, e.g. the cooperative accepts flexible repayments from members.

3: I got a loan from the cooperative that I had to pay back, but because I am saving every week I could pay it back.

11: Then we started the business with the cooperative and through AVEGA I got a loan and build two houses to rent out. I build them because there are many people who need a house and rent them I don't work with the cooperative business everyday. I come to meetings and put my money to our accounts and get interests. With my houses I make 60 000 a month in rent. I never have problems with people living there. I would build another one but it is difficult with the masterplan to find a property and to build proper houses liken they want.

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. Many women seemed very reluctant to work with banks, only few women were open to work with banks or have worked with banks already.

4: *Its better to get loan from the group. The bank is difficult to work with when you start because I don't have the market.*

9: *I would like to get loans from the government to build another house. It is difficult with bank loans. I will continue to work with loans from AVEGA, I don't want to use bank loans. The interest rates are too high. They ask for a lot of interest. AVEGA does not ask for interest.*

7: *If I gain money and I have paid back the loans I have from the bank, I take a new loan and usually give it to my children so they can buy merchandise and sell that. I had a brother in law who gave me 5 000 000 RWF after the genocide and I also had bank loans. With the loan, It is flexible, if I have a big sum I pay back, if not I pay in smaller rates. But usually every week.*

6: *I had a loan from AVEGA but at some point they said that it is not good to continue to give money and loans because we need to get used to work for ourselves and we should learn to continue to work with banks. But I did get a loan for 6 months and then I had to pay it back but without interests. But in our group no one has taken a loan from a bank. I was not forced to work with a bank. And I would have to pay interest, so because I wasn't forced to take a loan I preferred not to do it.*

A reason for that is that it is difficult for women to find the securities that banks require.

E: *Sometimes I think it is difficult because most of the time when you want to ask for a loan the bank needs some sort of security. Most of the time they have nothing to show as a guarantee. And also depending on their status if they are married maybe they have a house back home but then they might not have the consent of the husband. And if they want to do it on their own they have nothing to show. And they have never been able to save. So they can't even say I have this much amount on my account. The reason they introduced shares. You can put them as a guarantee, most cannot afford that. If they know what they are.*

Critical aspects about their employment situation were raised by very few women and would usually be related to specific conditions they find themselves in, like bad health or complications combining work and family live.

11: *I like to work but I am not healthy so I would prefer to not have to work and be home. But if I you are young and healthy it is good to work to help the family. But I am satisfied with what I achieved.*

We are not poor. We have a good house and food and clothes that I could provide for my children and grandchildren as well.

4: I have to be a man and a women at the same time when we don't have work it is hard for me to find food for me and my children

2: But for me it is challenging to combine work and my family commitments because I live further outside of the city and cannot go home the days I work at the cooperative. I stay at the AVEGA building these days it would be too difficult and cost too much to go back and forth.

5: I wish the government to give more work so the ladies and widows get something to do and scholarships. Even they can help us to repair our houses. I became a widow in 1994 what I used to have as an income. My house is old now but I cannot manage to repair my house as I wish. But, if I have support or more work, I can do it.

7: I feel the government should see that I have to take care of my family by myself and that I don't have a husband. So, I should not pay the same taxes. They should decrease the taxes for widows.

In general being female is not being seen as a disadvantage, on the contrary, several women would consider their situation advantageous because they get special conditions for loans and more support to start their activities.

12: It is the same. No difference between men and women. The government is encouraging women to work, to work in groups and cooperatives like men do. We are widows but we are a big part of the Rwandan society and move the country forward so we women have to work. But I enjoy to work. What men can do women can do to. If a men has a business, a women can have a business. That does not matter. This is special about the Rwandan society.

9: I don't see differences being a women or men in business. I see advantages being a women because we got training and loans. I see that it was really important to get that training and loan from AVEGA. So it is an advantage to be part of AVEGA.

7: I never have problems with that, being female or not does not matter. Before it was divided what a woman did and what a man did, but now I don't see that there are activities for women and there are activities for men. I see advantages working with banks for women and women groups. For some banks if you are men you can't be more than three in a group to get a loan for women that is not the case. The bank has set that rule.

12: The government supports women with specific grants. If you want to start a project you can apply there and get money. It is a loan, you have to pay back but the terms are specific for women. The women who have ideas what to do and have the strength to work can have that money and they can start to work. The money we needed to start up came from a specific bank that is giving out grants to genocide widows and if you have a project you can apply and you don't have to pay it back. They also helped us with training to start the project.

The expert interview reinforced that impression of equality in the economic sphere.

E: And now that we are participating in everything. I mean we are part and parcel of the economic development. Even here we do the teaching, just like all of us we assume the same roles you do the same things. We have ministers, we have women heading different big or small offices. If they are able to nobody should say not sure because this a women cooperative, if they are able to show a guarantee then they can be given the loan just as the same any other cooperative women or men would be given that opportunities.

The only things mentioned related to these questions were household work, which women do see as more challenging for women as men do not have to fit that in their workdays.

5: It is not easy because it takes more time with the housework.

3: The men know how to make baskets better than women. Because they don't have other work. The women have to go home to prepare the food and take care for children and men only focus on making baskets. For women it is more difficult, they have to do everything at the same time.

E: Like in the homes to feel that maybe a woman can be the one employed and the man stay home and look after the household while the wife works it is something that will take a long time for people to accept that. Because they think it is there job. They are supposed to it. Many of them feel that way that it is what the culture dictates or they don't even think it dictates; that it is what is expected. It is normal.

5.1.2 Personal dimension

These financial contributions depict how cooperatives provide women with a greater sense of economic security. Apart from sole financial gains, women also gain confidence from earning a regular income to the extent that they are able to support their family. This was mentioned by many women when talking about their personal feelings towards personal changes from earning an income. Growing a business and earning money are both powerful builders of self-esteem. Women's access to financial resources results in a raised self-esteem and confidence because they become economically independent.

3: What it means for me I am not poor because I can work and gain the money. My life is changed compared to the life after genocide it is changed because now when my children ask me for something I can buy it, I can pay fees for them. Now I am not lonely I am together with others, work together, the success of my work is that. Now I am like someone with the work of the government. I wake up in the morning and go to work. And don't stay at home and now if someone comes ask me if I can help financially I can do it.

2: I feel proud of myself. I know I can do whatever I want. I have money and a vision where to go. Buy a new house and put my children through school. I also feel a big difference between me and my neighbours who still work in the field and stay home because I can pay for my children's school and buy everything they need.

With the income, the women generate now, they were able to improve their lives and the lives of their family members without doubt and many feel that they are living a good and comfortable life with the income they have.

9: I was in debt before, now I have the money to buy everything I need. I can buy for my children's school and everyday live.

12: This cooperative is really important for me because it changed my live completely. I can buy what I need and don't have to ask my neighbours for support. I am capable to buy clothes and pay school fees. I can buy everything and now I can support my neighbours. That changed the respect in my community. I am also more concerned with politics and what happens with my country.

6: With my business I can do everything in my own house, I can live a good life. I can pay water, electricity, the medical expenses. With this business I am living a good life. If you start a project you have hope that it will be successful and you hope that you can do your business in peace. On the one

side you can get interests on the other side you can fail, but I started hoping for interests and it did work out.

8: My dream would be to have a store in a nice house. I bought a TV and I am renovating my house at the moment. I can do this because of the cooperative and the small business and I will keep changing my life for the better. Before I always needed to ask for money now I don't need it anymore.

The constant strive for material safety shows in the women's dreams and their definition of wellbeing. When asked about their dreams and how they understand a good life and wellbeing, the majority of women mentioned income.

7: Somebody who has a good life is somebody who has a own house, who can find food without problem, who has work and the children are in school

10: A good life for me is when I am healthy, when I make enough money to buy food and live in a nice house and no one is sick. I live in peace with my neighbours and we don't have problems. I don't need to ask for support but can support them. The life that I live is completely fine for me.

9: A good life for me is when I am not sick and my children are not sick. I have a house. We have food and the children have all school materials. For me that is a good life.

5.1.3 Familial dimension

In the Rwandan context as in many other countries, mostly in rural areas, women do take care of the household by ensuring the availability of the daily basic needs of for their family members. In general, women had only talked about positive implications their cooperative life had on their families, mainly because they could provide for their needs, but also because they felt proud of their mother's achievements.

1: 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 secondary school and started to work after primary school to support the family. My family is proud of what I achieved and my children support me with housework when I am working.

9: My children are very happy that it provided money for them to go to school. It helped a lot. If I am not home my children help out with my businesses.

11: I did pay for the education of my youngest children as well. They are happy for that and what I could provide. They support me when there is work on the houses.

3: They are happy because their mom has to go everyday to go to work and get the money. I don't have any problem with the work at home.

The only difficulties women saw regarding their work in relation to family responsibilities was when they could not make ends meet but the workload was in most cases not seen as an issue.

7: When the children were young it was difficult to have the restaurant and the children. I served the clients that I had. What was left was then for my family. It was difficult sometimes. My children help with the business if there are not in school or university.

8: With the children it is difficult. It is difficult if they want something and I could not give it to them.

1: But I do not see that the housework is a problem, "no difference, I just do it".

5.1.4 Interpersonal dimension

Much of this new confidence seems to come from the relationship of these women with each other and the network that they could build. The fieldwork 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 for each other, encouraging and augmenting individual self-esteem.

1: Other than providing for my family I am very happy to have met the women in the cooperative as the women became friends. We share the same problems and support each other.

5: I meet with other ladies which we have the same problem. We are a big group but we are one and we enjoy staying together. We are the same people and we are now friends.

12: The motivation to do the cooperative was to do something together and work together and get out of poverty.

The participation of women broke through their isolation as already mentioned above before they joined the cooperatives they were living by themselves. Now, due to the above connections, women involved in cooperatives became less isolated, and developed a broader network for both business and personal support. Respondents stating that social and business relations are vital to their work in

cooperatives. This also led to changed standing in their communities. The fact that the women have become capable of helping others than themselves, contributes largely to their feelings of self-confidence and thus to their empowerment. Being able to help others means that you are strong and resourceful, because your skills and knowledge are needed.

5: Yes there are seeing a change other people who know me they see a change. There is an improvement in my daily life. I am about 30 years there so my neighbours know me.

7: The standing in the community changed because other persons know that we have a good life, because we are living a good life.

1: I started to teach my children and also neighbours to make jewellery. I feel respected in the community because I can help them out financially as well.

3: I started because I wanted to empower myself to give a good health and a good life to my family and to help my neighbours to teach how to do handcraft.

4: Neighbours help each other I can help them if they in need it and they respect me because I have work.

11: I do feel change because I can help them out. And I don't need to ask for something anymore.

5.1.5 Educational dimension

Most of the women had a primary education but only few continued their education after that. The Tutsi women and men were not allowed to go to secondary school after their primary education and the only opportunity they got was to receive training, for women usually in handicraft, in several activities, which some of the women already used to earn money before the genocide.

1: I made and sold jewellery for years after receiving the vocational training in sewing, pottery and crochet after my primary school education.

3: I did not have the chance to continue with my studies. Without studies I could not make money. I was in the situation to find out how to help my family. That is why I tried to start to make handicraft. It was the main way to make money. I was doing it for many years before the genocide. I was a Tutsi child and could not go to secondary school, but I had to go to activity, we did not have a choice. The government did not let us go to secondary education.

Women from the same sky cooperative mainly joined because they already had some skills and heard about the opportunity from other members of AVEGA.

1: 3 years ago, I joined the cooperative "same sky" that AVEGA is supporting. I was already a member of AVEGA before that. That is how I learned about the possibility to join the cooperative

3: I came to same sky because I was trained in crochet I got the news from someone who said that they are some people who want to work with women who are able to make jewellery so I came and asked for the job. Work for the cooperative gives me many advantages because I don't have a husband to help me it is me to try to do everything, so my work helps me to take care of my family. I started because I wanted to empower myself to give a good health and a good life to my family and to help my neighbours to teach how to do handicraft.

5: I started here. I had no job at the time they came when they needed people that can make some things. And some of the widows of this associations knew that I can do some of the things, some of the necklaces, and the bracelets they knew how to make them. And when they needed people to do that they came and started and told them to teach others. I am a member of AVEGA and then I heard about this opportunity. I started about 4 years ago.

Next to the role of providing income generating activities cooperatives are therefore important vehicles to give women access to training. Training, next to loans, was for many women the start of their cooperative activity but also the vehicle to start their own businesses.

6: They taught us how we can make the community development together. How we can work for our development for our economics and AVEGA also gave us another seminar how to do the small project. After AVEGA gave us training we started to work as a group. I had three months training in different business activities. How to use money, loans and how to save. How to do accounting and work in a group.

9: We did receive training but more would be good, I am used to run a business now, I need more training related to my business.

3: In this activity we received training in sewing, crochet. There is nothing more difficult than before. I can now see that I can do things now that I could not in the past.

Working in cooperatives helped women to participate in decision-making. By participating in decision-making, women become more motivated and committed to personal change. Business planning within cooperatives forced women to develop decision-making skills if they chose to continue developing their cooperatives.

1: I learned to work in a group plan my time and finances which is making it easier for me to make sure that I have always enough money to pay school fees and food.

2: I always divide my money in three parts. One part is what I needed for the house and the animal, food for the family and school fees for my children.

5: Here in this associations about 2 years ago. They encourage us to get loans. And they teach us how to get loans. And some of us have started. I think about it.

On the side of cooperatives, women members claimed to be too old to go back to school, but believe they can acquire other skills for the improvement of their cooperatives. Thus, their concern is not about institutions of higher learning to pursue science and technology courses, but rather to learn how to manage their small projects, basic skills in agriculture (i.e. the use of fertilizers) and the basics of accountancy.

8: I would like to learn how to compete for clients and how not to lose money in negotiations.

12: We did receive three months of training from AVEGA how to do projects. We have ideas what training we would like to get. Training in business. Concerning taxes, savings, agriculture as well, how to start and run a project.

5.2 Data discussion

As explained above, the thesis takes its point of departure in Kabeer's concept of empowerment and Moser's gender needs theory. In this section, I discuss the research findings presented above in relation to these conceptualizations of the empowerment process. The analysis is hence conducted by matching the empirical data with the chosen theories. This section will answer the main research question and reveal the influence cooperative membership has on women members and how cooperatives facilitate the empowerment process of these women.

5.2.1 Agency, resources, achievements

Agency, resources and achievements can be seen as factors enabling the process of women's empowerment. This thesis sees cooperatives as vehicle to provide women members with resources to expand their agency and realize achievements to claim their own empowerment path. This section will discuss how the collected data fits with this assumption.

Agency is related to the ability to define one's goals and act upon them. The interviewed women were restricted in their capabilities and capacities to take action in their lives. Poverty, unemployment, widowhood; all this leads to a form of marginalization that restricts one's agency. There are various indicators what agency is and how it can be claimed, the following will present what derived from the information I got interviewing women in Kigali.

Choice and decision-making

The notion of choice goes to the core of the agency concept. Active choice such as decision-making brings motivation and purpose to action. To be empowered a women should be able to define self-interest and feel able and entitled to make choices (Nussbaum, 2001). Kabeer distincts a 'passive' form of agency, action taken when there is little choice, and 'active' agency, which reflects a more purposeful behavior (Kabeer, 2003).

In the case of the interviewed women, this form of active choice cannot necessarily be seen behind the motives to join the cooperative. Most women in the selected cooperatives joined because they were encouraged to bundle their resources by AVEGA. They did not have much choice improving their livelihoods any other way, so the act of joining a cooperative itself was in this case the only option to scale up resources and cannot be related to agency in the sense that Kabeer intended it.

After being part of the cooperatives, women are exposed to a series of decision-making processes. From the set up and governance structure to deciding on the cooperate activities in weekly or monthly meetings. The women I talked to did not join cooperatives that grew naturally out of activities that communities are already involved in, but were established by AVEGA to generate income and escape social exclusion by forming groups with other women in similar positions. This point reveals differences between the three cooperatives. While the same sky cooperative, was fully facilitated by AVEGA, regarding structure, product and market, the other two cooperatives were set up by their members. They were financially and organizationally supported, but the decision-making power lied with women members. This required women to take an active form of agency on the group level.

Continuous exposure to this process over time develops women's understanding of how decisions are made, supporting them to apply that learning in their personal lives can ultimately give them a sense of greater control in their lives.

The influential role that AVEGA still plays for the same sky cooperative can negatively affect women's agency. Mayoux's analysis of different women producer cooperatives shows that cooperative organisations with a form of imposed participation, are a danger that can severely affect women's agency and capacity for decision-making (Mayoux, 1995). However, already the act of expressing an interest in cooperatives, demonstrates a woman's motivation to make changes in her life, which can be seen as a first step to active choice and decision-making.

After joining the cooperative many women, show an active form of agency, by creating income generating activities outside the cooperative independently for themselves. This shows a great form of active agency, because it reflects a purposeful behavior. Taking on self-employment as a new opportunity can be seen as the quintessential self-directed activity, in many respects, the process of business development forces women to become independent to see their own enterprise succeed (Datta & Gailey, 2012). This shows that cooperative membership does not only increase women's economic opportunities, but it shows that it enables women members to take more active choices.

Certainly, this was not the case for all interviewed women, but the majority of women utilized initial resources they gained through their membership to take on small business and activities outside of the cooperative or expand activities they had before joining. This shows their ability to make strategic choices and define self-interest, which goes to the core of agency and seems to be in relation with getting access to initial resources, which can very often improve women's active agency (Kabeer, 1999).

Self-esteem

On the psychological level, taking action and using one's agency is closely linked to self-esteem. Marginalized women often have a low self-esteem and lack assertiveness. They may be exhausted from living in constant crisis. All of these factors make it difficult for them to participate productively in economic activity (Schwindt-Bayer & Mishler, 2005).

Growing a business and earning money are both powerful builders of self-esteem and self-worth. The data showed that women feel proud of their economic activities, being self-employed and having an income enables them to provide a better life for their family. They also mentioned not having to ask

for support anymore, but on the contrary being able to support neighbours with financial resources or by sharing skills, as an important positive change. They feel respected and see how their work is acknowledged by the world around them.

It changes the self-perception of women, their self-confidence and thus contributes to their agency. Because of the significance of beliefs and values in legitimating inequality, the process of empowerment often begins from within. This change in the way people see themselves, their sense of self-worth and their capacity for action, are important factors in the process of empowerment (Kabeer, 1999). Being able to help others, means that you are strong and resourceful, because your skills and knowledge are needed (Nussbaum, 2001). In this respect, it can be argued that in many cases cooperative membership enables women to help others because they become more resourceful.

To conclude, it can be said that cooperative membership can affect women's agency if women themselves claim and utilize provided resources to change their life. Therefore, it can be argued that cooperative membership alone will not improve women's agency. However, it will provide women with tools and give them capabilities and capacities they were deprived from before joining.

As already mentioned resources are an important factor in the empowerment process. Agency is exercised through the mobilisation of resources. The data showed that access to resources is one of the main factors that cooperatives can contribute to the empowerment process of its members.

Skill development

The preconditions faced by the generation of women that I interviewed reflects system-wide gender discrimination in pre-genocide Rwanda. Often, girls were prevented from participating in skills-based education by family choice or by social norms. This aggravates the situation for women to access jobs, particularly jobs in the formal economy, due to their lack of technical skills (Debusscher & Ansoms, 2013). Many of the women interviewed had only a couple of years of primary education and could for various reasons not continue with any form of professional training activities. The lack of a formal education may result in individuals lacking even the most basic knowledge about how to run a small business and not having specific skills can prevent many women from venturing into starting self-employed businesses (Calas, Smircich, & Bourne, 2009).

Right after joining the cooperative, the women went through a three months training provided by AVEGA. They learned about starting and running projects, keeping accounts, dealing with markets,

customers and suppliers. This contributed to the development of the particular skills, which women need in order to work outside the home. Besides the skills learnt through training 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 to make informed decisions about their needs. They learned how to save, how to use their money effectively and how to join forces to solve problems. These skills will be valuable for the rest of these women`s lives.

Network

A widely used definition of women`s empowerment is increased power achieved through participation in collective groups (Hofmann & Marius-Gnanou, 2005). Feminist experts have argued that women`s groups are vital in enabling women to increase their control of resources and decision-making capacity. Some scholars consider income-earning activities that provide access to new social networks more important to women`s empowerment than income per se (Dash, 2011; Ferguson & Kepe, 2011; Jones et al., 2012).

The cooperatives may not necessarily be good sources of income, but women value them as sites of solidarity and legitimation. The data reveals that women have grown attached to their cooperatives and that this helped them to cope with the changes in their lives regarding their new responsibilities. The women benefit from sharing skills, experiences and information related to their business activities and work together to obtain loans through informal savings groups. Their close proximity gives them the opportunity to build trustful relationships and stable networks, which help to create a more secure working atmosphere and business environment for collaboration and enables women to take risks because they find a sense of security within the cooperative system (Ferguson & Kepe, 2011). Especially, for a women who suddenly became the sole provider for the family, this can have a dramatic impact on the women`s capacity to aspire. This development of their “capacity to aspire” is the biggest guarantee that the achievements of the project will be sustained as women dare to take bigger strides for themselves and their families (Appadurai, 2004).

A danger, revealed during the expert interview, in this close network lies with dependency patterns that women in cooperatives sometimes show. They may have relied on a partner or on the social assistance system for a long period of time, and consequently have limited ability to be self-directed.

E: The only thing that was negative was that many of them not really being able to grow and move out. You find them staying in the same cooperative day in and day out. And you realize it is not even doing well but they stick there. Because they feel they have not made enough to grow or to venture out. That is the same thing I found. They end up not feeling confident enough or equipped enough to venture out on their own. You know like a person moving and starting their own business.

This can be supported by cooperative membership if women become dependent on some funders for decision-making and direction, so it is important that they be encouraged to make their own decisions and build independence.

To sum up, what is relevant and goes beyond widened work opportunities for women in cooperatives is that these women have now the opportunity to work together to consolidate their groups, to get technical assistance and financial support to develop skills and capitalize these skills. However, provided resources are limited and resources alone will not necessarily bring about change unless individuals are able to recognize and utilize those resources in their own best interests.

Resources and agency make up people`s capabilities, their potential for living the lives they want. Their achievements refer to the extent to which this potential is realised or fails to be realised, i.e. the outcomes of their efforts. According to Kabeer, the extent to which women exercise agency and gain access to resources illustrates their achievements or outcomes of their efforts (Kabeer, 2003).

Self-efficacy

An important contribution to women`s empowerment is the idea of self-efficacy and the significance of the realization by individual women that they can be the agents of change in their own lives. This also involves changes in how people see themselves and their sense of self-worth (Kabeer, 2003). The cooperative enables women to provide for the family on their own. Despite the tragic circumstance that forced them into moving from being a housewife to being the head of an household, they feel proud to have their businesses and provide a good life for they family. All women could change their lives and the lives of their families significantly. They can provide food, housing, clothes and education for their children in a manner they were not able before joining the cooperative.

Consistent with the findings of other studies on women`s collective economic strategies, women in Rwanda have responded in innovative ways to the struggles that they face. Although they may lack resources and are bound to unfavourable conditions, these women should not be seen as weak, proved

by their adaption to their circumstances and their persistence in making a better living for their families (Lado, 1998; Rukuni, Blackie, & Eicher, 1998).

Well-being

Neither Kabeer's concept nor Moser's theory particularly address women's well-being. For me women's well-being would have a major influence on their empowerment process, as it is kind of a precondition to realize everything that was mentioned above. In relation to women's empowerment, emotional well-being is self-realization and being able to use one's senses and mind in a satisfactory way (Nussbaum, 2001). None of the women found that anything in their lives changed for the worst after joining the cooperative and in their specific situation, they feel comfortable with their living circumstances after starting cooperative activities. This suggests that cooperative membership has an effect on women's emotional well-being, because it makes the women content with their lives. The fact that the women earn their own income, increased skills, self-respect, confidence and interaction with other cooperative members contributes to their own emotional well-being. Studies on Micro-credit in Bangladesh have shown that this does happen when women become income earners, they are able to use more of household income to improve their own well-being (Kelkar, Nathan, & Jahan, 2004).

Wellbeing is for women in vulnerable contexts closely linked to material safety and thereby being able to provide for their children. This is also the case in this group. Many women mentioned education for their children when talking about their own well-being, and generally, improvements in the lives of the women very often referred to wellbeing of their children. This is because the women see their primary role in a family as mothers, and the need to provide material safety for their children in order to fulfil their roles as good mothers.

5.2.2 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. Practical gender needs are formulated from the concrete conditions women experience and derive from their practical gender interests for human survival, unlike strategic gender needs, they are formulated directly by the women due to their subordinated position to men (Moser, 1989).

Material safety

Practical gender interests for women cooperative members in Rwanda can be summarised as needs related to material safety, such as employment and income to provide for food, housing, healthcare and education for their children. Income and money were constant topics in the conversations with the women from their motivation to participate in cooperative or self-employed activities, their vision of a good life, to their needs in relation to training; all is connected to income and material safety. It is understandable that coming out of extreme poverty after the genocide and having the burden of being the sole financial provider for the family, the issue of material safety is of greatest importance for the women and they are constantly looking for ways to achieve that.

Cooperatives enable women to get access to income generating activities and employment and allow them to fulfil the basic needs to an extent that women are satisfied with their living circumstances. Moser argues that basic needs of the women relate to things required by the whole family, especially the children, but the women themselves identify them as their own needs (Moser, 1989).

Access to credit is identified by Moser as meeting the immediate, practical need for credit, which women have in their everyday-lives (Moser, 1989). An important contribution of cooperative membership 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 an extra income for the women who took the opportunity. Women also did not use credits to provide for subsistence but to invest it to achieve a more stable economy. This is not always the case. It is often found that credit supports women`s domestic tasks and urgent needs, which will not lead to any changes in women`s economic situation (Hofmann & Marius-Gnanou, 2005). Women also preferred cooperative loans to working with banks, because they just do not have the securities to work with regular banks and prefer the conditions of cooperative loans.

I have already mentioned that cooperative membership changed these women`s lives, now having the means to provide for their families on their own and not having to ask for support. However, data also showed that cooperative activities provide very limited financial means for women members. Often cooperatives are not commercially viable. Cooperative members spend much of their time worrying about how their individual enterprise, and with it their livelihoods, will survive (Wajcman,

1991). Especially, the women from the same sky cooperative still struggle with the unstable income and do not see the possibility to make more out of their businesses due to financial restrictions. The same can be said for loans. The cooperatives just do not have the resources to serve demand, as it would be necessary to substantially change women`s economic situation. Most women say that cooperative income does cover their daily expenses, but there is not enough to scale up business or have significant savings. Even if there was access to initial credits to start additional self-employed activities, the resources generated by the cooperative are not sufficient to cover the investment needs of its members.

Training

Access to training is by Moser defined, as an essential gender need. Illiteracy and lack of knowledge often reinforce traditional gender roles, and make it difficult for the women themselves to change their situation. Furthermore, access to training might also lead to meeting the practical gender need of access to employment. The extent to which access to training also meets strategic gender needs depends on the provision of not gender stereotype training, which is elaborated on in the following section. (Moser, 1989).

Cooperatives definitely facilitate training opportunities, which did not only help women with the cooperative business, but was a start for self-employment outside the cooperative as well. In the case of the three cooperatives, training activities evolved around starting and running a business. This is to a certain extend still fostered by AVEGA through monthly meetings with district employees, however women found there is more need for specific business training. Despite this access to training provided, several women do however feel that there is a need for more training, especially with more advanced businesses women have different needs than they had when they started their activities. Training in these areas will make it possible for them to increase the scope of their businesses and hence to earn a higher income.

As reasoned by Moser (1989), meeting 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, while building assets for the future. This can build self-advocacy and problem

solving skills, supporting women to resolve problems with housing, health, food and other basic requirements. This can later translate to strive for strategic needs. To which extent cooperatives in Rwanda help women to meet their strategic gender needs will be analysed in the following section.

Sexual division of labour

Moser describes the sexual division of labour as the fact that some tasks are related to women while other are seen as men`s work. This division stems from an artificial separation of productive and reproductive activities (Moser, 1989).

In our case, all women are sole head of households and responsible to provide an income for themselves and their children. This fact thus obviously influences their reasoning behind choosing to engage in productive activities, as they do not have a choice but to earn their own money in order to free themselves from being depended on government assistance or community support. It is therefore difficult to judge whether their choice to make an income is challenging gender norms.

Another factor when it comes to the sexual division of labour is the stereotype activities that belong to women or men. At least for two of the cooperatives, the transport business and the firewood business are activities not restricted to stereotypic women`s work and introduce women to areas that are usually dominated by men. This challenges the gender division of labour.

The interviews show that women feel able to work in every area they want. This is further supported by the fact that none of them felt in an inferior position to men doing their business activities. Women perceive no difference between the sexes or any disadvantages being female. On the contrary, many women saw advantages in their positions due to favourable credit conditions with banks and support they receive from AVEGA. It seems that gender roles do not necessarily play a role in these women`s lives. Another example of this can be seen in a member of the same sky cooperative who was working in construction before but then choose to make jewellery because she prefers it to the much heavier construction work. She did choose the stereotype work, but she did have the choice to make her living in a classical male sector. I would argue that cooperative membership is fostering women`s participation in all economic spheres. The general acceptance in society that women can work in every economic sector can be attributed to the Rwandan government, which is post-genocide promoting and equal role of women in the economy.

The same can be said for cooperative training activities as already mentioned before. Moser argues that providing the women with training help to fulfil the strategic gender need to abolish the sexual

division of labour depending on the type of training (Moser, 1989). It can be argued that the training the cooperative members receive goes beyond women`s traditional work areas. Training in financial aspects, accounting, project management are not traditional women`s work areas. This non-stereotype training supports the process to abolish the sexual division of labour in Rwanda.

There is a bit of a different picture when it comes to the division of labour on the household/family level. This strategic gender need is closely linked to the previous gender need and the discussion of the sexual division of labour. It is argued that a full abolishment of the sexual division of labour can only be achieved when men and women share the same household responsibilities so that women can engage in productive activities in the same way that men do (Moser, 1989).

Due to their widowhood, women in my sample had no choice then being responsible for the household work on their own. Some women in the sample saw advantages for men, because they can only focus on work and do not need to do other things, but in general household and childcare are not seen as an issue.

My perception was that women do not question that role and accept it because it is expected from them. There are two ways to see this acceptance. One sees this acceptance coming from the fact that women bear children, they are naturally connected to the reproductive activities, and therefore feel responsible for taking care of the family in a different way that men do.

Another explanation might be that subordinate groups are likely to accept their role in society because they are simple not aware of their socially constructed subordination or the alternative does not appear possible without heavy personal and social costs (Kabeer, 2003). A study by Shaffer from West Africa revealed that women and men do recognize inequalities in workload and decision-making, but do not consider them as unjust. Women`s acceptance of these inequalities also reflects a choice and form of agency. This demonstrates that that power and dominance can operate through consent and complicity as well as through coercion (Shaffer, 1998).

It is uncertain what the real reason is why women do not see gender inequalities as real issues, maybe it is unawareness, maybe they are just more occupied with material safety and fulfilling their practical gender needs, or maybe it is simply not an issue in the lives of the interviewed women. Future will show, if maybe when women are able to focus on more than basic needs, they will question their

given roles. Although they may not be aware of all the possible options, ultimately women themselves are likely to be the best judges of how this might be done (Mayoux, 1995).

To sum up, it can be argued that the most important practical gender need of the women is access to income generating activities. This means that the foremost role of a cooperative to give women an opportunity to work is meeting the practical needs of women. Furthermore creating an income for women will help them to fulfil other practical needs like, housing, food, clothes, health care and pay for the education of their children. According to Moser, the most effective way to fulfil women`s strategic gender needs is to fulfil their practical gender needs in a way that challenges the existing patriarchal forms and the sexual division of labour (Moser, 1989). This will enable women to recognise the ideology that legitimizes male domination and understand how it perpetuates their oppression (Mosedale, 2005). The role of cooperatives can be seen as fostering the fulfilment of women`s strategic need even if it is not an explicit goal and there is no education or awareness training around gender issues.

It is important to recognise that the benefits discussed in this section may be helpful to different members of the cooperative in varying degrees, due to pre-existing socio-economic standards and living circumstances (Mayoux, 1995). It should also be underlined that the centrality of the empowerment process is that women have to walk their own individual path. However, they can be supported along the way and gain knowledge, skills and resources, to act in their own best interests (Sen, 1999).

5.2.3 Reflections on applied theory

This section will discuss the usefulness and limitations of the theoretical framework adopted for this thesis. The theoretical framework has been constructed to enable a scientific investigation of the empowerment process of women facilitated by cooperatives in Rwanda. Kabeer`s conceptualisation of women`s empowerment and Moser`s gender needs theory have inspired the framework to analyse data and find patterns that depict the facilitation of women`s empowerment through cooperatives. In this specific research context, the social-cultural context that is part of the framework, has mainly been emphasized as the key path along which gender dynamics, influencing women`s empowerment, occur in societies.

The weakness of Kabeer's concept is found in its rather complex and fluid setup of the three pillars (agency, resources, achievements). The somewhat blurry lines between the interpretations of some aspects of this theoretical framework can appear slightly abstract and almost too broad to generate concrete analytical results. As stated by Kabeer the three pillars are interrelated, hence separating the three pillars for analytical clarity and coherence becomes difficult.

Critique of Moser's gender needs theory points in a similar direction. It can be argued that it is difficult to split up the gender needs into practical and strategic needs. Often, the gender needs will overlap, making it complicated to create a clear division (Karl, 1995).

While this has the advantage of applying these frameworks to many different research approaches within social science, there is also the risk of using them for purposes that may not be in alignment with the initial model introduced by Kabeer and Moser. I adapted the framework to my research context and chose to include well-being to the unit of analysis. From the empirical data collected, I considered the need for an improved emotional well-being, as crucial aspects for women's empowerment process and decided to discuss this aspect, even if women's emotional well-being is not an explicit part of either theory.

To depict the empowerment process of women, I implicitly assumed that I can somewhat connect the nature of change with the direction it is going. I therefore attempted to predict how e.g. access to credit, employment and training will change women's lives. Kabeer however states 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 see that even if I included environmental influences in the analytical framework, the analysis of women's empowerment happened on an individual level, which might limit the understanding of the construct. If research focuses solely, on the individual level of analysis it might advance a single concept of empowerment that fails to consider environmental influences, organizational factors or social cultural and political contexts (Zimmerman, 1990).

6 Conclusion

This thesis has sought to explore how cooperatives facilitate the empowerment process for their members. A unique theoretical model combines two concepts of empowerment and gives, inspired by a feminist approach, space to women`s voices in the development of the framework. For this purpose, I collected primary data in form of semi-structured interviews with 18 women in the Rwandan capital Kigali.

Theoretical perspectives in gender and gender relations in accordance with the feminist empowerment paradigm, as it is influenced by international women`s movements, guided the study. From the literature, it has been observed that the concept of women`s empowerment just like the construction of gender is context-specific.

For this specific context, I have found that cooperatives are good mechanisms for pooling women`s resources, offering them advantages of economies of scale. With the income from cooperative activities women could raise their standard of living and become economically independent to an extent, where basic needs, like clothes, food and school fees for their children are covered. Nevertheless, economic opportunities in the cooperatives are limited and most women need to have additional sources of income to add to cooperative profits.

This paper argues that the cooperative membership changes women`s capacity to make strategic choices in their lives and increases their self-esteem and decision-making capabilities.

Cooperatives definitely facilitate access to various resources in form of training opportunities and access to loans. Besides the financial means, women found an important contribution to a better life through the network they could establish with other cooperative members, who share the same problems and challenges. For these women the cooperative was not only a place for work, but a place for relations of solidarity among them. This is relevant and goes far beyond work opportunities but matters in terms of social inclusion and a sense of belonging.

Cooperatives are not seen as active agents of change when it comes to changing gender relations. However, it does have to be acknowledged that they contribute to a certain extent to the abolishment of the sexual division of labour. Looking at the role played by culture in gender discrimination, the Rwandan government has put much effort to create awareness around gender equality. Therefore, it

is difficult to attribute any fulfilments of strategic needs to cooperative membership and it is questionable if the mere introduction of cooperatives would in itself lead to any greater changes in women's social status than employment in the private sector.

This thesis reveals how complex and conditional the empowerment process is. Cooperatives are found to be a vehicle to start up that process but are not seen as a universally effective method. The point is that the facilitation of the empowerment process is much more than providing a job or an income generating activity. It moves beyond basic income generation towards increased economic resiliency, political and legal, socio-cultural and psychological, and familial/interpersonal empowerment. It would be unrealistic to believe that cooperatives could influence change in all dimensions simultaneously. However, the fact, that cooperatives influence women's skills, knowledge and confidence, as well as their resources and networks to weather times of scarcity, they enable women to change if they choose to.

The contribution of this study to literature and knowledge is as follows. First, very little seems to be known on cooperatives and women's empowerment in Africa. The central concern of this thesis is the empowerment of women working in cooperatives in Rwanda's capital region, hence this study has increased the coverage on Africa in relation to women's empowerment research.

Second, in this case the post-genocide environment and the widowhood of almost all interviewed women is distinctive compared to other studies about cooperatives and women's empowerment. Much of the empowerment literature focuses on intra-household relations between women and men. To study the empowerment process of women that are head of households, is an aspect that research in the empowerment context has rarely focused on.

Fourth, the study has confirmed the views of some scholars that economic opportunities are not the most important aspect when it comes to women's empowerment through cooperatives in this specific research context. Social inclusion seems to be of high value for the women studied in this context.

A criticism of the research strategy is that using only a small sample in Kigali can be seen as less valid, because it does not aim at making any generalisations. The findings can however still be utilised in different contexts, and be generalised beyond the three cooperatives in Kigali, to cases where women find the same institutional and cultural settings.

It can be argued that exploring these women's empowerment process can inspire further research and find specific measurements to assess the conditions under which cooperatives can and do empower women.

Furthermore, the thesis makes the voices of the women heard, something, which, as previously argued, has often been neglected.

Looking at the role played by women in improving their livelihoods and reducing their vulnerability context through cooperatives, it is clear that as development comes from within, likewise empowerment comes from within. This is possible if women begin at the grassroots level and work their way up, confronting and overcoming obstacles. What changes had been brought about were the result of women themselves pursuing strategies for their own 'empowerment' in ways that responded to their situation and resources. Although this thesis identifies tendencies and sees cooperatives in many ways as a tool to facilitate empowerment, it does not reach a definitive conclusion on cooperatives and empowerment and therefore future research is needed.

This research did only look into a small section of what influences the empowerment process and it is therefore difficult to establish causality for some of the aspects. Additional field research is required to give more insight into the relation between cooperatives and empowerment of women members and relevant contextual variables that constrain cooperatives and women such as political restrictions, legal restrictions and inter-household relations are not adequately addressed in this study.

In future research a larger sample size is needed to better explore the effects of cooperatives on women's empowerment in more cases, considering location, education, social status as well as economic and cultural variables of the environment in which cooperatives operate

Future research could also look into comparing different types of cooperatives. I did combine all three cooperatives to one sample, even if I would argue that there are obvious differences, between the consumer cooperative and the other two cooperative types. Underlying reasons for that were not investigated further, but should be in future research.

The association between some of the women's characteristics and empowerment outcomes of interest is not very clear. Further research in that area is required in order to find out which characteristics result in certain empowerment outcomes.

Since this study was cross-sectional, the findings do not give details of the process of change to empowerment over time. Accordingly, research that tracks longitudinally data is recommended. Such a study would give useful insights into the empowerment process across time. In a future study design, women may be interviewed before and after joining a cooperative to observe the development over time.

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Appendix:

Expert interview Jane, Assistant lecturer for the Master in gender studies at KIE.

Q: Can you tell me a about something that is specific about the gender and how they changed after the genocide?

A: The Rwandan culture, the patriarchal culture it is a deep rooted culture. From my point of view after the genocide, gender equality was put as one priority area, among others. There was the element of women seeming to be more than men at that time and they were doing all sorts of things to survive even doing the war even in the army there were women. There is no point in deciding that it is a men's job when the women where there and part of reconstructing the country. And the other element was that they realized that development cannot happen without one gender left on the side.

Q: What did the cooperatives do that you did your research on?

A: So these ones making things like necklaces out of recycled materials, crafts things, small decorations for the house. They come together, do the work together, each one plays their part and then they look for clients and people come and buy. And whatever they sell, at the end of the month there is a way they share the profit.

Q: Do they actually all get the same share of the profits?

A: At least these once share equally because they do everything together and they do a bit of savings, at the end they distribute but some remains and that is somehow they survive, sometimes they make big profits sometimes they don't get clients. But then when I was talking to them because now they had to register under the Rwandan cooperative union they can request for funding but now there are so many they usually have a list, they are shortlisted and given financial facilitation at a certain time. They wait for their time to come depending on how you are registered.

Q: What were their main markets?

A: And sometimes depending on people who buy from them it so happens that most of them. See we Rwandans that what we see everywhere the products. They rely on clients from out who want to take something back home, something unique. For us who live here we can walk into the market and look for such stuff it is everywhere because many women cooperative are involved in crafts. They all tend to do the same.

They rely on people buying. The clients they have for them to be able to grow. Actually, I was looking trying to see if they help them to grow and later move out and later do some other business, entrepreneurship or whatever.

Q: Where there in general many cooperatives in Rwanda before the genocide as well?

A: So I think most of them came up, majority although they had been there before but mainly controlled by men. More cooperatives came up shortly after the genocide, came from small groups that had formed and grew.

Q: In some conversations, I had the feeling, especially in the jewellery cooperative that women not really trying to expand their business even when they all said they are not that happy with the stability of work there. Did you have similar experiences in your research?

A: That is the same thing I found. They end up not feeling confident enough or equipped enough to venture out on their own. You know like a person moving and starting their own business. There are cooperatives that are doing very well. There is one big company that has many cooperatives under it. Gahaya links, gifted hands. It has 50 cooperatives under that company. That they are mixed. We have mixed cooperatives we have women only cooperatives and then we have these other cooperatives that are mixed. Even these days women are not just at home in charge of producing crops and whatever they actually participate in the activities of the mixed cooperatives depends also on the qualification they have. A lot of things have changed because women go to school and study. And if you have the qualifications you can have a big position in the cooperatives.

Q: What do you see as negative aspects of cooperatives for women?

A: The only thing that was negative was that of them not really being able to grow and move out. You find them staying in the same cooperative day in and day out. And you realize it is not even doing well but they stick there. Because they feel they have not made enough to grow or to venture out.

Q: And what did you find positive?

A: But then in my case I was looking at them also as tools of reconciliation after what happened in Rwanda. I thought they were really good it was a good space for people coming together reconciling because these cooperatives had people from different backgrounds. Some who were not so comfortable with working with the ethnicity issue in Rwanda. Some were from this tribe other from this. And they were not comfortable sitting together, doing things together because at some point they would

go back to what happened and look at this and talk about the people who did this and ask why should I work with this people who have done that. You know they were a lot of conflicts in the beginning from what they told me. But then eventually they just realized instead of dwelling on such small issues. In the end they looked like small issues to fight about yet there are bigger things that you should be fighting. Eventually slowly by slowly with the help of different people in charge of reconciliation, counseling, they would get a bit of counseling, they learned to work together, to make money to look after their families. I found out it is really a good space for people to come together discuss important issues and not dwell on useless things. They are good at empowering women depending on the support they have. Different support they have from external people. Really, I found they are effective tools for both economic empowerment and reconciliation but of course they have so many challenges.

Q: How are the cooperatives actually set up and managed?

A: They normally have somebody in charge. They call them president and then a vice president. They elect them among themselves. And they serve for a certain time, then another one is elected. And this one is in charge of representing them. From what they are telling me, sometimes people were visiting them and offered some kind of training, to perfect their art. And so of course the top people would represent the cooperative. Sometimes the president and maybe the vice president, are taken on study tours like to Uganda, where cooperatives have always been there and seem to be doing better. They also meet presidents from other cooperatives. And sometimes the Rwanda cooperative union organizes meetings and sometimes they are invited to different cooperative related events.

Q: That is a bit related to the question in the begging about specific in the gender relations in Rwanda. What is special about the role of women in the Rwandan economy?

13I think they play a big role because most of the time even if a women does not have a well paying job you find at home she will be the one in charge of doing small things here and there. I mean like by nature she will look at the kids and decide she needs to buy the new clothes, I need to do this for the house. And now that we are participating in everything. I mean we are part and parcel of the economic development. Even here we do the teaching, just like all of us we assume the same roles you do the same things. We have ministers, we have women heading different big or small offices.

Q: Can you tell me what the government is doing to support women?

A: I mean for example we have the ministry of gender and family, we have the gender monitoring office, like in all sectors the gender monitoring office it supports to ensure that gender is mainstreamed in all sector everywhere. The budgets of different organizations are supposed to be gender sensitive. The recruitment processes are supposed to be, there should be no discrimination. They still do more than that to ensure sure and that women are accorded equal opportunities, but then you can not go to financial institutions and instruct them that women have to be given loans because they ensured that everywhere women are supposed to be given equal opportunities so they can compete for whatever it is. For example like that cooperative nobody can instruct that they are given loans but what the government did. If they are able to nobody should say not sure because this a women cooperative, if they are able to show a guarantee then they can be given the loan just as the same any other cooperative women or men would be given that opportunities. Maybe where they were going a step ahead was in the education sector where there was affirmative action. Where sometimes girls would be taken at a lower grade in sciences to encourage girls to attempt science subjects but now that one is also sort of dying because you can not do this forever at some point they need to compete like any other and access whatever a boy can access because if you do that forever you disable a person. But sometimes women don't go for that opportunity because they are not confident.

Q: As you said there is much progress in achieving gender equality. Where do still see differences between men and women? And what kind of differences?

A: There is still that challenge of the self-confidence. The majority of them they lack confidence. When you go into business it is about taking risk. You take a risk. You go and see if it survives or it does not and you start all over again. From what I saw, they just feel more secure if they stick in that group instead of attempting to go out on their own and try something. Or when I was talking to them I was asking if you insist then to stay in the cooperative or do you allow them to go out but still remain a part of the cooperative. Yeah we encourage them to find something else to do and they can still stay part of the cooperative not on a daily basis but remain but mostly they go and find other small jobs to do that are not sustainable. And then after some time they come back, so they are still, the problem of self confidence.

And probably also changing people's mind set is not easy. Maybe also the issue of some people having the feeling if I want to give support this one to do this maybe she might not be able to do it. Maybe people accepting that a woman can do it.

For example in the rural. They really still have such mind set that women cannot do this they are better off at home. Some of the women themselves they will tell you I can't do that because it is a man's job. I can't talk because I am not supposed to talk. It is quite different in the rural. The really have different mind-set. In the urban setting people have moved on. It is somehow tricky sometimes you find the women are just a barrier to themselves despite all that's being done they still feel they can't do this they shouldn't do this. It is not something that happens very fast and it happens gradually

Q: I was also very surprised when I asked women about challenges they face specifically because of their gender. They were all saying that there is no difference for them. Do you have similar experiences from your research?

A: I don't know, sometimes they just don't want to talk about it freely. But it is not like that. Maybe they just were not honest because sometimes they are not even comfortable they are not sure if they should give the exact picture. There is a lot that need to change.

Q: what kind of change do you mean?

A: Especially on the part of the people. The government does everything possible to bring out the equality but the people themselves. The men it takes time to have the mindset change and see that women can do what men can do and the other side that is so complicated to see that men can do what women can do. Like in the homes to feel that maybe a woman can be the one employed and the men stay home and look after the household while the wife works it is something that will take a long time for people to accept that. For example we have a master class here in the evening. The people that attend are working class people. The majority of them are mothers. You still come to class, you finish at 9.30 and you still go home and try to make sure that everything is in place. Some of them miss classes because the house help is not there. So they need to stay home and take care of everything that needs to be taken care of if there is a baby or the small kids have to do homework. Sometimes you find when like the husband has gone to a pub. And then you think why did he not take care of that and she could go to school.

Q: I also had the feeling that women just don't question that they are supposed to take care of the kids and houses.

A: They think it is there job. They are supposed to it. Many of them feel that way that it is what the culture dictates or they don't even think it dictates; that it is what is expected. It is normal.

Q: but for the business sector? They also expressed no differences between men and women. How do you see that?

A: In business I think the business sector is really creating a balance because nobody the thing is especially these days many people even the government is encouraging people to create employment. I mean to create their own job. You find many people are self-employed. Everybody can venture into any business you want as long as you are able to. So, in the business sector you find in town that women have their own business and even employ people.

Q: do you think that is an issue for husbands when women are working?

A: I don't think that there is any problem here. Really there I think there is any problem. Despite we are saying that it takes along time for people to accept that both gender can do the same roles. Like in the business sector women that are doing business. What has changes most Rwandans have realized that if you are a couple that the extra income that comes from the other spouse is for both. So people have realized that it is good to have two sources of income not like the past were people have thought you should stay home but these days you need extra income from every source you can get.

Q: And you would say the government is playing a big role contributing to the development of cooperatives?

A: Really they are because the government is really doing a lot but Rwanda is encouraging investors to come and invest in Rwanda. They allow many NGOs to come and work in Rwanda and we have so many NGOs that support cooperatives. Some of them train them in ICT. Some of them train them in whatever they are doing to perfect their, whatever there trying to do. Really the government is doing a lot. Even in rural areas they are encouraging local leaders to encourage people to create cooperatives especially in savings. They are trying to teach them how to save. So they encourage them to sensitize the population to form saving cooperatives. Most of the time they start as a small cooperatives doing small things here and there. Then one day it grows and it becomes a savings as well and they keep sensitizing them. And they are effective. The interventions are helping but there are so many cooperatives. You can always be able to help each and everyone.

Q: What would you think is needed next?

A: Could be the next step to bring together small cooperatives under a big one like Gahaya links. Like some of them that are those who are somewhere. Sometimes nobody knows much about them. And they don't grow because advocacy is missing, for them to be known and maybe to be able to access support from these NGO's. Like I was looking at the one I visited even were they are the location no one would go out their way to go looking for them. Unless you know them. So when you come to talk to them they think that is a way to be known. Maybe you bring some business. I don't know if it

is because of that fact that they are so many and some of them are known and able to get clients. Mainly advocacy. I also realized. I thought it would be better if they would thought of other areas. Most of them when they decide to do a cooperative especially the women cooperatives think of jewelry. And I thought they could be more creative and diversify better and go into an area that is not crowded. In Rwanda we have that problem they like doing the same thing. Like today you can decide to open a hairdresser. And another one opens a one right next to that and another and another one. And the competition gets so much that in the process you can't get clients. Of course we have the agriculture cooperatives, there are many but there are bigger ones and they have always been there. They mainly target foreigners and how many foreigners can you get all time. They really need to diversify. And depending on how able they are because now we are in the east African community if they could be able to move around with their products.

Q: Do they usually have an internet presence?

A: Some of them have an internet presence. It depends on how able they are. Some of them have a website where people can go and try to identify what they want and order. But that is another challenge they need the skills to market for the marketing. Most of the cooperatives have illiterate people. If they are being able to manage their own accounts and their own books is a challenge. Even the person in charge who is supposed to be the president does not have the skills. Basic needs have to be addressed or even having those it skills where you can search the internet to see what other people are doing, the skills and the education is also another challenge.

Q: Another question I have is that many women seemed reluctant to get bank loans. Do you know why that is?

A: Sometimes I think it is difficult because most if the time when you want to ask for a loan the bank needs some sort of security. Most of the time they have nothing to show as a guarantee. And also depending on their status if they are married maybe they have a house back home but then they might not have the consent of the husband. And if they want to do it on their own they have nothing to show. They belong to a cooperative and financial institutions need something to be sure that there is income. And they have never been able to save. So they can't even say I have this much amount on my account. The reason they introduced shares. You can put them as a guarantee, most cannot afford that. If they know what they are.

Q: But would you say that they are aware of options for loans?

A: I am sure they have information because even the smallest banks most of them know because some of them don't have a bank account. Because what do I put there. The money I get I use it immediately and wait for the next income. Sometimes it is surprising they are spending all that money at home and some of them has a husband who works and does not spend the same amount on things they need but spend it on alcohol.

Q: Do families actually have one account together?

A: Well majority, it depends on how well you are organized. Majority of them have joint accounts.

Interviews cooperative members

Interview 1:

Q: Can you tell me about why you joined the cooperative and what your life was like before?

A: I started to make jewelry because I wanted to empower myself. I made and sold jewelry for years after receiving the vocational training in sewing, pottery and crochet after my primary school education. Me and my husband had a little land, goats and one cow that I was mainly taking care of. My husband was a taxi driver. After his husband's death, I was alone providing for the family.

Q: Where did you sell your jewellery before? Who were your main clients?

A: I was looking for new markets and tried to find vendors that would take my jewelry in commission and I got paid when they sold them. These vendors usually sell around bus stops, some had a market stand but I was not satisfied and could hardly provide for the family.

Q: When did you start here?

A: 3 years ago, I joined the cooperative "same sky" that AVEGA is supporting. I was already a member of AVEGA before that that is how she learned about the possibility to join the cooperative.

Q: Can you tell me a bit about your work now? What does the work with the cooperative look like?

A: I am producing for the cooperative and still sell my own jewelry. With the help of the cooperative work and income became more steady. However the cooperative has one major client and therefore their production depends on this clients demand. The products are exported to the US. This US client also provides the raw materials and deals with the whole marketing and sales of the products in the US. I get paid by each piece that I produce. AVEGA is doing the advocacy for us women to find further markets local, national and internationally. However the US is at the moment the only international client.

Q: Do you still sell jewellery outside the cooperative? And if who are your customers for these products?

A: The jewelry I produce at home I sell in Kigali. Mostly through vendors that take my jewelry in commission. But also to friends, neighbours, family members. But production and income are limited.

Q: where do you get your supplies from?

A: I get the raw materials at a big trade centre in Kigali, I think the raw materials come from China. I would like to get more raw material to grow my business outside the cooperative but I don't want a bank loan and also never tried it.

Q: do you see an opportunity to grow your business at home?

A: I will try to save up more money and then also ask for a loan from the cooperative. I don't have a clear vision where to go at the moment, I am just working and wait to find out where it will take me.

Q: do you see any differences between men and women in having a business?

A: I feel treated equal and do not see any advantages or disadvantages being a woman. I think that everyone has to work hard, it is the same.

Q: What is difficult having your business? 1 For me the biggest challenge is access to markets and finding customers for my products.

A: AVEGA is at the moment supporting us to formalize the cooperative so we can profit from specific government programs that support women's cooperatives and help them with trade within the EAC. I hope that then more business will come in.

Q: What do you wish the government to do to support you?

A: For me the most important thing the government has to ensure is stability and security so she can have access to neighboring markets as well. And so that the Rwandan economy will grow and provide opportunities to sell her products.

Q: Can you tell me about your biggest achievements?

A: 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 secondary school and started to work after primary school to support the family. I could provide food, clothes and pay for work that had to be done on the house. I got electricity and a new roof that complies with the housing regulations.

Q: How would you say your life changed apart from the things you could buy?

A: Other than providing for my family I am very happy to have met the women in the cooperative as the women became friends. We share the same problems and support each other. I started to teach my children and also neighbours to make jewelry. I feel respected in the community because I can help them out financially as well. I learned to work in a group plan my time and finances which is making it easier for me to make sure that I have always has enough money to pay school fees and food.

Q: What does your family think about your work?

A: My family is proud of what I achieved and my children support her with housework when I am working.

Q: how is it for you combining the housework and your children with your work?

A: But I do not see that the housework is a problem, no difference, I just do it.

Interview 2:

Q: Can you tell me about why you joined the cooperative? What are you doing in the cooperative? What did you do before?

A: I worked in agriculture before which was hard work and a lot of effort for me. My health got worse and I was diagnosed with HIV. After the diagnosis, I first joined a HIV cooperative. In this cooperative, I learned to make jewelry. I was looking for further opportunities outside the HIV cooperative and people I knew told me about the same sky cooperative when it was just starting up so I asked if I could join the project and I am part of both cooperatives.

Q: Do you prefer what you are doing now?

A: Especially due to my health I feel very comfortable doing jewellery because it is not a lot of effort to make money.

Q: Can you tell me about your work in the cooperative? Do you work outside the cooperative? Do you see opportunities to grow your business? How could the government support you?

A: I could do more when I get more orders from same sky. But I am not doing jewelry outside of both cooperatives. The cooperative provides the materials to start so I did not need any loans. They also market the products and I get paid by piece. The HIV cooperative sells at a store and same sky exports the products to the US. I would wish that the government would do more advocacy for the products and provide them access to more markets.

Q: What is difficult about your business?

A: The challenge for me is the unsteady work I have to plan and divide my money.

Q: Is there anything difficult being a woman?

A: I don't see particular difficulties being a woman. But for me it is challenging to combine work and my family commitments because I live further outside of the city and cannot go home the days I work at the cooperative. So I stay at the AVEGA building these days it would be too difficult and cost too much to go back and forth.

Q: What expectations did you have before you joined the cooperative how it would influence your life?

A: When I started in the second cooperative I hoped to make more and more money so I could build a house closer to the city and to work. I had to postpone this because one of my children has started secondary school and I had to use the money on the school fees.

Q: What would you say is your biggest achievement to date?

A: My biggest success was making more and more money when the first orders came in and I could buy a cow. I always divide my money in three parts. One part is what I needed for the house and the animal, food for the family and school fees for my children.

Q: How do you personally feel about your work here?

A: I feel proud of myself, I know I can do whatever I want, I have money and a vision where to go. Buy a new house and put my children through school.

Q: Do you feel that your standing in the community changes in any way?

A: I also feel a big difference between me and my neighbors who still work in the field and stay home because I can pay for my children's school and buy everything they need. I received training through the cooperatives and I am also teaching my children how to make jewelry.

Q: What does your family think about your work?

A: My family is happy for her and is happy for the money I am making.

Interview 3:

Q: Can you tell me why you joined the cooperative?

A: I did not have the chance to continue with my studies. Without studies I could not make money. I was in the situation to find out how to help my family. That is why I tried to start to make handicraft. It was the main way to make money. I was doing it for many years before the genocide.

Q: Why could you not continue with your education?

I was a Tutsi child and could not go to secondary school, but I we had to go to activity, we did not have a choice. The government did not let us go to secondary education. In this activity we received training in sewing, crochet.

Q: And how did you came to this cooperative?

A: I came to same sky because I was trained in crochet I got the news from someone who said that they are some people who want to work with women who are able to make jewelry so I came and asked for the job.

Q: Can you tell me about your work? What you are doing here? Who are the costumers?

I tried to advertise what I do with our visitors and when I am outside AVEGA I try to make some handicraft and search for costumers. I am in different cooperatives and they make baskets and they have stores where they sell it in Kigali. I always get paid by piece.

Q: Do you feel there is anything particularly challenging because you are a woman?

A: The men know how to make baskets better than women. Because they don't have other works the women have to go home to prepare the food and take care for children and men only focus on making baskets.

Q: Do you see any differences between men and women in your business?

A: Work for the cooperatives gives me many advantages because I don't have a husband to help me it is me to try to do everything so my work helps me to take care of my family.

Q: How did you start up first with your jewellery business? Did you have any support?

A: I got a loan from the cooperative that I had to pay back, but because I am saving every week I could pay it back.

Q: Did you ever had any challenges with your business?

A: No challenges. Nothing went wrong

Q: what would you say is your biggest success so far?

A: The main success is that if I want something I can buy it. I can pay fees for my children school.

Q: What did you expect from your cooperative membership?

A: I started because I wanted to empower myself to give a good health and a good life to my family and to help my neighbours to teach how to do handcraft.

Q: Are there any challenges for you because you are a woman?

A: For women it is more difficult they have to do everything at the same time.

Q: do you have any ideas what the government can do to improve your business situation?

A: I don't see anything the government should do. The government has done what they have to do now I am okay with what they have done. We have security, water, electricity no problem, I can make jewelry without problems.

Q: In what way has the work with the cooperative changed your life?

A: What it means for her I am not poor because I can work and gain the money. My life is changes compared to the life after genocide it is changed because now when my children ask me for something. I can buy it, I can pay school fees for them. Now I am not lonely I am together with others, work together, the success of my work is that

Q: is there anything more challenging for you now than it was before joining the cooperative?

A: No. There is nothing more difficult then before but I can now see that I can do things now that I could not in the past.

Q: Do you feel that your standing in the community changed?

A: Standing changed, yes. Now I am like someone with the work of the government. I wake up in the morning and go to work. And don't stay at home and now if someone comes ask me if I can help financially I can do it.

Q: How do your children find your work?

A: They are happy because their mom has to go everyday to go to work and get the money. I don't have any problem with the work at home.

Interview 4:

Q: Can you tell me a bit about how and why you joined the cooperative? And what your life before joining was like?

A: There is someone who came to my village and asked some people who are poor or HIV positive to come to work with her. That is how it started. I have my husband he is sick, he is traumatized by genocide and he can't do anything, he stayed at home and I have to take care of my husband and my children. Before I was someone who works on the buildings. I was helping the building of houses as a bricklayer, I helped them and was giving material. It is way better to make jewelry. The women who asked them to join them they were working for them from 2010, in 2011, I came here.

Q: do you have any activities that you are doing outside the cooperative?

A: I am not doing jewelry outside of same sky. I am still waiting for orders from same sky. But, if I can find money I can make jewelry at home.

Q: Have you thought about getting a loan from a bank?

A: Its better to get loan from the group. The bank is difficult to work with when you start because I don't have the market.

Q: How did you learn to make jewelry?

A: That women gave me the training. She is in Rwanda but she is no longer working with same sky that is why same sky came to AVEGA. They already had a group with 10 making jewelry and then we merged with the other group.

Q: Is there anything you find challenging being a women?

A: I have to be a man and a women at the same time when we don't have work it is hard for me to find food for me and my children. But in business in general no.

Q: Did you face any challenges with your business? Did anything go wrong?

A: Nothing went wrong.

Q: what do you think is your biggest success so far?

A: The success the biggest is I brought electricity in my house, transport and material for my children to go to school, and I bought chairs for my house. If I will be able to find more money, I plan to build a small house for rent.

Q: Is there anyway you see that the government could support your business better?

A: To find me money so I can make jewelry myself and sell them, make it easier to get bank loans

Q: how do you feel your life changed after joining the cooperative?

A: It make me happy because I can find money and help my family. It was hard for me in the past but now I am okay and I am happy. Neighbors help each other I can help them if they in need it and they respect me because I have work.

Q: And how do your family find your work?

A: My children are happy of my work because I can buy food I can buy everything they need.

Q: do you feel that it is more difficult to combine housework, children and work then it was before?

A: There is no change with household work and responsibilities. But it is no problem.

Interview 5:

Q: Can you tell me a bit why you started here? What your work is like? And what your life before was like?

A: I started here. I had no job at the time they came when they needed people that can make some things. And some of the widows of this associations knew that I can do some of the things, some of the necklaces, and the bracelets they knew how to make them. And when they needed people to do that they came and started and told them to teach others.

Q: Did you work anything else before you joined?

A: I used to work from 1995 to 1998. I was a teacher. I stopped because they paid little money. The salary was too low. I make more money now.

Q: Do you sell outside the cooperative as well?

A: I think about starting to sell outside the cooperation. But I am planning to do it when I have enough money to do that.

Q: Would you consider getting a bank loan?

A: I think of getting a bank loan but because this work which is not a permanent job. They call us at times. So when I think about loan the time I don't work here how should I pay. But I need a loan. I think I can look for the market. I would sell it to people I know that can buy it.

Q: How did you came to same sky and when?

A: I am a member of AVEGA and then I heard about this opportunity. I started about 4 years ago.

Q: Do you see any advantages being a women in the business?

A: This work I do it is easier for the women. We have better skills for this.

Q: Do have any challenges working here?

A: Our work is not regular that is the only challenge I have. In three weeks, I can make about 20 pieces of jewellery if there is work. At time there is work in one week and I spend about a month without work. And the people who have the market they give us the market we don't have influence on how much they sell.

Q: What changed for you after starting here?

A: It is better than the work I have done before. There is a change. Before we used to starve very much. But now we get food. For the food this work can provide food and schooling for my children. I want to have another work after this work. I don't want to work for other people, a little business that I can do it home. When you work for other people you have to every day. I don't want to leave this. I meet with other ladies which we have the same problem. We are a big group but we are one and we enjoy staying together. We are the same people and we are now friends.

Q: How do you imagine your future?

A: I want to have much income because I have things I have to do. If I have enough income I can build a big house and my children can go in universities. I need to evolve myself. Secondary school I can try. Pay for university is hard for me. The youngest know has finished secondary school. Secondary school I can try but university is hard for me to do that. They used to give scholarships but now everyone has to pay.

Q: Do you feel that the government could do more to support your situation?

A: I wish the government to give more work so the ladies and widows get something to do and scholarships. Even they can help us to repair our houses. I became a widow in 1994 what I used to have as an income. My house is old now but I can not manage to repair my house as I wish. But if I have support or more work I can do it.

Q: Have you ever used a bank loan or thought about taking one?

A: Here in this associations about 2 years ago. They encourage us to get loans. And they teach us how to get loans. And some of us have started. I think about it.

Q: In what way has the cooperative changed your life?

A: This work my children and me we don't have to be hungry we don't have to starve now. I am happy for that. Before coming here there was a problem with hunger. Now I can provide food.

Q: Do you think it is difficult to work and take care of the household and the children?

A: It is not easy because it takes more time with the housework.

Q: Do you also feel a change in the way your community sees you?

A: Yeah there are seeing a change other people who know me they see a change. There is an improvement in my daily life. I am about 30 years there so my neighbors know me.

Q: And how do your children find your work?

A: They like that. I am trying to teach one of them. Two children are married.

Interview 6:

Q: What was your motivation to join the cooperative?

A: After genocide we were living alone and each one had many problems and mental problems and AVEGA came here and told us to live in a group and they gave us a first seminar for a mentor. They taught us how we can make the community development together. How we can work for our development for our economics and AVEGA also gave us another seminar how to do the small project.

Q: What was your life before the genocide like?

A: Before the genocide, I did not work and was a housewife.

Q: And after the genocide?

A: We were living in bad conditions. One by one living alone with our own activities, to hunt, farming, cultivate in small fields. In this area there are no real fields and everyone had their own activities but they gained almost nothing from it. We all had our very small business but there was no real interest and we made very little money. After AVEGA gave us training we started to work as a group. Selling firewood in the community.

Q: Do you have business activities outside the cooperative?

A: After AVEGA gave us the seminar they were giving us also the credit and with that credit I build a house to rent it out.

Q: How is that going? Is it easy to find clients?

A: It is easy to rent it out because we are close to the city and also close to the university.

Q: And what does your work with the cooperative look like?

A: I am still part of the cooperative but I don't work with the coal business anymore I build the house to rent out. Before I had the coal business it was good but problems came up where I were doing the business and that is why I stopped to sell myself. One of the group gave them the place to store and sell. After a while she wanted the place back so I did not continue.

Q: can you tell me more about the cooperative business? Who are your costumers? Your suppliers?

A: We have good markets and business because we sell something that the community needs. We have suppliers who go into the forest and they get the wood / charbon and then they bring it to the cooperative and then we sell it in the community. The next competitor was far away, we have a monopoly here.

Q: Are there any difficulties doing your business?

A: Sometimes it was a problem that people came without money but still wanted the merchandise and said they would come back alter to pay but they never came back. So we had to find other ways to pay for our expenses.

Q: Do you see any differences being a man or a woman in this business?

A: I don't see any problems being women in the business. The reason is not that. Everyone can meet that challenges it is not special for women.

Q: What kind of support did you receive when starting up?

A: I had a loan from AVEGA but at some point they said that it is not good to continue to give money and loans because we need to get used to work for ourselves and we should learn to continue to work with banks. But I did get a loan for 6 months and then I had to pay it back but without interests. But in our group no one has taken a loan from a bank.

Q: Any specific reasons why you did never get a loan from a bank?

A: I was not forces to work with a bank. And I would have to pay interest, so because I wasn't forced to take a loan I preferred not to do it.

Q: How do you share profits in this cooperative?

A: The surplus was shared equally among the members.

Q: Do you see anything that the government could do to improve your situation?

A: No

Q: How did your life changed after joining the cooperative?

A: I could buy clothes, food and just pay for my living. My children did not go to school.

Q: And do you have anything you wish for the future?

A: I hope to achieve to continue to live a good life as I am having now.

Q: What is a good life for you?

A: A good life is being healthy, to have clothes and food and nothing else that makes living complicated, no other problems.

Q: Is the cooperative business formalized? Does this have any advantages?

A: I pay taxes, all my business were formalized from the beginning. It has advantages but not many. An advantage is what the state supports with the money, for example groups like AVEGA that supported them.

Q: What do your feel has changed for you personally with your businesses?

A: With my business I can do everything in her own house, I can live a good life. I can pay water, electricity, the medical expenses. With this business I am living a good life. If you start a project you have hope that it will be successful and you hope that you can do your business in peace. On the one side you can become interests on the other side you can fail, but I started hoping for interests and it did work out.

Q: What kind of training did you receive?

A: I had 3 months training in different business activities. How to use money, loans and how to save. How to do accounting and work in a group. I don't want to do any other trainings, I am too old.

Q: is your family supportive of your business?

A: If I have any problem`s I can ask my children. They can also help me financially or they repair things in my house.

Interview 7:

Q: Can you tell me why you joined the cooperative?

A: After the genocide we got together to work together and do activities together.

Q: can you tell me a bit about your life before the genocide?

A: Before the genocide I had a restaurant and a store were I sold, clothes and things for your daily life, it was destroyed during the genocide. My husband was a driver.

Q: How is your life now? Can you tell me about your work?

A: I have two activities. I have the coal business with the group and I have a store again. I started in 1998 to work with a bank. With the restaurant, I could buy a property and I could build a house. I also started up activities in the community. Building streets, taking care of cleaning the neighbourhood. I started the business because our life was hard, and I did the business without my husband.

Q: At the moment you have a store. Can you tell me about that? What do you sell there? And who are your costumers? Where do you find your merchandise?

A: My store now sells everything people in my neighbourhood needs so, people from my neighbourhood come to me to buy. I get my merchandise from different suppliers, I usually call and they come with merchandise. 7There are most of the time part of cooperative too. I don't know where they get the merchandise from.

Q: Do you see any difficulties being a women in the business?

A: I never have problems with that being female or not does not matter.

Q: You said you worked with a bank before. Was this difficult?

A: No. If I gain money and I have paid back the loans I have from the bank, I take a new loan and usually give it to my children so they can buy merchandise and sell that.

Q: Do you see any advantages being a women?

A: I see advantages working with banks for women and women groups. For some banks if you are men you can't be more than three in a group to get a loan for women that is not the case. The bank has set that rule.

Q: What kind of support did you have when you started your business?

A: I had a brother in law who gave me 5 000 000 RWF after the genocide and I also had bank loans. With the loan, It is flexible, if I have a big sum I pay back, if not I pay in smaller rates. But usually every week.

Q: Do you face any challenges with your business you can tell about?

A: When I started, there were no taxes to pay. Now, I have problems paying all the taxes. I pay 40 000 for my business every year and another 3200 for the garbage and some more for other things.

Q: Do you think that the government could do something to better your situation?

A: I feel the government should see that I have to take care of my family by myself and that I don't have a husband. So, I should not pay the same taxes. They should decrease the taxes for widows.

Q: Do you have any plans or do you see opportunities to grow your business?

A: I have two children who have their own businesses. I hope to make a big amount of money to create a business for the whole family. If I have the capacity I would like to keep on having my store and have a company for construction materials with my family. If it is God's wish, it will happen. I also think about taking a mortgage on my house.

Q: How do you feel the cooperative influenced your life?

A: The business with the cooperative helped me to start up again. It helped me to pay school fees for university. It helped me to pay for food, clothes and if somebody is sick I can pay for the treatment.

Q: Do you feel your standing in your community changed because of your work?

A: The standing in the community changed because other persons know that we have a good life, because we are living a good life.

Q: What is a good life for you?

A: Somebody who has a good life is somebody who has an own house, who can find food without problem, who has work and the children are in school.

Q: What kind of training did you have in the beginning?

A: After the training I received from AVEGA, I understood how to compete and as well how to get clients, but I would learn more. Especially how to get clients.

Q: Do you think it is difficult to combine work and household responsibilities?

A: When the children were young it was difficult to have the restaurant and the children. I served the clients that I had. What was left was then for my family. It was difficult sometimes. Before it was divided what a woman did and what a man did, but now I don't see that there are activities for women and there are activities for men. Before the genocide, when I was married my husband had work around the house as well. But usually he was gone for a couple of days for work and then he came back with merchandise and food.

Q: Are your children involved in your business?

A: My children help with the business if there are not in school, university, or work.

Interview 8:

Q: Can you tell me why you joined the cooperative?

A: I was living alone. I had mental problems. I met with my members from my community who have the same problems and that is why we started to live together and started the cooperative.

Q: Did you ever work before you came to the cooperative?

A: I never worked before my husband worked and I was a housewife.

Q: Can you tell me about the activities you are doing now?

A: I have the cooperative and a little business with vegetables and fruits that I am selling in front of my house. I started that small business after I had the training from AVEGA who told me how to do small businesses. I buy the products in the big markets and sometimes people walk buy and buy something. I have some vegetables in my garden as well.

Q: Do you see opportunities to grow your business?

A: I cannot grow my business because I don't have the money to do it. All the money I make I need to pay for my every day life. But if I can get a loan I can do more business. I would like to get another loan from AVEGA.

Q: Do you see any differences between women and men in our business?

A: The clients by from us like they buy from everybody else.

Q: Do you see any obstacles or challenges in doing your business?

A: There are no obstacles that I see. My small business at home is informal. And there are no challenges I buy something when it is sold out I buy more.

Q: What would you consider as your biggest achievement so far?

A: When I could pay for workers to repair my toilette. That is when I had the feeling I have success. I could pay for health insurance, for food and school fees and clothes.

Q: What is a good life for you?

A: A good life for me means that I have a nice house, I can find food easy and my children can go to school without problems to pay.

Q: How would you say did the cooperative activities change your life?

A: My dream would be to have a store in a nice house. I bought a TV and I am renovating my house at the moment. I can do this because of the cooperative and the small business and it will keep changing my life for the better. Before I always needed to ask for money now I don't need it anymore. Sometimes we could only eat every 2 days.

Q: Are there any things you would like to get training in?

A: I would like to learn how to compete for clients and how not to lose money in negotiations.

Q: is it difficult with your work and having to take care of the household and children?

A: With the children it is difficult. It is difficult if they want something and I could not give it to them.

Interview 9:

Q: Can you tell me about why you joined the cooperative and what your life before was like?

A: I was by myself and my neighbours as well. We decided to get together and do something together. Before I was a housewife. I grew some vegetables and fruit. My husband was building houses.

Q: Can you tell me about how you started your activities and how you came up with the idea?

A: After getting the loan from AVEGA I started to build a house- and I am renting out rooms in that house. I had the idea because we need housing in Kigali. I also live close to the university. In that area there are many people that don't have a house, so that is how I had the idea. I started when I got the loan. That was in 2013. Before I was only part of the cooperative business then I started my own as well.

Q: Is it easy to find clients?

A: I have many clients. If one walks out the other walks in.

Q: How did the business influence your life?

A: The business helped me a lot because I could pay school fees for my children. I can pay for my everyday life with that money. For clothes, food. I also have some agriculture and can pay workers temporarily to harvest my fields.

Q: Do you see possibilities to expand your business?

A: I would also like to maybe build another house for rent but it is difficult with the masterplan. It is difficult to find the capital to build houses as they want it.

Q: Do you see any differences being a man or a woman in the business?

A: I don't see differences being a women or men in business. I see advantages being a woman because we got training and loans. I see that it was really important to get that training and loan from AVEGA. So, it is an advantage to be part of AVEGA.

Q: Did you ever work with a bank?

A: I never had loans from a bank only loans through AVEGA.

Q: Did you ever face challenges doing your business?

A: I never had any troubles doing my business and I thank AVEGA for the loan and the training. Because that made it possible for me to build a house and have the business with the cooperative. And I can buy things with the interests I get from the cooperative.

Q: Is there anything you wish the government would do to support your situation?

A: I would like to get loans from the government to build another house.

Q: Have you considered getting a loan from a bank?

A: It is difficult with bank loans. I will continue to work with loans from AVEGA, I don't want to use bank loans. The interest rates are too high. They ask for a lot of interest. AVEGA does not ask for interest.

Q: What would you say is the biggest change in your life after joining the cooperative?

A: I was in debt before, now I have the money to buy everything I need. I can buy for my children's school and everyday life. I good life for me is when I am not sick and my children are not sick. I have a house. We have food and the children have all school materials. For me that is a good life.

Q: Do you see any areas you would like to get more training in?

A: We did receive training but more would be good, I am used to run a business now, I need more training related to my business.

Q: What does your family think about your business? Do they support you?

A: My children are very happy that it provided money for them to go to school. It helped a lot. If I am not home my children help out with my businesses.

Interview 10:

Q: Can you tell me about the reasons for joining the cooperative?

A: After living alone I met with others after the genocide and we created the group as widows who have the same problems.

Q: What was your life before like?

A: My husband was building houses.

Q: And how is it now?

A: Now, I am living at my own home with my grandchildren and I also have another house that I rent out. That is my business and the business with the cooperative.

Q: How did you start with that activity?

A: I did get a loan from the cooperative and build the house for rent.

Q: Did anything ever go wrong with your business?

A: After it was finished, it collapsed because it was built badly. So, I did get a new loan and build it again.

Q: Do you see possibilities to grow your business?

A: It is difficult to grow the business but I try. Everything I get from the house and the cooperative is to pay for my everyday life. I have 6 grand children that I am taking care of. So it is difficult to save. I am also very old. I often think about how that I can't get other means. And the problem with that house was that I lost money.

Q: Do you see anything the government could do to better the situation?

A: The government should give me a loan.

Q: In what way did your business change you life?

A: From the house I get 35 000 RWF. With this money I buy food and clothes and I pay insurance. I am glad that I make enough to pay for the food for my grandchildren.

Q: How would you describe a good life?

A: A good life for me is when I am healthy, when I make enough money to buy food and live in a nice house and no one is sick. I live in peace with my neighbours and we don't have problems. I don't need to ask for support but can support them. The life that I live is completely fine for me.

Q: Do you feel there is a need for more training in any areas?

A: I would like to have more trainings together as a group in business.

Q: What does your family think about your work?

A: My children like my work because my grandchildren can live because of me. They live with me. Six children with me.

Interview 11

Q: Can you tell me why you joined the cooperative?

A: I joined the cooperative to be in a group with people with the same problems. To help each other out.

Q: What was your life before the genocide?

A: Before the genocide my husband worked in a workshop and I was at home and growing and working with the agriculture we had.

Q: What does your life look like now?

A: We started the business with the cooperative and through AVEGA I got a loan and build 2 houses to rent out.

Q: How did you have the idea to build houses?

A: I build them because there are many people who need a house and rent them I don't work with the cooperative business everyday. I come to meetings and put my money to our accounts and get interests. With my houses I make 60 000 a month in rent.

Q: Did you ever had any problems with your business?

A: I never have problems with people living there. I would build another one but it is difficult with the masterplan to find a property and to build proper houses liken they want.

Q: In general do you think it is better to work or would you rather be at home?

A: I like to work but I am not healthy so I would prefer to not have to work and be home. But if I you are young and healthy it is good to work to help the family. But I am satisfied with what I achieved. We are not poor. We have a good house and food and clothes that I could provide for my children and grandchildren as well. I did pay for the education of my youngest children as well.

Q: How does your family feel about your work?

A: They are happy for that and what I could provide. They support me when there is work on the houses.

Q: Do you see that anything in your community changed after joining the cooperative?

A: I do feel change because I can help them out. And I don't need to ask for something anymore.

Interview 12:

Q: I would like to start to talk about why you started with this cooperative?

A2: The motivation to do the cooperative was to do something together and work together and get out of poverty. Each of us put 10000 RWF in a common account that was in 2010.

Q: And how was it before joining the cooperative?

A6: Before we had each our small activities at our houses. Vegetables and fruits that we planted and sold but it was not a good living with that money.

A3: We come here to meet with the cooperative members. Now we still all have our small businesses not all of us.

A2: Some are only members of the cooperative and don't work anything else because they are old or sick. I am working for AVEGA in this sector and I am the president of the cooperative.

Q: What kind of support did you have when you started with the cooperative?

A2: The money we needed to start up came from a specific bank that is giving out grants to genocide widows and if you have a project you can apply and you don't have to pay it back. They also helped us with training to start the project.

Q: Can someone tell me about the activity?

A4: The activity with the moto is going good. The driver brings back the money each month. The drivers are young boys. We have three motos at the moment. Every moto costs 1 300 000 and we make 2 000 000 a year with interests.

Q: And how is it going with the businesses on the side?

A4: My small business is in my neighbourhood. I don't go to big markets. I go to small markets in my community.

Q: Do you see any opportunities to grow that business?

A4: And I don't see many opportunities to grow my business. It is a small market. There is not so much need.

Q: How members does the cooperative have?

A2: We are 14 in the cooperative.

Q: Are there any challenges you face with the business?

A5: With the motos we have to trust the driver that he gets more business and more money for the cooperative. But since we started we did not have any problems with the drivers. They are good drivers and we are happy with them.

Q: How did you choose the driver? And where did you get the motos from?

A2: We found them through friends so we know them. We got the motos from a local supplier and they import them from China. A friend of mine helped us to buy the motos.

Q: What do you think are there any advantages being a women in this business? Anything that is easier?

A: Yes there are advantages. We share the interests and money we get from our activity. It is around 30 000 for each of us. That is enough to pay for our everyday live.

Q: Do you see any difference being a women or a men in the business?

A3: It is the same. No difference between men and women.

Q: Do you see opportunities to grow your business?

A2: The competition is with the driver. So, we treat the drivers like children or like brothers. So they do everything possible to make money for the cooperative.

Q: What kind of support did you have starting up?

A1: When we started we had a loan.

Q: Are there any challenges you have with your small businesses or the cooperative business?

A2: Sometimes I do have losses with my small business. I sell vegetables and sometimes there are no clients. With the moto business, we can have losses too. With accidents.

Q: Do you have insurance for that?

A2: We do have insurance for the moto and the driver but we had an accident once and it was expensive.

Q: Do you feel the government could do anything to make you situation easier?

A4: The government supports women with specific grants. If you want to start a project you can apply there and get money. It is a loan, you have to pay back but the terms are specific for women. The

women who have ideas what to do and have the strength to work can have that money and they can start to work.

Q: How do you see the future with the cooperative?

A2: With the cooperative we want to make more money and buy a car and have a taxi. That would be a big achievement.

Q: Is your business formalized? Are there any advantages because of that?

A6: Our business is formalized and we pay taxes and insurances. The tax is a lot. We want to grow the business but we have to pay many taxes. There are two things. First, we can work in peace and no one can take the motos from us because it is formalized. Also the tax pays for infrastructure in our country. So, we help build the country.

Q: How did the cooperative business influenced your life?

A5: With the money I get here I can pay school fees and invest in my business at home. I make baskets and need materials. I can pay for food and clothes.

Q: Did you work before the genocide as well?

A5: Before the genocide I was at home. After I had to become a man and a woman at once and had to take care of my family by myself, food, school fees, everything. That was difficult.

Q: Do you see that there are differences between men and women working?

A2: The government is encouraging women to work, to work in groups and cooperatives like men do. We are widows but we are a big part of the Rwandan society and move the country forward so we women have to work. But I enjoy to work. What men can do women can do too. If a man has a business, a woman can have a business. That does not matter. This is special about the Rwandan society.

Q: What kind of training did you have?

A3: We did receive 3 months of training from AVEGA how to do projects. We have ideas what training we would like to get. Training in business. Concerning taxes, savings, agriculture as well, how to start and run a project.

Q: What do think is a good life?

A4: If I can do my business at home, I have fruit and vegetables that I sell, my children take care of that and help me.

Q: what would you like to achieve with the cooperative business?

A2: Because we are a group we want to grow as a group and have cars and have big activities national and international. Several cars and busses and have big transport businesses. That will change our lives even more. Next year you will see our posters.

Q: How would you say the cooperative influenced your life?

A1: This cooperative is really important for me because it changed my live completely. I can buy what I need and don't have to ask my neighbours for support. I am capable to buy clothes and pay school fees. I can buy everything and now I can support my neighbours. That changed the respect in my community. I am also more concerned with politics and what happens with my country. More involved with everything.