

Full Length Research Paper

Cooperative Association as a Tool for Rural Development and Poverty Reduction in Rwanda: A Study of Abahuzamugambi ba Kawa in Maraba Sector

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This study examined cooperative association as a tool for rural development and poverty reduction in Rwanda. Case study of cooperative Abahuzamugambi ba Kawa based in Maraba sector, Huye District in southern province . The sample population comprises the members, management, and Board of the Abahuzamuyambi ba kawa. The research questionnaire was used to gather data from members, management and the populace. The research questions focused on the principles of cooperative identity, participation and decision making, internal and external communications, organisational and leadership development, the relationship between the cooperative's leadership, the initiatives of people to lift themselves out of poverty, the knowledge would support poor people own development. The findings of the study is on the rural cooperatives association and the need for education programming in the areas of cooperative member ownership and ways in which to increase participation in decision making. The cooperative associations have proven to be the best means to realise developmental goals, and poverty reduction working in a humble way at grassroot levels. Cooperatives association can participate directly in agriculture and industry thus creating employment and increasing productivity, which are the major causes of poverty. It is also deduced that, cooperatives associations help farmers to market firms products. The cooperative Abahuzamugambi ba Kawa was set up in Maraba sector to collect coffee from farmers and fructify it on behalf of members. This has contributed to the economic well-being of members as well as people within that area. This research only tried to articulate the cooperative association as a tool for rural development and poverty reduction in Rwanda. When all strategies have been tried, and we expecting fully result; cooperatives association as a tool to reduce poverty and improve rural development have to employ. So far, we have been getting good result from it.

Keywords: Cooperative, Association, Rural Development, Poverty Reduction, Strategies.

INTRODUCTION

We live in an age when the question for poverty reduction echoes across the world. Million of Africans, almost half of the population lives on barely \$ 0.65 a day and this number is growing relentlessly. As a consequence,

poverty on the African scale is more than an individual phenomenon (World Bank report, 1996).

From the 1950s to mid-1980s, cooperatives played a central role in the economic planning of post-colonial nation states and other developing countries. Cooperatives were target for considerable amounts of development assistance. This aid did produce some self-sustaining agricultural cooperatives, especially for farmers close to urban markets or who were strategically

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placed for exporting their produce (Joseph G. Knapp, 1962).

Some coffee cooperatives in Africa, dairy cooperatives in India, and beef production cooperatives in Argentina and Brazil were highly successful (Birchall, 2003).

Rwanda is plagued by high illiteracy rate and insufficient investment in agriculture. As a result, participation in global markets is limited, further perpetuating the cycle of poverty. It has been suggested by the international community that concerted efforts be made toward building individual and institutional capacities in developing nations (United Nations, 1992).

Capacity building through adult education is a central component to development efforts. Through capacity building, individuals and society will be increasingly able to control their own destinies. By acquiring the knowledge, skills, and attitudes necessary for managing their own enterprises, individuals and organizations will be able to sustain long-term gains in human resource capacities and productivity, thus increasing incomes and improving their material conditions. The goal of building capacities is to enable people to solve their own problems, gain self-confidence and self-reliance, and boost their quality of life.

Failing to address the growing poverty in Africa and Rwanda in particular the peace development of viable states. The causes of poverty among others include: lack of assets, lack of employment, unorganized labour, demographic factors and failure of transfer mechanisms to meet basic needs.

However, poverty reduction is the most urgent task facing humanity today, and it is a challenge that no country among developing countries has an immediate solution to overcome it.

In addition, because the available resources are inevitably constrained for each of us, working in partnership will be more important if we are to be successful in reducing the misery and poverty faced by more than billion of people in the world today (World Bank, 1996).

REVIEW OF LITERATURE

Poverty being a rural phenomenon where the majority of the people live in most developing countries, the mechanisms to be used should target the recipients. One of these methods which are used widely today is to organize people in form of associations or cooperatives so that it can become easier to organize them. Again, if development planning is to be successful, it should start from the grassroots levels.

Therefore, development efforts should be concentrated on human resources and people at grass root levels should be mobilized to work together voluntarily to pool scarce resources at their disposal. In this context, cooperatives play a vital role in development. They

participate directly in agriculture and industry thus creating employment and increasing productivity which are the major indicators for poverty reduction in general.

The cooperative league (Cooperative league of the USA, Cooperatives, Chicago, 1970, pp 4-5) asserts that a cooperative being a business that is owned by its customers, the customers can operate the business to serve themselves. In this context, customers do not divide up profits without side investors, each year after paying expenses and having set side depreciation, the cooperatives refund what is left to its customers.

However, cooperative Legue further ascertain that cooperatives reduce farmers' dependence on governments by cutting farm costs and adding to farm income in order to help rural communities survive and prosper by refunding retail and manufacturing margins to customers.

Moreover, cooperatives represent public politics aiming at promoting social change such as self help, social participation, education and ownership. They are primarily social policies with economic attachments to marketing and credit organizations in particular. Cooperative legue (1975). This gives a good impression of cooperatives which help people in weak positions to gather resources and carry out social and economic activities in conditions where it would have been virtually impossible for individuals in attaining any form of positive achievement.

In a study of the human resource capacities of agricultural cooperatives, Prakash (2000) wrote that cooperatives are the best-suited institutions for economic and rural development.

For long-term sustainability, it is vitally important that cooperative leadership respond to market demands, improve their technical and managerial capabilities, and address the needs of farmers. It is imperative that managers and board members receive training relevant to their context. Thus, cooperatives may contribute to rural development and reduce poverty.

Birchall (2003) has noted that cooperatives' record for reducing poverty in developing countries is less than stellar, not due to shortcomings in the cooperative model, but rather due to external and internal constraints. The barriers are multiple and multifaceted: lack of autonomy due to government interference, inadequate access to markets, men typically hold membership and decision-making positions though women did most of the farming, and mismanagement. As these constraints are overcome and an environment for the growth of cooperatives is established, the viability of cooperatives is greatly increased. Birchall (2003) suggests that financial help from governments and international aid agencies for cooperatives be temporary and emphasize on human resource development.

Moreover, Edoho (1998) wrote that foreign assistance to Africa relative to management capacity building should have as its primary purpose the increase of the level of

management knowledge, technical know-how, or productive aptitudes of the population of developing countries. It should also aim at enhancing capacity building within national institutions to undertake development activities.

From 1962 when Rwanda attained its independence up to 1990, the cooperative movement flourished. Many types of cooperatives were created and their number rose from 8 before 1960 and 710 in 1990 (MINICOM, 2003).

Like many other sectors of socio-economic situations of any country, the cooperative movement was greatly shuttered during 1994 genocide where cooperatives lost members, employees, property looted and destroyed. At present, hope is also being revitalized towards cooperatives revival.

A case in point, the "*Union des Banques Populaires du Rwanda*" (Credit and savings cooperative) resumed operations early 1996, where over 100 of its affiliates have been reopened throughout the country. Again the Directorate of cooperatives in the Ministry of Commerce, Industry, Tourism and cooperatives reopened its doors to the co-operators and during that period advice and administrative services were offered for the welfare of the emerging cooperatives.

According to N.A. Saleem (1987) a Cooperative society is a type of business organization where members of cooperative society make efforts to achieve any common objective on voluntary and democratic basis.

The main rule of cooperative society is "one for all" and "all for one". In other words, a cooperative society is a form of business organization established by the voluntary association of certain member persons with spirit of service in order to achieve self-help through mutual help, and managed in a democratic manner.

Tayebwa B. (1998) wrote that a Cooperative as a business organization owned by their own-user. They are formed by people who come together to share their benefits. They are financed by members. Unlike joint stock companies and NGOs, their unique purpose is not to make profit but to improve the welfare of the members. On the other hand, they are not owned by the government. This is why they fall under the community sector.

Research Questions

The following research objectives were used to accomplish the purpose of this study:

What are the perceptions of the membership, Board of Directors, and management concerning cooperative principles?

What are the perceptions of the membership, Board of Directors, and management on the effectiveness of cooperatives' organization?

What is the impact of the cooperative in term of rural

development and poverty reduction?

METHODOLOGY

Research Design

Descriptive survey research design was used as it aided the researcher in analysing the areas that were hindering the cooperative functioning and to determine the frequency with which something occurs or is associated with something else (Guy, Edgley, Arafat and Allen, 1987,p.102)

Population and Sample

The population comprised of people of Huye District, Maraba Sector in southern province of Rwanda. The total number of seventy-five were selected. The sample technique for this research is simple random sampling. All the members and management were drawn from all levels of the cooperative organisation.

Research Instrument

The research instrument is based on structural questionnaire for the members, management and the public. Oral interview, face to face discussion and observations were used to gather the information for this study. The instrument was tested for validity and reliability before it was finally administered. To this end, the researcher ensured that the items were closely related to the objective of the study and supported by available and relevant literature.

The questionnaire was distributed to the respondents with the assistance of members of staff. 75 questionnaire were administered and returned for statistical analysis.

Method of Statistical Analysis

The statistical analysis such as frequency tables and percentage were used to analyse data.

RESULTS

Analysis of Results

This part regards the analysis of results concerning the social background of the respondents such as identification, education level, area of living and their occupation. It shows also the place where respondent prefer to work, the reasons of working in cooperative, the use of returned coming from cooperative, the adequacy of loan its diversion and repayment. The impact of cooperative on the community and on standard of living have been indicated in this part.

The table 1 indicates that the majority of the respondents are male making a percentage of 53% compared to their counterparts females who make a percentage of 47 %.

By considering 75 respondents, the reason may be that women still have in mind that they can not carry out some activities without the consent of their husband, as also

Table 1: Meaning of cooperative Association

Responses	Number of respondents	Percentage
Member-owned	9	99
Place for discussion	1	1
Total	10	100

Source: interview

Table 2: Participation in decision-making (management and BDM)

Participation	Responses		Percentage	
	Positive	Negative	Positive	Negative
Members	8	2	80	20
Men and women	9	1	90	10
Yourth and older	9	1	90	10
Educated and less educated	9	1	90	10

Source : interview

Table 3: Participation in decision-making (Members)

Participation	Responses		Percentage	
	Positive	Negative	Positive	Negative
Members	40	15	73	27
Men and women	36	19	64	36
Yourth and older	36	19	64	36
Educated and less educated	36	19	64	36

they fear to take risk of some activities. This is not a good indicator from poverty reduction angle as women have great importance in family living. They must equitably be more involved in the development activities.

The table shows also that the largest number 36% of respondents is between both 31 and 60 years. This is because between 31 and 50 years, people are mature enough to work hard for their life. Most of efforts in improving income are done between that period of life. People at this period of age have more responsibility to carry out.

The lowest is between 51 and 60. It is at this age where people begins to lose efforts. The forces start to decrease and the efforts are not deployed. More people starts to dread to take risks.

Table 2 indicates education levels of respondents. The majority of these respondents 36% have only attended primary schools, 24% have attended secondary schools, 21% have attended Artisan schools, 17% are illiterates and 2% have attended the university studies. This data indicates how low the education level of most of the

Rwandan population.

According to these data, this is a major problem for the country, because the process of poverty reduction can not be successful with such large number of population with low level of education. This sector needs to be strongly supported for proper development. This confirm that rural development implies the capacity building through adult education which is a central component to development efforts.

Table 3 shows that 40% of respondents are from Kabuye, 29% are from Sovu, 16% are from Cyarombo while 15% are from Kibingo.

The choice of interviewing the big number of respondent from Kabuye which is composed with Simbi and Buremera is due to the big number of coffee growers. Out of 1352 members who composed the Cooperative Abahuzamugambi ba kawa, Kabuye has 396 members, Sovu has 391, Cyarumbo has 332 while Kibingo counts 233.

Table 4 shows that agricultural activities dominate with 40% by the respondents. 27% of respondents conduct

Table 4: Benefit Sharing mechanism

Responses	Number of respondents	Percentage
Fair mechanisms	65	100
Unfair mechanisms	0	0
Total	65	100

Source : interview

Table 5: Impact of the Cooperative on the community

Standard of living improvement	Number of respondents	Percentage
Improved the standard of living	7	70
Did not improve	2	20
No change	1	10
Total	10	100

Source : interview

Table 6 : Reasons of working in cooperatives

Reasons	Number of respondents	Percentages
Individual work is painful	19	25
Increasing the production	23	31
Acceding to loans	33	44
Total	75	100

Source : primary data

Table 7: Investment of returned coming from cooperative

Investment	Number of respondents	Percentage
Keeping at home	12	16
Savings	38	51
Ugent needs	25	33
TOTAL	75	100

breeding activities, 16% hold artisan activities, 11% of respondents do commerce activities while 6 % are employees.

Table 4 informs that the majority of the population in rural areas carry out agricultural activities. As agriculture goes hand and hand with the breeding, this activity is shown on the second position. The employee activity comes at the last level due to little enterprises in rural areas.

According to table 5, 53% prefer to work in cooperatives. Family work returns in the second place

with 24% of surveyed. It would be said that the good number of households developed the spirit of solidarity that implies to work together. 14% of respondents said that they prefer to work in small companies. 8% of surveyed prefer to work individually. 1% do not have a choice of the place of work.

The items discussed in the following parts are in connection with the detailed presentation of the answers obtained compared to the regrouping in cooperatives. On this, we start with the reasons that invite households to work in cooperatives and where their keep the profit on return from the cooperative.

Table 6 shows that, on 75 answers collected, 33 households, that is to say 44% affirm that they find the advantage to work in co-operatives, in the sense that they are facilitated to obtain loans. 31% said that working in cooperatives increase the production while 25% indicated that individual work is painful.

Table 7 notices that the majority from surveyed the 51% uses the returned coming from cooperative to the saving. 33% judged good to use returned to the urgent needs. A small portion keeps returned to the house.

Table 8: Adequacy/inadequacy of loan provided

Response	Number of respondents	Percentage
Loan is adequate	70	93
Loan is inadequate	5	7
Total	75	100

Source : primary data

Table 9: Diversion of loan obtained

Response	Number of respondents	Percentage
Family use	17	23
Education of children	23	31
Construction/rehabilitation of houses	35	46
Total	75	100

Source : primary data

Table 10: Repayment of loan

Response	Number of respondents	Percentage
Payment as per schedule	69	92
Non payment as per schedule	6	8
Total	75	100

Source : primary data

The fact that the rural population chooses the saving shows with satisfying how much the cooperatives contribute for rural development and poverty reduction. The cooperative Abahuzamugambi ba kawa does not provide the loan to their members because the loan given has been not reimbursed.

The members decided to create a COOPEC (Cooperative d'épargne et de crédit) for savings which helps them to obtain loans. For those who get loans, the loan size increases as the time of their activities increases, as also they regarded as perfect in making reimbursement and in making savings.

Table 8 shows that 93% of respondents found the amount of loans adequate as it made an adverse impact on the performance of their activities. 7% of them found that the loan is inadequate, because the amount of loan received was insufficient and this insufficiency makes low productivity.

Table 9 shows that 46% of respondents use the loan received for the construction of rehabilitation of houses due shelter is an important basic need. 31% respondents use the loan obtained for the education of their children. This is important because the sustainability development implies the education. 31% use the loan received for the

family use.

Table 10 shows that 92% of respondents said that they pay the loan as per schedule. The COOPEC confirmed that information. 8% of respondents did not paid as per schedule due to the clients think that they do not have to repay to the COOPEC and consider the loan as a grant or a gift.

In order to know whether the standards of living of people have increased, decreased or no change before and after pointing Abahuzamugambi ba kawa Cooperation, the table bellow show the facilities acquired such as houses, radios, clothing, land, education of the children and employment opportunities.

From table 11, 96% of respondents agreed that they have acquired themselves shelters where as only 4% have not yet built themselves houses. 93% of the respondents bought themselves radios as the communication channel in informing, educating, communicating and entertainment perspectives where as 7% of respondents have not yet bought communication devices. As to clothing, 99% of the respondents agreed that they bought them for themselves and their children as well. Only 1% of respondents has not yet able to change clothing.

Table 11: Standard of living of people

Facilities acquired	N° of responses		Percentage	
	Positive	Negative	Positive	Negative
Houses	72	3	96	4
Radios	70	5	93	7
Clothing	74	1	99	1
Assets acquired land	60	15	80	20
Education of children	73	2	97	3
Employment opportunities	15	60	20	80

Source: primary data

Moreover, 80% of respondents have managed to acquire plots of land for farming and extension, where as only 20% have not yet bought their own plots. As far as education is concerned, 97% of the respondents have managed to send their children to schools while only 3% of the respondents said that means to send their children to schools is not yet obtained. However, the respondents' view stipulates that those without means to care on education, are the new members.

According to employment opportunities, 80% of respondents agreed that it is not simple to be employed, while 20% agreed that it is simple to get a job. This was illustrated by the members that if you are not a member of Abahuzamugambi ba kawa cooperative you can not be employed.

This analysis demonstrat ef that really Abahuzamugambi ba kawa cooperative has remarkably improved the standards of living of its members.

Analysis of Research Questions and Discussion of findings

The research questions were:

What are the perceptions of the membership, Board of Directors, and management concerning cooperative principles?

What are the perceptions of the membership, Board of Directors, and management on the effectiveness of cooperatives' organization?

What is the impact of the cooperative in term of rural development and poverty reduction?

Research question 1 : What were the perceptions of the membership, Board of Directors, and management concerning cooperative principles?

In 1995, the International Cooperative Alliance adopted a set of principles that are intended to articulate guidelines by which cooperatives put their values into practice.

These are: Voluntary and Open Membership, Democratic member control, Member economic participation, Autonomy and Independence, Education training and information, cooperation among cooperatives and Community.

To gain a sense of the cooperative's perceptions regarding cooperative principles, two questions were asked: What is a cooperative and Who owns the cooperative?

The first question concerning the meaning of a cooperative helped the researcher to understand the perception of respondents on the first principle of cooperatives which is Voluntary and open membership.

The second question concerning who owns the cooperative intended the perception of participants on the six principles of cooperatives which are Democratic member control, Member economic participation, Autonomy and Independence, Education training and information, cooperation among cooperatives and Community.

The findings show that 99% of management and Board of Directors interviewed indicated that the cooperative was member-owned. 1% of participant said that a cooperative is a place where people of common interests meet to discuss their problems and develop solutions.

The question related to who owns the cooperative, helped the research to investigate on the role of government in the cooperative, to know if members receive training from cooperative and if the cooperative works for the sustainable development of the community.

The findings show that all of the BDM and membership participants perceived the role of government to be encouraging and facilitating the development of the cooperative. The government has not interfered in the daily affairs of the cooperative.

Concerning the training from the cooperative, the findings indicated that the BDM said that the members received the training on the use of fertilizers and how to add value on the production for the best quality.

The findings show that the Abahuzamugambi ba Kawa cooperative worked for the sustainable development of

the communities. All of the BDM and members said that the cooperative established a Tele-center that provides various and needed IT services.

Research Question 2: What are the perceptions of the membership, Board of Directors, and management on the effectiveness of cooperatives' organization?

To gain the perceptions regarding the effectiveness of cooperatives' organization within the cooperative, the Board of Directors, Managers and membership were asked two questions. How do members participate in decision-making process of the cooperative? and How are benefits shared?

Concerning the question related to how do members participate in decision making, findings show that 80% of the Board of Director and Managers indicated that the members give their opinions in the meetings and that members have the last word to say. The 20%, however, indicated that the members have never taken any decisions. The Executive Secretary alone makes all the decisions. He informs the board, and then communicates his decisions in meetings.

Regarding the category of people, findings show that 90% of the Management and BDM indicated that all segments of the membership participate in decision-making. Decision-making is for all members. It does not follow or depend on any given category of people.

The remaining 10% of the BDM said that the leadership and management make all the decisions. The women, young and more educated have been discriminated against. For example, they said that it is not easy to promote women and youth because the older say that women and youth are not able to manage business.

73% of the members interviewed believed to have a personal role in the decision-making process. 23% of the members made comments such as, they don't participate in making any decisions. Making decisions is only for leader.

Concerning the the degree to which each of the following participates in the decision-making of the cooperative: men and women, youth and older, educated and less educated, findings show that 64% of the membership believed that all segments of the membership participate equally and there is no discrimination among groups. 33% believed that men, youth and the more educated were favoured.

Regarding how benefits are shared, the researcher intended to know if the benefit sharing mechanism were fair to all members.

Findings show that all of the management, BDM and membership participants perceived that the benefit sharing mechanism was fair to all members, as dividends are in proportion to the quantity of coffee cherries supplied to the cooperative. 70% of the profits have been re-distributed among the farmers and 30% has been held

by the cooperative as capital.

Some of members said that the profit sharing helped them to pay for their children's school fees, medical care, and savings.

Research question 3: What is the impact of the cooperative in term of rural development and poverty reduction?

To gain the impact of the cooperative in term of rural development and poverty reduction, two questions were asked: What are determinants for rural development and poverty reduction? and What do community who are not cooperative members think about the cooperative?

Regarding the determinants for rural development and poverty reduction, the cooperative created for people their own job opportunities, generate extra income, and enabled people to participate actively in the development process of their communities.

With the support of PEARL and SPREAD, the Cooperative obtained knowledge and technical expertise to a greater audience, to increase their profits, to open up new markets, and to increase the overall efficiency, that would not be able to afford these services otherwise.

Small businesses located all over the Maraba Sector, a rural area located in Huye District, such as saloons, shops have been formed.

The high production is a result of members commitment to follow advice from PEARL and SPREAD respectively on how to improve production capacity.

The cooperative Abahuzamugambi ba kawa sells its production to the Union hand roasted from United of Kingdom, the Community coffee company from USA, Shetora Trading from Japan, the Mercant limited from the UK and the Inter american in USA.

Concerning what do community who are not cooperative members think about the cooperative, findings show that the majority of the community benefited from the cooperative.

Due to the support from the cooperative, the majority of the public said that there has been an improvement in their standard of living. 70% respondents say that their income level has been more increased that before.

This is explained by the fact that beneficiaries got training from the cooperative on how to use fertilizers in their small land for better quality which therefore increases their agriculture yield.

However, 20% said that their living conditions did not improved while 10% said that their income remain the same as before. This is due to the fact that some of them did not use fertilizers in their farm and this has been an impacting factor on them. With this result, the government of Rwanda need to create more awareness for the farmer on how to use fertilizer on their farm for more production.

Findings confirm that the cooperative

Abahuzamugambi ba kawa contributes for rural development and poverty reduction.

CONCLUSION.

The research study has attempted to look into how cooperative Association as a tool for rural development and poverty reduction in Rwanda. The findings confirmed that it has significant impact on the people of Rwanda. Poverty being a rural phenomenon where the majority of the people live in most developing countries, the mechanisms to be used should target the recipients. One of these methods which are used widely today is to organize people in form of cooperative association so that it can become easier to organize them. Furthermore, if development planning is to be successful, it should start from the grassroot.

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