

## **“Coffee has given us voice”: Coffee Cooperatives and Women empowerment in Rwanda’s rural areas**

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### **Abstract**

In many developing countries in general and particularly in Rwanda’s rural areas, women are the poorest and most vulnerable group. This category of Rwanda’s population is basically involved in agricultural activities; they also are responsible for maintaining the welfare of the household. The agriculture sector is the main economic mainstay for Rwanda. Coffee is one of the most important traditional cash crops in Rwanda. It is the main source of income for approximately 500,000 households. Coffee cultivation is an important activity that highly contributes to the national economy in terms of employment, especially for rural women. In Rwanda, cooperatives have been used as breeding grounds for socio-economic empowerment of women. They increase production and improve the socio-economic households’ income. Coffee cooperatives have played an important role in the creation of women and girls’ employment in rural areas, especially during the harvest season. Thus, the socio-economic welfare of women coffee growers is enhanced. Cooperatives have contributed to poverty reduction in the country, especially among families of coffee growers. They provide credit to members through rotating funds locally known as “*Ibimina*”. They also provide education to members on vocational training with the aim of enhancing and empowering women. This is evidenced through the provision of adequate shelter, observation of human rights, access to medical insurance, paying school fees for children, undertaking entrepreneurial activities, achieving unity and reconciliation between members and enhancing household incomes. Cooperatives promote peacebuilding through community work, thus achieving social cohesion and equality between men and women. Research findings reveal that coffee cooperatives use various strategies in peace building such as working together to construct new schools and houses, solving land inheritance and consolidation problems, all of which lead to a common understanding by members through forming clubs and encouraging visits to one another’s household. The present study seeks to analyze the effect of coffee cooperatives as tool for women empowerment in Rwanda’s rural areas, with Karaba coffee zone, Huye district, southern of Rwanda as a case study.

*Keywords: Women, coffee cooperatives, socio-economic empowerment, Rwanda.*

### **Introduction**

A cooperative, as defined by the ILO Promotion of Cooperatives Recommendation, 2002 (N<sup>o</sup>. 193) is “an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.” (Develtere *et al*, 2008, ILO, 2012). Cooperatives bring to their members the benefits of joining forces with others. In Worldwide, it is estimated around 800.000 cooperatives, which provide benefits to their members including affordable products and services, and ownership or access and control of resources. Cooperatives create opportunities spaces, promote income generating for communities, give them opportunities to exchange and

learn from each other through cooperatives daily's activities. Adopting holistic approach in which cooperatives offer products and to their members such as increasing production, provide medical health care, access to market, job creation among other. For women, who due to gender-based norms often have lower access to and control over economic and social resources and opportunities, cooperatives present distinct advantages. As group-based ventures, cooperatives bring to their members the benefits of joining forces with others. Apart from being able to access economies of scale as providers of services, producers or as consumers, participating in a cooperative as a member, elected leader or manager also brings with it enhanced status and voice in the community and society in general.

The access of resources improves the quality of life by enhancing social and economic empowerment of members in general and women in particular. It is in the above context that coffee farmers of Karaba, Huye District, Southern province of Rwanda joined their organization in order to solve their social and economic problems. The ultimate goal was to increase the living standards of its members. Cooperatives are known to improve the economic and social wellbeing of farmers. They also empower members by creating jobs and other advantages. Empowerment can be defined as a route towards improving community development and poverty reduction (Ansoms, 2008). The potential contribution of empowerment to development and poverty reduction is supported by global institutions such as the World Bank and other development practitioners. Cooperatives can be used as breeding grounds for producers; they strengthen the socio-economic empowerment of marginalized women populations who are the engines of development in home and agricultural activities (Giagnicavi, 2012, Gibson, 2005).

In Rwanda, the majority of women in the paid labor force (97.3%) are employed as casual workers in the agriculture and informal sectors where salaries are very low (Ansoms, 2008, Birshall, 2003). In addition to home activities, the majority of women in coffee producing zones are fully involved in coffee production. Karaba coffee plays a big role in empowering women. The major concern of this study is to assess the role of cooperatives in empowering rural women in Karaba. The study aims at answering the following research questions: (i) To what extent has Karaba coffee cooperative contributed to social and economic empowerment of Rwandan women? (ii) What is the impact of women empowerment on households?

## **Methods and Materials**

Data were obtained from a field survey in Karaba coffee cooperative, especially for female members based in Huye District located in the Southern Province. Over 90% of Rwanda's population of more than 11 million people is engaged in agriculture. Statistically 96.1% of economically active are involved in agriculture sector. Women make up almost 50% of the adult population and several women are widows. Partially because of the 1994 Rwandan genocide, 34% of all households are headed by women. In addition, women in Rwanda face numerous cultural, customary, economic, legal, and social constraints that hinder them from accessing land and other property. Discriminatory laws and practices regarding land, coupled with land scarcity, have stifled women's land rights and have had a negative impact on female-headed households. Furthermore, across the country, but particularly in areas most affected by the genocide and poverty issues like Karaba, widows and orphans lack knowledge about their land rights. In Karaba, coffee is the most cash crops produced by farmers, and which provide income for them. It is a mountain and hills region, where land is quite good for coffee production.

Both primary and secondary data were collected. Primary data were collected through interviews, questionnaires and focus-group discussions. The data was collected during the coffee processing period between April-June 2015. Interviews were given to key informants especially the management body of Coffee Washing Stations (CWS) and cooperatives. The survey was conducted to 48 purposively sampled key women informants drawn from 6 coffee zones in Karaba, each of which was represented by 8 women.

The informants were sampled on the basis guided by a set of criteria: (i) the respondent had to be a coffee grower owning between 500 and 1.000 coffee trees with an experience of more than 5 years in the field. (ii) she had to occupy a position of seniority of at least 3 years in cooperative management (iii) at least 3 active persons had to work under her at the time of the investigations. (iv) the respondent had to demonstrate evidence of active involvement within cooperative business, such as delivering coffee beans to a nearest CWS. (v) she should have borrowed more than 100.000 Rwandan Francs (Rwf) as credit, and having repaid it without difficulty and was supposed to have made some savings for the household. The selected women respondents were chosen through a list of all members provided by the chairperson of the cooperative. The primary data was supplemented with secondary data from Karaba coffee cooperative annual reports and the Rwandan' cooperative Agency. The collected data were analyzed using descriptive statistics such as mean and percentage counts with regard to the different socio-economic development levels provided by CWS and the cooperatives in question. Both quantitative and qualitative analyses were carried out to assess the impact of the coffee-cooperative scheme under study in improving the social and economic empowerment of female members. During the exploratory phase, observations and semi-structured interviews were conducted to identify the effects of coffee farmers on women empowerment. Coffee producers were questioned in their farms to identify the impact of coffee washing stations (CWS) and cooperatives on women empowerment, and whether cooperatives improved the socio-economic welfare of its members especially for women.

## **Results and discussion**

### *Coffee cooperatives and job creation for women*

The coffee growers were asked to describe how their interests were protected by the cooperative and whether their needs were satisfied. 89.7% of them responded to have got better conditions such as monetary advantages and various other services. 67.3% of them reported getting facilities and agricultural inputs offered through the cooperative. 96.3% of the respondents wished to acquire more strength and the necessary synergy to improve the well-being of members. It was found that the establishment CWSs led to job creation through employing permanent staff and engaging technical and logistical support staff, mainly during the harvest season. The CWS manpower team participated in conducting coffee campaigns on activities related to coffee picking and transportation, coffee sorting, treatment, drying, storage and marketing. The findings of this study showed that women were more engaged than men in coffee production, especially during coffee harvesting and processing at the station. The created jobs contributed to sustainable income and future perspectives for them (women) as vulnerable groups. 98.7% of the respondents identified vulnerable groups as women, widows and the most abandoned populations. On the other hand, 98.3% of the respondents identified vulnerable groups as victims of discrimination who did not have access to agricultural jobs. The processing

of coffee beans in CWS improved the lives of women in Karaba. Marginalized groups, to empower their members economically and socially, and to create sustainable rural employment through equitable business models, coffee cooperatives and comprises unique platforms to provide women producers (78.2%). In addition, the respondents also noted that CWSs and cooperatives demonstrated some evidence of gender integration in their daily tasks during the coffee growing campaigns. During each coffee season (from March to July each year), Karaba cooperative used more than 260 staff members who received a daily income of 1,000 Rwandan Francs. 98.3% of the respondents noted that the majority of the employees were girls and women while men were employed to handle cooperative machinery and other services where heavy physical energy was needed.

In Rwanda 29.1% of the men were involved in coffee production compared to 71.9% of the women who were involved in proactive coffee farming activities (NAEB, 2014). However, men monopolized the income from coffee sales, which like cow ownership were two major items that traditionally belonged to Rwandan men. Through the training provided by the coffee cooperative, men and women were trained to share income equally; especially the coffee revenue henceforth belonged to all family members. Before joining the coffee cooperative, men used to take all the revenue from coffee sales and used it in a selfish manner, whereas women were left to care for the development of the family. Women tend to be marginally represented in traditional cash/export crop-related cooperatives for example coffee in which crop ownership is mostly male. The coffee cooperative therefore empowered women, giving them a chance to think about the future and progress of the entire family in enjoying the sales from coffee. The women were taught how to invest and save the money from coffee for purposes of developing the family. The respondents revealed that, thanks to the cooperative, they had opened up bank accounts, keeping and withdrawing money whenever they wished. This was demonstrated by one of the respondents who testified:

*Coffee has opened our eyes; we do not ask our husbands to buy salt, soap, body lotion and cloth for us during the Christmas and Easter holidays, our children and ourselves have new dresses because coffee has provided money for us, there is no more problem.*

Through the use of coffee incomes, men and women discussed about their problems and tried to find joint solutions by making priorities according to what they expected to receive during coffee harvests. As a result, the husband was no longer the exclusive supreme leader to decide for the entire family or to consume beer alone in bars during evening hours. Coffee cooperatives have empowered women in family decision-making and the latter have become key persons in the development of households (76.4%). Henceforth, men can no longer say that they are the sole providers of family income. In other words, many women in Rwanda have also become joint-participants in this responsibility, thanks to the cooperative spirit.

#### *Coffee income and the independence of woman*

It has been proved that coffee generates income at every stage of production. In this context, the women of Karaba are no longer depending to their husband's income. 58.1% of the respondents said that women have acquired financial autonomy and independence as a result of their involvement in the cooperative. 68.7% of them reported that through coffee cooperatives, women emancipation and financial independence in rural areas has taken place. However, this

independence does not mean that women are completely free and self-sufficient. It was revealed by 79.1% of the respondents that the woman's role was complementary to that of her husband; there was still need for mutual exchange, discussion on revenue allocation for essential issues regarding household progress. The respondents emphasized that coffee growing led to empowerment of rural women. The women have emerged in society because cooperatives have become for them a place of exchange of ideas, leading to a compromise with their husbands. This has reduced conflicts, discrimination and violence against women because men and women participate in income generating activities within the household. The men can no longer impose their decision and use money as they want. Income allocation is now a decision that concerns all. This was confirmed by one of the respondents: "*Ikawa binyujijwe muli koperative yazamuye umugore, bityo imuha ijabo n'ijambo*" [*coffee has empowered women through cooperatives. It has given her pride and self-esteem*].

As a result of joining cooperatives, women now participate in income generating activities that lead to their socio-economic empowerment, which in turn has paved the way for sustainable development at family, community and national levels (Birshall, 2002, Gisaro, 2013). In Karaba coffee cooperative, women have managed to find money and have become financially independent. Cooperatives are viewed as an important 'tutor for resilience' because they not only deal with their psychological problems but they also promote the development of economic activities that enabled them to gain income for their social and economic integration (Gisaro, 2013, Sibelet *et al.*, 2012). Socio-economic resilience has been made possible thanks to their tutors who have become promoters of socio-economic conditions for women. Through the system of shares, cooperatives mobilize funds for income generating projects. Thanks to farmers' cooperative, the coffee industry in Rwanda has positively impacted on the socio-economic development of coffee growers in particular and the national economy in general.

#### *Cooperative participation, women empowerment*

Coffee agricultural practices require sufficient time to be fully accomplished. They include: ploughing, weeding, mulching and especially post-harvest activities like washing, treatment, drying, transportation and search for markets. Before setting up coffee washing, all these activities were a burden to coffee growers because they increased their expenditures. Karaba cooperative and its CWSs are responsible for improving post-harvest activities in the district up to the stage of coffee export. This has saved time for farmers. Farmers have re-allocated the saved time to other duties, notably weeding of food crops and maintaining coffee trees.

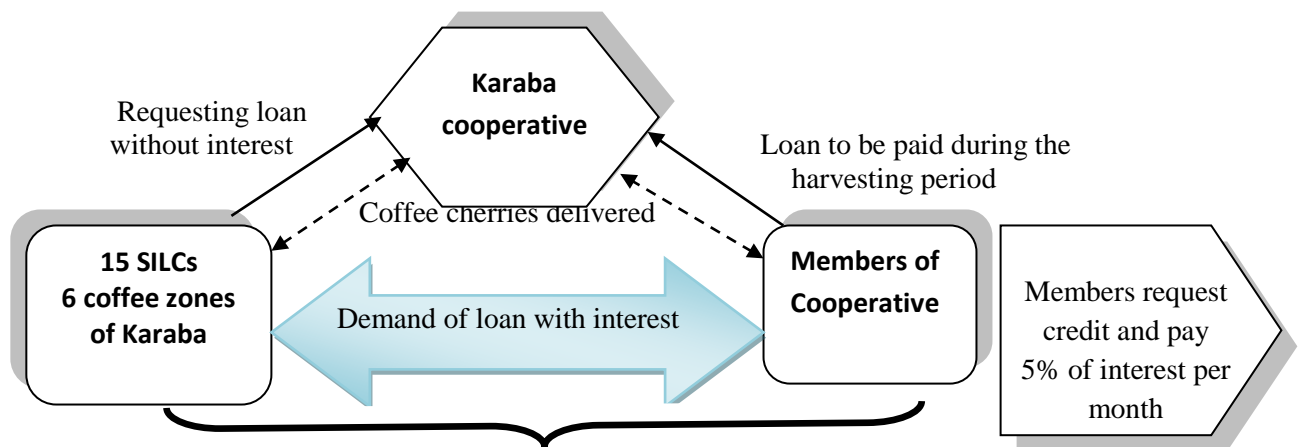
Women are mostly engaged in different stages of coffee production than men. According to the men respondents interviewed, coffee sorting work is a specific task for women. The reasons given were that women can concentrate on their work, they are patient and enduring and that only women can do that task every day. On the other hand, men cannot perform the activities of sorting and drying coffee. At Karaba, coffee has changed the lives of women. Since the cooperative was introduced in 2003, they currently earn 1,000 Rwf per day, (slightly above \$1.5). Women can now solve their financial problems. The results of this study reveal that 98.7% of the women are engaged in coffee processing activities and have been able to fulfill their duties in their households such as paying medical bills and school fees for their children. They have bought cattle and rehabilitated their houses (57.6%). It should be noted that women participation in economic activities is crucial for the development of families. It has reinstated in women's

confidence in the home by giving them economic autonomy which has increased their bargaining power vis-à-vis their husbands, thus reducing gender-based violence in homes and woman exploitation (64.2%) where more than 95 percent are females working at the coffee washing.

67.8% of the respondents noted that through participation in coffee cooperatives women have developed greater independence and improved in social status. 58.1% said that they have gained leadership and business skills. In fact, women coffee cooperatives activities have empowered Karaba women. 79.2% reported that collectively, women's agricultural ventures have enabled them to improve their livelihoods, thus reducing their socio-economic vulnerability. The goal of the cooperative was to improve women's income and reduce the dependence on men. Consequently, they decided to engage in agricultural ventures in which women never traditionally participated, but where potential for earnings existed. 69.2% reported that Karaba coffee cooperative played a pivotal role in providing empowerment initiatives at grassroots level.

#### *Cooperative and women access to micro-credit*

The women's accessibility to and utilization of micro-credit is an important sign of economic empowerment. The results of this study confirm that coffee cooperatives have had a positive impact of micro-credit on poverty reduction in Karaba which was in among poorest regions of Rwanda. This organization has made remarkable progress in producing impressive results through participatory processes of women engagement in coffee processing stages. Through its well-planned credit and saving programs, cooperatives have improved the capacity of women in development through self-employment. The poorest women of Karaba have been taught how to make income savings, to invest and to stand on their own. According to the findings of this survey, 23.6% of the credit is used for livestock while 26.4% goes for small businesses and 42.3% for agriculture and the remaining 7.7% for personal uses. The use of micro-credit has economically empowered women through their involvement in economic activities, which was never the case before. Through the cooperative initiative, a saving culture has been developed among women. They have started and joined Saving and Internal Lending Communities (SILC) locally known as *Ibimina*. This is a rotating community-based credit scheme, where they borrow money on little interest. The functioning of the SILCs is summarized below:



*Figure 1. Channels of demand and repayment of credit through cooperatives.*

SILCs teach women the skills and techniques of handling their coffee and how to manage their financial activities. Through the loans obtained, members pay 5% interest monthly, even if upon acknowledgment of delays, they may be asked to pay the following month. Penalties range from 100 to 500 Rwf. Normally a SILC group is composed of 15 to 30 members who are known to one other. The solidarity and the mutual relationship between members provide some kind of collateral. These days, members can apply for credit from the coffee cooperative through SILCs. The cooperative assists them to use the loan efficiently in order to reduce risks. The members borrow from the tune of 15,000 to 100, 000 Rwf. Generally, the money is well used thereby generating benefits; shares are distributed to the members proportionately at the end of period (97.3%). The cooperative's members must be of good behavior and must attend monthly meetings. The present study found that financial transactions among members hinge on social cohesion, trust and mutual dependence. The cooperative members share numerous social, ethnic and economic benefits with one other. The cooperative acts as an intermediary between farmers and financial institutions. It serves as a guarantor in terms of collateral for agricultural loans especially used to buy chemical fertilizers and pesticides. They also borrow some cash to buy inputs for mulching the young coffee seedlings and to transport coffee beans to the nearest coffee washing station or coffee selling point.

#### *Training as a tool for empowering women*

Training, education and information have an important role to play in increasing women's involvement in cooperatives. During the interviews, members explained how work groups promote knowledge and skills, especially among female farmers. The exchange of experiences enables women to increase farm output and coffee quality which in turn increases the income levels of members. Cooperatives have also popularized the concept of women's empowerment within the community. The above statements are corroborated by research findings which show that, compared to men; women are more likely to use their income on better constructive things like food, education, and health care for their children (79.1%). When men get income, many of them spend it on drinking local beer, leaving women to take care of the family members.

The respondents revealed that women use bigger portions of their earnings on family and domestic expenses, consequently their income has a greater effect on family welfare. 69.3% of the respondents said that Karaba cooperative has taught women how to read, write and count. This has increased their skills in coffee production, and provided knowledge in the management of their income. Members have also benefited from other advantages given by the cooperative: they have acquired training in bio-intensive farming techniques. This has helped them to increase production and acquire skills learnt in farm field schools. In 2010, the members were also trained in health matters because 6% of their children were malnourished (KOAKAKA, 2014). As a measure against malnutrition, Karaba cooperative has started offering some training sessions on family planning, HIV-AIDS, use of Soja milk and TOFU (called Soja meat), eating a balanced diet and fruit production. According to the agricultural officer interviewed, the above practices have significantly reduced malnutrition in the district.

The results reveal a high level of selflessness by women, caring for the welfare of their husbands, children even relatives. The money earned has helped many of them to run and expand small scale businesses, such as hair salons, livestock, animal husbandry, canteens and restaurants.

Families can now afford telephone costs, buying solar energy equipment, local beer, cassava flowers and avocados. Through the income generated from coffee, farmers can now afford small-scale equipment used in milling produce and tailoring. All these activities have generated income which has empowered women and developed the culture of saving. A 57-year old widow respondent said: *“We as members of ‘Bank Populaire Karambi’ have opened bank accounts; no one can be paid without it. When we earn our money, we save a small amount which supports us during the bumper harvests when we do not have jobs. In fact, the cooperative has been fruitful and generated income and has enabled us to improve our health and shelter.”*

#### *Coffee Washing Stations (CWS) and women empowerment*

Coffee washing stations (CWS) have helped to produce high quality coffee, marketed at competitive prices, and have improved the livelihoods of farmers through introducing a cash economy and technology transfer. The CWSs have extended facilities in favour of coffee innovations through training programmes offered to members in general and women in particular. Field visits are organized to coffee growers. Among the advantages offered by the CWS, one can mention: (i) reduction in labour demand required in coffee processing for the vulnerable groups especially households headed by children, widows and aged people (ii) creation of jobs especially for women (iii) access to micro-credit institutions (iv) access to electricity and safe water in rural areas, provision of agricultural inputs, income generated by the sales of coffee are translated into wealth within the households. In addition, coffee washing stations have provided a certain degree of autonomy for women in rural areas, hitherto marginalized and despised by the husband. The work in CWSs requires a lot of physical strength, thus necessitating the support of men to be fully engaged in washing coffee while women and children help in carrying coffee beans, drying and storing them. With the construction of the coffee washing station in Karaba, both women and men can now participate in coffee processing, which traditionally excluded women from this practice in Rwanda. With the presence of CWSs in rural areas, the work burden for women and children has been reduced and in some instances removed. CWS facilities have become a relief for both men and women, because in addition to coffee activities, they are fully occupied in household activities and the cultivation of food crops.

#### *Social advantages from the cooperative*

Karaba cooperative has created strong social ties which constitute a very important social capital for its members in general and women in particular. For women producers, who are at a greater disadvantage, results reveal that cooperative offer networks of mutual support and solidarity that allow them to grow their social capital, improve their self-esteem and self-reliance, acquire a greater voice in decision-making, and collectively negotiate better contract terms, prices and access to a wide range of resources and services (FAO, 2011). These ties deal with aspects of social cohesion, mutual help, trust and collaboration among farmers. They also promote interrelationships, initiatives of courage, confidence, training, entrepreneurship, innovation and entrepreneurial culture. Membership in the cooperatives has given members full emancipation while at the same time giving them the opportunity to exchange ideas between them, thus assuming new responsibilities and advancing in society. More often than not, these actors undertake common social and economic activities outside the framework of their cooperative. The cooperative has helped them to strengthen ties of solidarity extending to members outside the family. The cooperative spirit has reinforced unity and reconciliation of members who were



torn and divided by the 1994 genocide. Coffee growers testified that hatred and divisions no longer existed among them. The cooperative spirit has taught them to forgive one another in order to reinforce unity and reconciliation. Hence, cooperatives can be used as tool for promoting unity and reconciliation between the two ethnical groups like Hutu and Tutsi which were previously hit by an ethnic divide.

The Karaba coffee cooperative reveal a strong focus on reconciliation combined with the efforts of several activities which have helped the women get back on the road toward social and economic development. Through these activities of coffee promotion, growers have resolved their difficult path for survival. Women empowerment has enabled the women and widow growers to start to claim land titles and earning income of their own, which has improved the daily diet for the children at the diet and allowed for them to attend school regularly. In general women producers are socially and economically empowered through their membership in cooperatives and farmers' organizations, allowing them to produce more, earn better incomes, and raise the living standards and economic and food security of their families and communities.

#### *Women and environmental protection*

CWS have improved environmental conditions. In relation to soil degradation, planting coffee trees has brought better cover to the soil and has helped to fight against soil erosion. However, the waste water released after coffee fermentation constitutes a source of pollution to the environment. The solid organic matter from the coffee pulp decomposes in specially designed pits. After decomposition, the pulp can be turned into manure, rich in minerals as demonstrated in Karaba. Women are mostly involved in maintaining coffee plantations. They are trained about environmental protection through the use of coffee pulp as fertilizers for their crops. They are paid 1,000 RwF per day. For the women who work in the cooperative, their well-being has continued to improve. For them, getting a source of income and access to physical assets has reduced poverty in their homes. In addition, since women spend most of their time working on farms to feed the household, they have learnt more about soil management and how to plant trees and protect them. The USAID/ SPREAD project has mobilized women under the umbrella of cooperatives. The former launched a "*Rondereza*" or firewood stove which uses less firewood in order to protect environment. The aim was not only to protect the environment but also to help women and girls in saving time spent in collecting firewood and to reduce their difficulties. Under the framework of cooperatives, women have also been taught how to treat water by boiling it before use in families, and by extension, how to protect water sources in their areas.

Women have also been trained to make compost manure from other crops. Coffee has not only brought benefits to the communities but it has also become a liability to the surrounding communities. Many social costs from coffee washing stations such as disease, water and air pollutions have been witnessed. The waste from coffee stations is stored in pits before being recycled. The pits produce stinky water which enters the water table of River Kibingo, running cross the CWS of Karambi. This river water is consumed by the neighboring population and is also used for agriculture and livestock purposes. However, another USAID/SPREAD project has embarked on recycling coffee waste whereby worms are being raised to digest coffee pulp. The results are significant in terms of essential compost manure for agriculture (65.3%). The management of Karaba CWS in collaboration with the cooperative should plan on how to control polluted soils.

*Women and land inheritance through Karaba cooperative*

Historically and culturally, land ownership in Rwanda was based on a patriarchal land system. Only boys had the automatic right to inherit land after the death of the family head. Women and girls, however, were completely excluded from this affair. This was traditionally known as *kuzungura*. As a result, land issues became a source of conflict since time immemorial, with violence, divorce becoming frequent in the country. It is only in 2006 that the inheritance law was voted. It enabled girls and boys, women and men to have the equal rights to inherit land.

The findings of this study have revealed that after women and men joined Karaba cooperative, they have received training and knowledge on distribution of family asset and sharing income. They have been trained on women's rights, income generating activities and the fight against gender-based violence. This survey has revealed that a cooperative is the best channel through which families can acquire knowledge on land distribution without causing friction and conflict among couples. Cooperatives recognize that land does not belong to the husband alone but that both husband and wife have equal rights. They both can use their land as collateral for applying for credit during financial crisis or to invest in a small business or in any other income generating venture. Neither the husband nor the wife has exclusive rights to sell it without informing the other. Thus women have been given significant bargaining power within households and are protected against gender-based violence. For all these reasons, property and inheritance rights create enabling conditions that empower Rwanda's women, thus strengthening their rights and reducing gender-based violence in Rwanda. However, gender equality within cooperative remains a challenge. Obstacles to women's active participation are often structural and most are rooted in socio-cultural norms at the community and household levels in Rwanda.

*Women and the burdensome activities after the coffee season*

Coffee is a perennial crop in Rwanda that gives beans once a year from March to July. After the harvest season, farmers experience difficulties in finding other sources of revenue to meet their daily needs. It is in this context that the USAID project initiated other income generating projects. The latter introduced a mushroom project that sought to train farmers to produce mushrooms. They are sold at 1, 200 Rwf per kilogram. All cooperative members in Karaba were trained in this domain and were happy with this activity because it did not use much space and required less time, space and capital. Mushrooms are rich in vitamins for all family members and can be sold or bought at local markets. According to Mrs Murekatete Grâce, a widow survivor of genocide she revealed "*once I joined Karaba coffee cooperative and started supplementing diet with the mushrooms, my health has greatly improved. Earnings from mushrooms have enabled me to rebuild and repair my house which was destroyed during the genocide period in 1994. It has also enabled me rear some chickens for eggs and rabbits for sale. All these activities have increased my monthly income which helped me to cover daily family expenses*".

In addition to this extra economic activity, women have been initiated to weaving handcraft baskets known as *Agaseke*. They are made from sisal and stiff fiber. The *Agaseke* is on high demand in the USA and European markets, especially under the AGOA trade arrangement. The respondents confirmed that these activities provided additional income. For women, these activities have created an opportunity of exchange and dialogue about their future. As they exchange their experiences, women acquire new knowledge on how to avoid unemployment that

comes after the coffee harvest, thus reducing poverty within families and communities. In fact, the cooperative has enabled women to build solidarity and provide a network of mutual support to overcome cultural restrictions in pursuing commercial benefits.

In 2011, through the cooperative arrangement, active members received bicycles on credit from USA worth 100,000 Rwf. The main purpose was to relieve peasants from the hardships of transporting coffee beans to the washing station. These bicycles also transport other agricultural crops. Other farmers can hire them and this also increases their income. This motivates farmers who are involved in coffee production. Women and children are the primary carriers of agricultural crops and coffee beans. Hence, the bikes are for them a source of relief in facilitating the activities of their cooperative.

### *Karaba cooperative and leadership skills for women*

In communities where women's participation in the public sphere is limited like Rwandan's rural areas, joining a cooperative offers a means of exercising voice and accessing leadership roles that would otherwise not be open to women. The principles and values that guide cooperative organizations are essential elements in promoting Karaba cooperative. This study revealed that the majority of cooperative members were not educated. Women participated in meetings of the general assembly and in the promotion of activities of the cooperative. For a total of 15 permanent staff, 7 were women and gender dynamics in Karaba were respected. It was found that women participated in major decisions affecting the cooperative, this also empowered them. According to the report of the cooperative in 2014, women participated at the rate of 87.1% in all the activities of the cooperative while the rate for men was 64.3%.

Women were found to be actively involved in coffee growing, while men were simultaneously involved in many projects. They are trained on women's empowerment and were encouraged to participate in decision making structures of their cooperative. This enabled them to be uncourageous and become part of community leadership dynamics through participation in the local government activities such as community work "Umuganda", Gacaca and Abunzi courts, management of Umurenge Sacco and Umudugu development programme. The cooperative management at Karaba was thus basically under women who were considered as a great pillar in the promotion of the cooperative. They contested for leadership positions both locally and nationally. This courage can be attributed to the project that has given them the opportunity to discover their leadership potential.

### **Conclusion**

The study has shown that coffee cooperatives render invaluable services to its members especially to women in terms of empowering them. It has revealed that women are now recognized in society; they enjoy economic dependence in the family, contrary to what used to happen before the introduction of the cooperatives when their husbands had absolute control over family income. The coffee washing stations and cooperatives have helped to reduce the wage costs of the coffee producers while valorizing women's activity and encouraging the integration of the vulnerable groups. The cooperative spirit has opened perspectives for new jobs for women to fight against poverty and the rural-urban migration of women and young girls. Besides the function of production, coffee has become a source of income, providing revenue to

women and this has led to dialogue between husband and wife to deal with daily household problems. Thus, women have become participants in family decision-making on income matters. This has given women the opportunity to exchange with their husbands and children on income distribution. As a part of this, the consequences of home discussions brought about by Karaba cooperative has reduced violence and created peace-building among family members. It has succeeded in enabling women to access to agricultural facilities, livestock, and credit from the bank. Nevertheless, women do not have equal access to benefits and income. Through the income and the credit-coffee system, the farmers have succeeded in paying for the education of their children, subscribing to the health insurance scheme, making house repairs for the family and developing a spirit of entrepreneurship among rural women. Coffee farmers have benefited from many socio-economic advantages and services: new agricultural techniques, entrepreneurial culture, opening bank accounts, health insurance for all households members. The findings of this study have shown that cooperatives have far-reaching socio-economic benefits for women. They contribute to woman employment, reduce woman discrimination and lead to cultural exchange. However the low level of education and cultural barriers still the big challenges for the development of the women.

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