

**Rural Women, Cooperatives, and Legislative Action in Addressing the Gender Pay Gap  
in Rwanda.**

**By**

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## **Abstract**

The gender pay gap remains a persistent challenge globally, particularly affecting women in developing countries like Rwanda, especially in the agricultural sector. This paper examines the potential of cooperative business models as a viable tool for reducing economic inequality and empowering women. It focuses on the existing state of gender disparities in Rwanda, considering factors such as cultural norms, occupational segregation, and limited access to resources. The analysis highlights cooperatives' transformative role in providing women with economic opportunities, leadership skills, and social support. Drawing on successful examples of women-led cooperatives in Rwanda and internationally, the study identifies critical success factors, including access to training, financial resources, and supportive community structures. Additionally, it evaluates Rwanda's current legislative framework governing cooperatives, compares it to successful international models, and identifies barriers to effective implementation, such as socio-economic and gender-specific challenges. The paper concludes with actionable recommendations to enhance the legislative environment, provide financial and technical support, and address socio-cultural barriers to women's participation in cooperatives. Advocating for targeted policies and robust monitoring mechanisms emphasizes the importance of integrating cooperatives into Rwanda's broader strategy for achieving gender equity and sustainable development. This study contributes to the growing discourse on economic empowerment and gender equality by offering valuable insights and strategies.

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## Introduction

### 1. Background

#### 1.1 Overview of the gender pay gap globally and in Rwanda.

Rwanda's commitment to gender equality on the political stage stands contrary to the persistent gender pay gap, particularly affecting rural women. Despite comprising 66% of the agricultural workforce, these women face a significant 30% wage deficit, highlighting a critical area where progress lags.<sup>1</sup> This paper argues that women-led cooperatives, fortified by carefully designed legislative frameworks, offer a strategy to dismantle systemic economic inequalities by tackling occupational segregation, challenging cultural norms, and addressing policy gaps. Rwanda's existing cooperative legislation and insights from international models can be leveraged to create tailored legal reforms that amplify women's economic agency while remaining sensitive to cultural contexts. The persistent undervaluation of work predominantly performed by women is a key factor in the global gender pay gap.<sup>2</sup>

The global gender pay gap is measured by comparing the earnings of full-time, year-round male and female employees. This gap is expressed either as a percentage or as a monetary difference.<sup>3</sup> This metric highlights the persistent undervaluation of work predominantly performed by women. Several factors contribute to this wage disparity, including occupational segregation, where women are overrepresented in lower-paid sectors, and systemic discrimination in hiring and promotions. The data in this paper focuses on the difference between the average salaries of men and women in the labor market, expressed as a percentage of the average salaries of men.

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<sup>1</sup> Gender Monitoring Office, "Gender Profiles in Agriculture.," March 12, 2017, 10, [https://www.gmo.gov.rw/publications/gender-profiles?tx\\_filelist\\_filelist%5Bcontroller%5D=File&tx\\_filelist\\_filelist%5BcurrentPage%5D=4&tx\\_filelist\\_filelist%5Bpath%5D=&cHash=702359c774e5c4a7c5e049265c744868](https://www.gmo.gov.rw/publications/gender-profiles?tx_filelist_filelist%5Bcontroller%5D=File&tx_filelist_filelist%5BcurrentPage%5D=4&tx_filelist_filelist%5Bpath%5D=&cHash=702359c774e5c4a7c5e049265c744868).

<sup>2</sup> Jennifer Philipp, "The UN Is Helping Women Fight the Gender Pay Gap in Rwanda," *The Borgen Project* (blog), June 30, 2024, <https://borgenproject.org/gender-pay-gap-in-rwanda/>.

<sup>3</sup> Fatma Abdel-Raouf and Patricia M. Buhler, *The Gender Pay Gap: Understanding the Numbers*, 1st Edition (New York: Routledge, 2020), 5, <https://doi.org/10.4324/9781003003731>.

This is known as the raw or unadjusted gender pay gap.<sup>4</sup> The analysis aims to separate the various factors that contribute to the gender pay gap to identify the underlying causes of salary discrepancies in the labor market. Moreover, traditional gender norms, which assign a disproportionate share of unpaid caregiving and domestic responsibilities to women, exacerbate these earnings differences by limiting their participation in higher-paying formal jobs.<sup>5</sup> By examining these elements, we can better understand how entrenched societal practices maintain the status quo, paving the way for further analysis of regional variations and targeted solutions.

Rwanda's cooperative legislation, particularly as envisioned in Vision 2050, serves as a cornerstone for national development, fostering social cohesion, economic empowerment, and rural growth.<sup>6</sup> The Cooperative Law (Law n° 057/2024) establishes robust legal standards for cooperative registration, governance, financial reporting, and member participation, emphasizing democratic decision-making, transparency, and accountability. These standards create a stable foundation for national progress, ensuring cooperatives operate efficiently and ethically.<sup>7</sup> Reinforcing this legal framework, the Rwanda Cooperative Agency (RCA), since its establishment in 2008, plays a vital role in enforcing these laws by registering cooperatives, providing essential training, and ensuring compliance through regular audits and technical support.<sup>8</sup> These efforts collectively support women-led cooperatives through targeted training programs, financial incentives, and strategic partnerships, all designed to promote gender

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<sup>4</sup> Francine D. Blau and Lawrence M. Kahn, "Understanding International Differences in the Gender Pay Gap," *Journal of Labor Economics* 21, no. 1 (2003): 106–44, <https://doi.org/10.1086/344125>.

<sup>5</sup> International Labour Organization, "The Gender Gap in Employment: What's Holding Women Back?," February 2022, <https://webapps.ilo.org/infostories/en-GB/Stories/Employment/barriers-women#pressure>.

<sup>6</sup> Ministry of Finance and Economic Planning, "Rwanda Vision 2050," Ministry of Finance and Economic Planning, December 2020, 24, [https://www.minecofin.gov.rw/reports?tx\\_filelist\\_filelist%5Baction%5D=list&tx\\_filelist\\_filelist%5Bcontroller%5D=File&tx\\_filelist\\_filelist%5Bpath%5D=%2Fuser\\_upload%2Fminecofin%2Fpublications%2Fstrategies%2Fvision\\_2050%2F&cHash=52a2a35dd9c6bb98dee90f7f3f370b55](https://www.minecofin.gov.rw/reports?tx_filelist_filelist%5Baction%5D=list&tx_filelist_filelist%5Bcontroller%5D=File&tx_filelist_filelist%5Bpath%5D=%2Fuser_upload%2Fminecofin%2Fpublications%2Fstrategies%2Fvision_2050%2F&cHash=52a2a35dd9c6bb98dee90f7f3f370b55).

<sup>7</sup> Ministry of Justice, "Law N° 057/2024 of 20/06/2024 Governing Cooperatives in Rwanda.," Official Gazette of the Republic of Rwanda, July 7, 2024, 2, [https://www.minijust.gov.rw/official-gazette?tx\\_filelist\\_filelist%5Bcontroller%5D=File&tx\\_filelist\\_filelist%5Bcurrentpage%5D=2&tx\\_filelist\\_filelist%5Bpath%5D=%2Fuser\\_upload%2Fminijust%2Fofficial\\_gazettes\\_2%2F2024\\_lgazeti\\_ya\\_Leta%2F\\_\\_nyakan-ga-july-juillet%2F&cHash=2e7f8ec80216e96ade83950be4291b9a](https://www.minijust.gov.rw/official-gazette?tx_filelist_filelist%5Bcontroller%5D=File&tx_filelist_filelist%5Bcurrentpage%5D=2&tx_filelist_filelist%5Bpath%5D=%2Fuser_upload%2Fminijust%2Fofficial_gazettes_2%2F2024_lgazeti_ya_Leta%2F__nyakan-ga-july-juillet%2F&cHash=2e7f8ec80216e96ade83950be4291b9a).

<sup>8</sup> Rwanda Cooperative Agency, "Rwanda Cooperative Agency.," 2024, <https://www.rca.gov.rw/>.

equality. By exploring the multifaceted approach of cooperative models, we can better understand their potential to address the gender pay gap in Rwanda's agricultural sector.

This essay will delve into the root causes of the gender pay gap, examine its socio-economic impacts, and explore how cooperative business models, supported by well-designed legislative frameworks, can effectively address these disparities, particularly within Rwanda's agricultural sector. By analyzing the various contributors to the gender pay gap and highlighting the ways in which cooperative business models, alongside sound legislative and policy support, can combat economic disparities and challenge deeply rooted social norms, this exploration will pave the way for a deeper analysis of regional variations. Ultimately, this analysis seeks to inform the development of targeted solutions that empower women economically and socially, fostering a more equitable and prosperous society.

## 1.2 Importance of addressing economic inequality.

Addressing the gender pay gap is not solely an economic imperative but also a profound social justice issue. From a human rights perspective, wage disparities based on gender violate principles enshrined in international frameworks such as the Universal Declaration of Human Rights and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). These instruments advocate for equal compensation for equal work, underscoring the moral responsibility of states to eradicate discrimination.<sup>9</sup> Furthermore, according to conventions such as the ILO's Rural Workers' Organizations Convention (1975) and the Discrimination (Employment and Occupation) Convention (1958), supporting equitable wage structures is essential for enabling marginalized groups including rural women to participate fully in economic development.<sup>10</sup> By reducing the gender pay gap, societies can unlock a wealth of untapped human capital, leading to greater innovation, increased productivity, and substantial

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<sup>9</sup> International Labour Organization, "The Gender Gap in Employment."

<sup>10</sup> International Labour Organisation, "Convention C141 - Rural Workers' Organisations Convention, 1975 (No. 141)," 2024, [https://normlex.ilo.org/dyn/nrmlx\\_en/f?p=NORMLEXPUB:12100:0::NO:12100:P12100\\_INSTRUMENT\\_ID:312286:NO](https://normlex.ilo.org/dyn/nrmlx_en/f?p=NORMLEXPUB:12100:0::NO:12100:P12100_INSTRUMENT_ID:312286:NO).

economic growth. For instance, studies by institutions like the McKinsey Global Institute suggest that closing the gender gap could inject trillions of dollars into the global economy.<sup>11</sup>

Economic inclusion also plays a critical role in alleviating poverty and enhancing overall community well-being. When women earn less than men, the financial burden often falls disproportionately on them, resulting in heightened risks of long-term poverty and financial instability, especially during retirement.<sup>12</sup> This disparity not only undermines individual financial security but also reinforces the traditional division of labor within families, making it financially challenging for households to redistribute paid and unpaid work equitably. Moreover, higher levels of economic inequality have been linked to social unrest, political instability, and even higher rates of domestic violence and criminality.<sup>13</sup> Therefore, by tackling wage disparities, nations can reduce these social tensions and foster environments that are more conducive to sustained economic development and social cohesion.

The persistent gender pay gap is a multifaceted issue with far-reaching implications for social justice, economic stability, and sustainable development. Globally, entrenched biases, structural inequalities, and traditional gender roles contribute to a persistent undervaluation of women's work.<sup>14</sup> Despite notable achievements in political representation, Rwandan women continue to face significant challenges in the labor market, highlighting the complexity of achieving true gender equality. Addressing these issues requires a comprehensive approach that not only reforms policy and enforces equal pay for equal work but also transforms societal attitudes toward gender roles.<sup>15</sup> This essay will explore the causes of the gender pay gap, examine its socio-economic impacts, and discuss how cooperative business models, supported by well-designed legislative frameworks, can help address these disparities. It will also highlight the

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<sup>11</sup> Anu Madgavkar Mekala Krishnan and Kweilin Ellingrud, "Ten Facts about Gender Equality | McKinsey," McKinsey Global Institute, accessed September 26, 2024, <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/ten-things-to-know-about-gender-equality>.

<sup>12</sup> Statistics Canada Melissa Moyser, "Measuring and Analyzing the Gender Pay Gap: A Conceptual and Methodological Overview," August 30, 2019, <https://www150.statcan.gc.ca/n1/pub/45-20-0002/452000022019001-eng.htm>.

<sup>13</sup> "Regional Human Development Report 2021 | Trapped: High Inequality and Low Growth in Latin America and the Caribbean," Human Development Report., UNDP, 208, accessed September 28, 2024, <https://www.undp.org/latin-america/publications/regional-human-development-report-2021-trapped-high-inequality-and-low-growth-latin-america-and-caribbean>.

<sup>14</sup> International Labour Organization, "The Gender Gap in Employment."

<sup>15</sup> Esteban Ortiz-Ospina, Joe Hasell, and Max Roser, "Economic Inequality by Gender," *Our World in Data*, March 18, 2024, <https://ourworldindata.org/economic-inequality-by-gender>.

potential for empowering women both economically and socially, especially in Rwanda's agricultural sector.

## **Chapter 1: Understanding the Gender Pay Gap in Rwanda**

### **2. Current State of the Gender Pay Gap**

#### **2.1 Statistics and data on the gender pay gap in Rwanda.**

The gender pay gap in Rwanda is a multifaceted issue with deep roots in historical, cultural, and socioeconomic factors, presenting a significant barrier to the nation's progress toward gender equality. Recent statistics from organizations such as the International Labour Organization (ILO) and Rwanda's National Institute of Statistics (NISR) reveal that women in Rwanda earn approximately 30% less than men across all professions.<sup>16</sup> This disparity is particularly pronounced in rural areas, where most women are engaged in subsistence farming (57.6% compared to 44.1% of men) and informal employment, often characterized by unstable pay structures.<sup>17</sup> The reality of a 26.2% unadjusted hourly pay disparity and a 38.5% monthly gap underscores the urgent need to address the systemic inequalities perpetuating this wage imbalance.<sup>18</sup> Understanding the current gender pay gap is crucial for developing targeted interventions that promote economic empowerment for women.

The pervasive nature of informal employment for women contributes to the gender pay gap, particularly in sectors like agriculture. Studies conducted in the northern province indicate that women working as casual on-field laborers in the agricultural sector earn an average of 20% less

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<sup>16</sup> National Institute of Statistics of Rwanda. and Labour Force Survey, "Labour Force Survey 2022, Thematic Report, Gender | National Institute of Statistics Rwanda," 2023, 18, <https://www.statistics.gov.rw/publication/2078>.

<sup>17</sup> "Labour Force Survey - 2024 (Q2) | National Institute of Statistics Rwanda," 2024, 34, <https://www.statistics.gov.rw/publication/2160>.

<sup>18</sup> Mehjabeen Alarakhia. et al., "Why Women Earn Less: Gender Pay Gap and Labour Market Inequalities in East and Southern Africa," UN Women – Africa, 2023, 11, <https://africa.unwomen.org/en/digital-library/publications/2023/10/why-women-earn-less-gender-pay-gap-and-labour-market-inequalities-in-east-and-southern-africa>.

than men in similar positions.<sup>19</sup> This discrepancy highlights the undervaluation of women's labor within the farming industry, where they constitute a substantial portion of the workforce. The lack of formal contracts, benefits, and regulatory oversight in informal employment settings leaves women vulnerable to wage exploitation and discrimination. Addressing the gender pay gap, therefore, necessitates formalizing employment opportunities for women and ensuring equal pay for equal work in all sectors.

Even within the agricultural sector, where women constitute the majority of the workforce, gender disparities persist in the economic benefits derived from their labor. Despite women making up 66.6% of Rwanda's agricultural workforce, compared to 47.8% of men, a noticeable shift occurs in producing and distributing produce, where men primarily handle these responsibilities.<sup>20</sup> As shown in Figure 1, The Gender Monitoring Office has observed ongoing gender disparities in the sale of agricultural products, with men predominantly responsible for selling both large-scale and small-scale crops. This division of labor limits women's control over income generated from their farming activities and reinforces traditional gender roles that prioritize men's economic agency. Therefore, empowering women in agriculture requires addressing the systemic barriers that hinder their access to markets and control over financial resources.

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<sup>19</sup> Christine Bigler et al., "Rwanda's Gendered Agricultural Transformation: A Mixed-Method Study on the Rural Labour Market, Wage Gap and Care Penalty," *Women's Studies International Forum* 64 (2017): 23, <https://doi.org/10.1016/j.wsif.2017.08.004>.

<sup>20</sup> Gender Monitoring Office, "Gender Profiles in Agriculture.," 10.

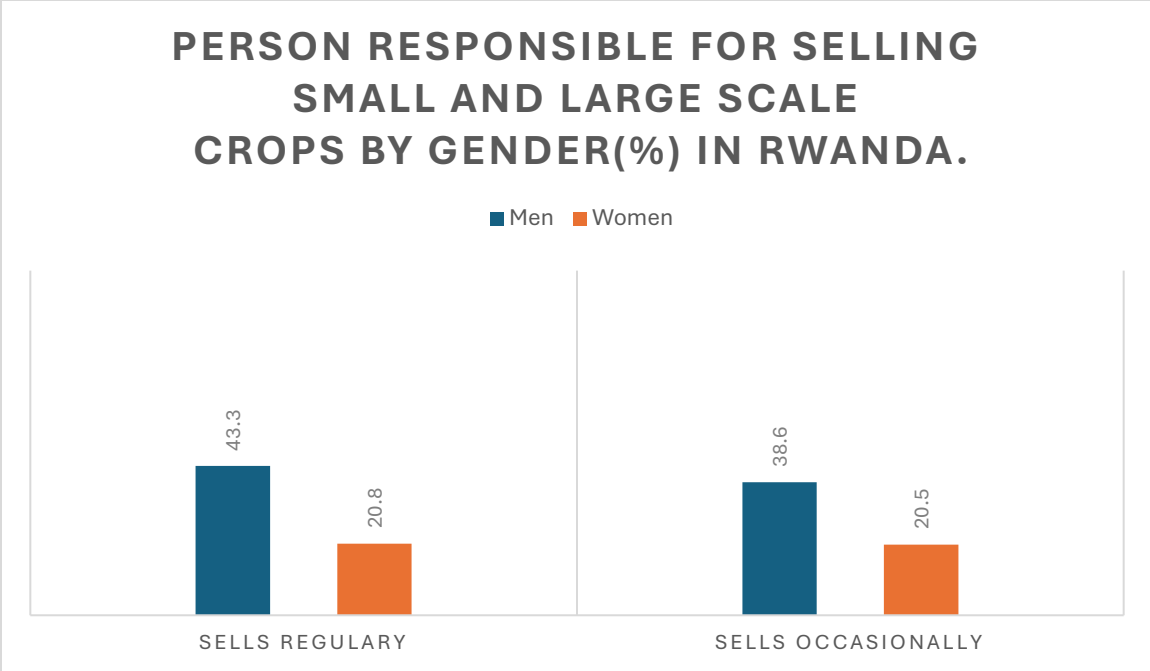


Figure 1. Persons responsible for selling small and large-scale crops by sex (%) in Rwanda.

Source: Data from Gender Monitoring Office. “Gender Profiles in Agriculture.,” March 12, 2017, 13, fig. 5.

Cultural norms and traditional gender roles further exacerbate the gender pay gap by influencing decision-making processes within households and limiting women's economic autonomy as showed in Figure 1. A gender analysis study conducted by the Feed the Future Project found that men are often viewed as the primary decision-makers within households, while women are expected to follow their directives. Men typically have the final say regarding family finances, including allocating women’s earnings. This imbalance of power within households restricts women's ability to make independent economic decisions and perpetuates their financial dependence on men.<sup>21</sup> Transforming societal attitudes and promoting gender-equitable norms are essential for dismantling the cultural barriers that contribute to the gender pay gap.

<sup>21</sup> “GA - FtF - FINAL December 14 2015 - Public Version.Pdf,” 16, accessed October 26, 2024, <https://2017-2020.usaid.gov/sites/default/files/documents/1860/GA%20-%20FtF%20-%20FINAL%20December%2014%202015%20-%20Public%20Version.pdf>.

**Table 1****Log wages and raw gender pay gaps by occupation.**

| Occupation   | Log wage per hour |       | Gender pay gap (%) |
|--|-------------------|-------|--------------------|
|  | Men               | Women |                    |
| Legislators, government officials and managers     | 7.375             | 7.326 | -4.9               |
| Professionals                                      | 6.694             | 6.393 | -30.1              |
| Technicians and associate professionals            | 6.953             | 6.857 | -9.6               |
| Clerical support workers                           | 6.673             | 6.517 | -15.6              |
| Services and sales workers                         | 5.359             | 5.517 | 15.8               |
| Skilled agricultural, forestry and fishery workers | 5.257             | 5.858 | 60.1               |
| Craft and related trades workers                   | 6.152             | 5.761 | -39.1              |
| Plant and machine operators and assemblers         | 6.428             | 8.361 | 193.3              |
| Elementary occupations                             | 5.17              | 5.046 | -12.4              |

Source: Data from Mehjabeen Alarakhia, Marjan Petreski, Zahra Sheikh Ahmed and Tanima Tanima. “Why Women Earn Less: Gender Pay Gap and Labour Market Inequalities in East and Southern Africa.” UN Women – Africa, 2023, 14, table. 4.

While the gender pay gap is more pronounced in rural areas, it remains a significant concern in urban settings, although to a lesser extent. In retail, healthcare, and education industries, women generally earn 20–25% less than men. Despite efforts to promote gender equity in these fields, women often occupy lower-paying support roles, while men predominantly hold higher-paying managerial and technical positions. This occupational segregation contributes to the persistent wage disparities between men and women, even in sectors where women have a strong presence.<sup>22</sup> As shown in table 1, addressing the gender pay gap requires targeted interventions to promote women's advancement into leadership roles and higher-paying positions in urban industries.

<sup>22</sup> Mehjabeen Alarakhia. et al., “Why Women Earn Less,” 12.

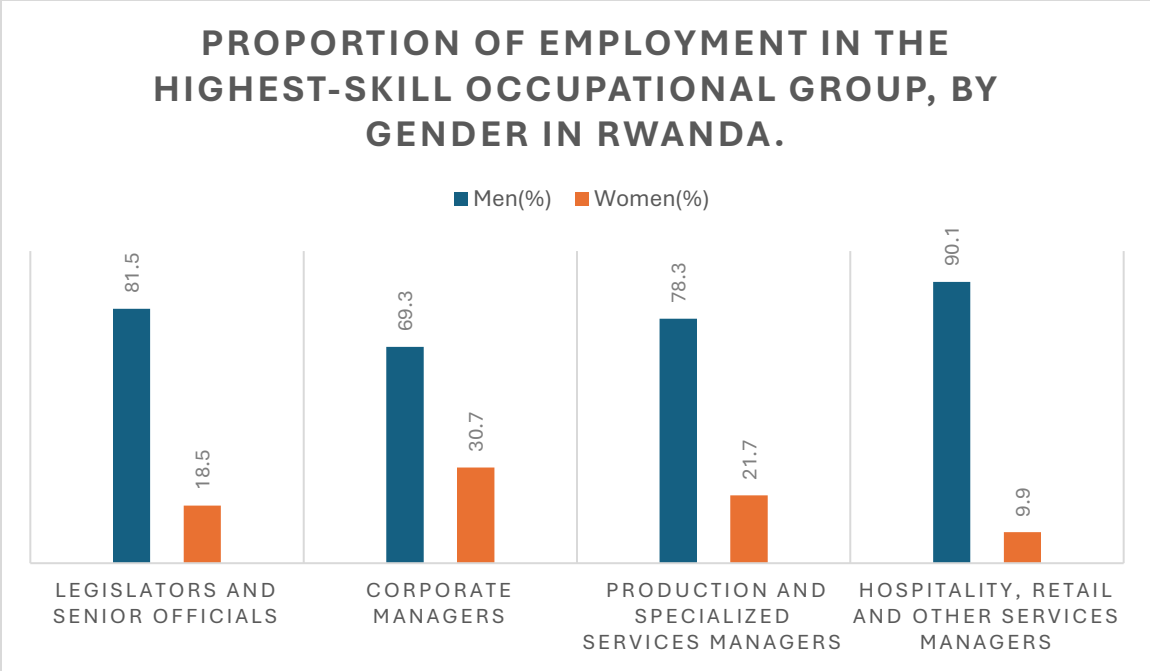


Figure 2. Proportion of employment in the highest-skill occupational group, by gender (%) in Rwanda.

Source: Data from Mehjabeen Alarakhia, Marjan Petreski, Zahra Sheikh Ahmed and Tanima Tanima. “Why Women Earn Less: Gender Pay Gap and Labour Market Inequalities in East and Southern Africa.” UN Women – Africa, 2023, 23, fig. 12.

Occupational segregation, characterized by the concentration of women in lower-skilled and lower-paid positions, as shown in Figure 2, contributes to the gender pay gap across various sectors. The largest gender pay gap is observed among craft and related trades workers, where women earn less than their male counterparts. Professionals, typically highly skilled and educated workers, also exhibit a substantial gap, with women earning 30.1% less than men. This disparity highlights the undervaluation of women's skills and contributions in traditionally male-dominated fields.<sup>23</sup> Breaking down occupational segregation requires proactive measures to encourage women's participation in a wider range of professions and ensure equal opportunities for career advancement.

<sup>23</sup> Mehjabeen Alarakhia. et al., 23.

The rural-urban divide further exacerbates the gender pay disparity, with rural areas experiencing a more pronounced gap due to the prevalence of subsistence and informal agriculture. In rural areas, where most women are engaged in subsistence or informal agriculture, the gender pay disparity can exceed 40%. This gap is largely due to the undervaluation of women's labor, which often goes unpaid. In urban regions, where formal employment opportunities are more accessible, the wage gap is slightly smaller, averaging between 20% and 25%. However, women in urban areas are still more likely to work in low-paying sectors, such as retail, hospitality, and education, which continues to contribute to the overall wage gap.<sup>24</sup> Addressing the gender pay gap, therefore, requires tailored interventions that consider the unique challenges and opportunities in both rural and urban areas.

Educational attainment plays a crucial role in shaping earning potential, and disparities in educational pathways contribute to the gender pay gap in Rwanda. All educational levels exhibit disparity, with the secondary educational level having the biggest (38.7%) and the tertiary educational level the smallest (10.6%).<sup>25</sup> Women's earning potential is further limited because they are less likely to pursue or have access to STEM (Science, Technology, Engineering, and Mathematics) fields, which typically offer higher salaries.<sup>26</sup> Encouraging girls and women to pursue education and training in STEM fields is essential for increasing their representation in higher-paying professions and closing the gender pay gap.

The high representation of women in the informal sector, characterized by lower wages and minimal regulation, contributes to the gender pay gap. Income disparity is further intensified by the fact that women in informal jobs, such as market trading, often earn variable wages and have fewer rights compared to men. Data demonstrates that women who work in informal jobs experience a larger gender pay disparity than those who work in formal jobs, partly due to limited access to capital and training opportunities.<sup>27</sup> Formalizing the informal sector and

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<sup>24</sup> Mehjabeen Alarakhia. et al., "Why Women Earn Less."

<sup>25</sup> Mehjabeen Alarakhia. et al., 11.

<sup>26</sup> Allison Huggins and Shirley K Randell, "Gender Equality in Education in Rwanda: What Is Happening to Our Girls?," 13, accessed October 31, 2024, <https://catalog.ihsn.org/citations/22817>.

<sup>27</sup> Mehjabeen Alarakhia. et al., "Why Women Earn Less," 14.

providing women with access to financial resources and skills development opportunities are critical steps toward reducing the gender pay gap.

Despite advances in women's access to healthcare, education, and political empowerment, Rwanda's gender pay gap remains significant when compared to global averages. This issue is particularly pronounced in rural and informal economies. Notably, Rwanda previously ranked 6th on the Global Gender Gap Index in 2022 but has experienced a substantial decline, dropping to 39th place in 2024.<sup>28</sup> The wage gap primarily stems from discrepancies in agricultural and informal work, unlike many Western countries, where differences in higher-paying sectors mainly drive the gap.<sup>29</sup> This distinction underscores the unique challenges facing in addressing the gender pay gap, which requires targeted interventions that address the specific needs of women in the agricultural and informal sectors.

### 3. Factors Contributing to the Gender Pay Gap.

#### 3.1 Policies and State Support.

The Rwandan government has committed to gender equality by introducing gender-sensitive policies, particularly in education and job access. Yet, challenges persist in effectively closing the gender pay gap. The 2021 national gender policy states priorities that include “Accelerating women’s economic empowerment: the aim to ensure equal access and control of productive resources and economic opportunities for women and men, boys and girls” and “Continuous promotion of gender equality and equity in education, health and social protection sectors aiming at improving gender equality and equity in education, health and through social protection interventions.”<sup>30</sup> However, efforts to close the gap have shortcomings, like limited data that

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<sup>28</sup> Kusum Kali Pal et al., “Global Gender Gap Report 2024,” World Economic Forum, June 11, 2024, 10, <https://www.weforum.org/publications/global-gender-gap-report-2024/>.

<sup>29</sup> International Monetary Fund African Dept, “Staying the Role Model: Advancing Gender Equality in Rwanda1,” *IMF Staff Country Reports* 2017, no. 214 (July 13, 2017): 27, <https://doi.org/10.5089/9781484309889.002.A002>.

<sup>30</sup> Ministry of Gender and Family Promotion, “Revised National Gender Policy.,” Policies & Strategic documents, February 2021, vii, [https://www.migeprof.gov.rw/publications/policies-strategic-documents?tx\\_filelist\\_filelist%5Bcontroller%5D=File&tx\\_filelist\\_filelist%5BcurrentPage%5D=2&tx\\_filelist\\_filelist%5Bpath%5D=&cHash=f9aca53e8ed46e722dcd7916c256f574](https://www.migeprof.gov.rw/publications/policies-strategic-documents?tx_filelist_filelist%5Bcontroller%5D=File&tx_filelist_filelist%5BcurrentPage%5D=2&tx_filelist_filelist%5Bpath%5D=&cHash=f9aca53e8ed46e722dcd7916c256f574).

breaks down information by gender. Addressing the gender pay gap requires strengthening data collection and analysis to inform evidence-based policies and interventions.<sup>31</sup>

Limited funding for gender mainstreaming initiatives poses a significant challenge to achieving gender equality and closing the gender pay gap in Rwanda. Currently, funding primarily relies on development partners, who typically assist with public sector policy formulation.<sup>32</sup> Although the state has made some financial contributions to support agents in the private sector and civil society both vital, more is needed. For instance, since 2012, the government has covered approximately 30% of family planning expenses, with most funding coming from bilateral organizations. Estimates suggest that this financial shortfall will not be addressed until 2050.<sup>33</sup> Increasing domestic funding for gender mainstreaming initiatives is essential for ensuring the sustainability and effectiveness of efforts to promote gender equality and close the gender pay gap.

### 3.2 Cultural and social norms.

Beyond policy and economic factors, cultural and social norms continue to exert a significant influence on men's and women's economic prospects and pay outcomes. According to social norms, women are typically viewed as handling unpaid caring and household duties, while men are typically perceived as the main breadwinners.<sup>34</sup> These standards impact women's career choices, restricting their capacity to seek higher-paying, time-consuming jobs or work full-time.<sup>35</sup> Addressing the gender pay gap, therefore, requires challenging and transforming deeply ingrained cultural beliefs and promoting gender-equitable norms that value women's contributions to the economy and society.

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<sup>31</sup> Gender Equity Unit, "Gender Equity Report.," *Gender Equity Unit* (blog), April 2023, 4, <https://genderhealthdata.org/gender-landscapes/>.

<sup>32</sup> "Rwanda," Sida, accessed March 13, 2025, <https://www.sida.se/en/sidas-international-work/countries-and-regions/rwanda>.

<sup>33</sup> Gender Equity Unit, "Gender Equity Report.," 3.

<sup>34</sup> Kate Doyle et al., "Transforming Gender Roles in Domestic and Caregiving Work: Preliminary Findings from Engaging Fathers in Maternal, Newborn, and Child Health in Rwanda," *Gender and Development* 22, no. 3 (2014): 517, <https://doi.org/10.1080/13552074.2014.963326>.

<sup>35</sup> Deltalaine, "Gender-Based Wage Gaps in Rwandan Mining," *African Society and Conflict* (blog), April 20, 2022, <https://developingworldpolitics.com/2022/04/20/gender-based-wage-gaps-in-rwandan-mining/>.

Rwanda's social expectations around marriage and family responsibilities further limit women's opportunities for career progression, reflecting broader patterns in developing countries.<sup>36</sup> Cultural beliefs about suitable roles for men and women can limit women's participation in technical and high-paying fields like engineering and IT, where men are often overrepresented.<sup>37</sup> Overcoming these barriers requires challenging societal norms and creating supportive environments that enable women to balance work and family responsibilities without sacrificing their career aspirations.

### 3.3 Access to education and training.

Despite improvements in gender parity in basic and secondary education, disparities persist in access to higher education, particularly in STEM disciplines, which are linked to higher-paying occupations. Limited access to these disciplines restricts women's admittance into higher-paying professions, impacting their adult income outcomes.<sup>38</sup> Men often pursue high-paying professions such as technology, engineering, and finance, whereas women tend to gravitate toward lower-paying fields like teaching and social sciences. Addressing this disparity requires targeted interventions to encourage and support women's participation in STEM education and careers.<sup>39</sup>

Limited access to technical and vocational training, particularly in rural areas, further hinders women's ability to pursue skilled and well-paying trades. This restriction further hinders their ability to pursue skilled and well-paying trades.<sup>40</sup> Women who do not have access to training are compelled to rely on traditional techniques, which may be less effective or profitable. In some

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<sup>36</sup> Pamela Abbott, Dickson Malunda, and Ismael Byaruhanga, "Assessing the Impact and Scalability of Participatory Homegrown Programs on Reducing and Redistributing Unpaid Care Work among Women in Rwanda: A Case of Reseaux Des Femmes' Unpaid Care Work Project in Rwanda: Baseline Report," 2023, 10, <https://doi.org/10.57064/2164/21125>.

<sup>37</sup> Evans Nahimana, "Effect of Gender Stereotypes on Career Choices among College Students in Rwanda," *European Journal of Gender Studies* 6, no. 2 (July 29, 2024): 22, <https://doi.org/10.47672/ejgs.2237>.

<sup>38</sup> Allison Huggins and Shirley K Randell, "Gender Equality in Education in Rwanda: What Is Happening to Our Girls?," 12.

<sup>39</sup> Allison Huggins and Shirley K Randell, "Gender Equality in Education in Rwanda: What Is Happening to Our Girls?"

<sup>40</sup> Polycarpe Nshimirimana and Mary Damas Kitula, "The Socio-Cultural Barriers Young Females Face in Accessing Technical and Vocational Education Training (TVET) in Rwanda," *International Journal of Management and Humanities* 4, no. 12 (August 15, 2020): 39, <https://doi.org/10.35940/ijmh.K1054.0841220>.

cases, communities may not support or encourage women to engage in training programs, hindering their ability to progress in agriculture. Increasing access to technical and vocational training for women is essential for equipping them with the skills and knowledge needed to compete in the labor market and earn higher wages.<sup>41</sup>

### 3.4 Employment patterns and occupational segregation.

The prevalence of women employed in the informal economy, primarily in small-scale trading and agriculture, contributes to the gender pay gap due to the lower wages and lack of protections in this sector. Jobs in the informal sector often offer lower wages than those in formal employment, providing less protection against wage discrimination.<sup>42</sup> According to national statistics, women make up the majority of workers in subsistence farming, informal trade, and small-scale retail, all of which are associated with poor and irregular pay.<sup>43</sup> Addressing this issue requires formalizing the informal sector, providing social protections to informal workers, and promoting the transition of women from informal to formal employment.

The lack of consistent enforcement of laws ensuring equal pay for equal work, particularly in rural areas and informal economies, exacerbates the gender pay gap. Even while the country has rules regarding gender equality in the workplace, there are few ways to ensure they're being followed, particularly in the unorganized sector.<sup>44</sup> Women in rural areas are less protected by gender-sensitive regulations, frequently focused on urban areas. Due to this implementation discrepancy, the salary gap in rural areas is larger than in urban areas.<sup>45</sup> Strengthening the enforcement of equal pay laws and extending legal protections to women in rural areas and informal employment are crucial steps toward closing the gender pay gap.

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<sup>41</sup> Nshimirimana and Kitula, "The Socio-Cultural Barriers Young Females Face in Accessing Technical and Vocational Education Training (TVET) in Rwanda."

<sup>42</sup> "Baseline Survey on Unpaid Care Work Status among Women and Men in 8 Districts of Rwanda," UN Women – Africa, 15, accessed October 31, 2024, <https://africa.unwomen.org/en/digital-library/publications/2022/05/baseline-survey-on-unpaid-care-work-status-among-women-and-men-in-8-districts-of-rwanda>.

<sup>43</sup> "Labor Force Survey - 2024 (Q2) | National Institute of Statistics Rwanda."

<sup>44</sup> The World Bank Group, "Women, Business and the Law 2021," *International Bank for Reconstruction and Development / The World Bank*, Economy Summary - Rwanda, February 23, 2021, <https://doi.org/10.1596/978-1-4648-1652-9>.

<sup>45</sup> Bigler et al., "Rwanda's Gendered Agricultural Transformation," 25.

## 4. Impact on Women in Subsistence Agriculture

### 4.1 Role of women in subsistence agriculture.

In Rwandan subsistence farming, women play a vital role as primary food producers and household providers, yet they face significant economic and social challenges that limit their earning potential.<sup>46</sup> Their work directly contributes to the food supply for their households. By producing and managing nutrient-dense staple crops, women support their families' health and nutritional well-being, often prioritizing crops that meet dietary needs over those intended for commercial sale.<sup>47</sup> Recognizing and valuing women's contributions to subsistence agriculture is essential for addressing the gender pay gap and promoting food security in rural communities.

### 4.2 Economic and social challenges faced by women.

Despite their crucial role in subsistence farming, women often face limited access to land and ownership rights, which restricts their ability to expand their farming operations and increase their income. Although women are legally permitted to own land, local customs often limit their ability to exercise this right, especially in rural areas. This restriction on land access hampers women's ability to expand their farming operations, affecting crop yields and reducing their potential income.<sup>48</sup> Ensuring women's equal access to land ownership and control over productive resources is essential for empowering them economically and promoting sustainable agricultural development.

Barriers to training and agricultural extension services further hinder women's ability to improve their farming practices and increase their productivity. Agricultural extension services, which

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<sup>46</sup> "Agricultural Transformation in Rwanda: Can Gendered Market Participation Explain the Persistence of Subsistence Farming? || Rivera Publications || Gender and Women's Studies," November 30, 2018, 3, <https://riverapublications.com/article/agricultural-transformation-in-rwanda-can-gendered-market-participation-explain-the-persistence-of-subsistence-farming>.

<sup>47</sup> "Agricultural Transformation in Rwanda," 4.

<sup>48</sup> Anne M. Rietveld, "Gender Norms and Farming Households in Rural Rwanda: A GENNOVATE Case-Study for the Nyamirama Sector in Kayonza District," September 1, 2018, 6, <https://hdl.handle.net/10568/97554>.

offer useful information on crop rotation, sustainable farming methods, and modern farming techniques, frequently target male farmers. Cultural prejudices and a lack of outreach to rural women restrict women's involvement in these projects.<sup>49</sup> Women's potential production is lowered due to their limited access to information about better farming practices.<sup>50</sup> Providing targeted training and extension services to women farmers is crucial for enhancing their agricultural knowledge and skills and improving their livelihoods.

Financial exclusion and limited access to credit pose significant barriers to women engaged in subsistence farming, restricting their ability to invest in inputs and technologies that could enhance their productivity.<sup>51</sup> Financial services like credit and savings plans, necessary for buying seeds, fertilizer, and farming equipment, are frequently unavailable to women engaged in subsistence farming. Many women lack the collateral that most financial institutions require, such as land.<sup>52</sup> Providing women farmers with access to credit and financial services is essential for enabling them to invest in their farms and improve their economic outcomes.

The gender pay gap in Rwanda is a complex and pervasive issue that requires multifaceted solutions addressing cultural norms, educational disparities, occupational segregation, legal gaps, and financial exclusion. By implementing targeted interventions and promoting gender-equitable policies, the nation can create a more inclusive and prosperous society where women are empowered to reach their full economic potential.

## 5. Impact of Cooperatives on Women's Economic Empowerment

### 5.1 Increased income and economic stability.

The impact of cooperatives on women's economic empowerment is multifaceted, including increased income and economic stability, skill development and capacity building, and enhanced

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<sup>49</sup> Megan McCloskey and Shirley Randell, "Sustainable Rural Development in Rwanda: The Importance of a Focus on Women in Agriculture.," February 21, 2014, 113, [https://www.academia.edu/73059463/Sustainable\\_Rural\\_Development\\_in\\_Rwanda\\_The\\_Importance\\_of\\_a\\_Focus\\_onWomen\\_in\\_Agriculture?auto=download](https://www.academia.edu/73059463/Sustainable_Rural_Development_in_Rwanda_The_Importance_of_a_Focus_onWomen_in_Agriculture?auto=download).

<sup>50</sup> Megan McCloskey and Shirley Randell, 114.

<sup>51</sup> Gender Monitoring Office, "Gender Profiles in Agriculture."

<sup>52</sup> Megan McCloskey and Shirley Randell, "Sustainable Rural Development in Rwanda: The Importance of a Focus on Women in Agriculture.," 114.

access to resources and markets. Women gain access to resources and markets through participation in cooperatives, which helps increase their income and improve their financial security.<sup>53</sup> By pooling resources and engaging in collective bargaining, cooperatives can reduce production costs and negotiate better product prices, leading to more sustainable livelihoods. This enhanced economic stability empowers women to invest in their families and communities, creating a ripple effect of positive change.<sup>54</sup>

## 5.2 Skill Development and Capacity Building

Cooperatives led by women invest in capacity-building and training initiatives that equip their members with essential skills in production, management, finance, and agriculture. This knowledge enables women to enhance their output, manage their finances more effectively, and explore new business opportunities. Many of these cooperatives also provide training in sustainable practices, such as eco-friendly production and organic farming, to improve the value and marketability of their products.<sup>55</sup> By investing in skill development and capacity building, cooperatives are empowering women to take control of their economic lives and build a brighter future for themselves and their families.<sup>56</sup>

Cooperatives represent a powerful model for promoting women's economic empowerment by providing a structure for shared ownership, democratic control, and mutual benefit that contrasts sharply with traditional business models.<sup>57</sup> By fostering economic fairness, promoting skill

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<sup>53</sup> Jeanne d'Arc Uwimana, "Women Empowerment through Cooperatives in Rwanda: Case Studies of Nyaruguru and Huye Districts," December 4, 2019, 40, <https://thesis.eur.nl/pub/51287>.

<sup>54</sup> Uwimana, 42.

<sup>55</sup> Renaissance Sri Lanka, "Role of Cooperatives and Community Initiatives in Promoting Organic Agriculture in Sri Lanka · Renaissance Sri Lanka," accessed March 13, 2025, <https://www.renasl.org/5087/role-of-cooperatives-and-community-initiatives-in-promoting-organic-agriculture-in-sri-lanka/>.

<sup>56</sup> Uwimana, "Women Empowerment through Cooperatives in Rwanda," 41.

<sup>57</sup> Gisaro M. Ya-Bititi et al., "'Coffee Has given Us Power to Act': Coffee Cooperatives and Women's Empowerment in Rwanda's Rural Areas: A Case Study of Karaba Coffee Cooperative," in *Cooperatives and the World of Work* (Routledge, 2019), 6.

development, and enhancing access to resources and markets, cooperatives are transforming the financial landscape for women and creating a more inclusive and prosperous society for all.<sup>58</sup>

## 6. Case Studies of Successful Cooperatives

### 6.1 Examples of successful women-led cooperatives in Rwanda.

Successful women-led cooperatives, such as the Abizerwa Women's Group and the Ejo Heza Women's Cooperative, demonstrate the transformative potential of this model for economic empowerment. The Abizerwa Women's Group, within the Abahuzamugambi Ba Kawa Maraba Cooperative (AKAK), has empowered women to achieve greater economic independence by growing, processing, and exporting premium coffee to global markets.<sup>59</sup> AKAK provides coffee processing and farming training, helping women enhance crop productivity and quality, leading to a stable source of income and fostering a sense of pride within the community.<sup>60</sup> These success stories highlight the tangible benefits of cooperative membership for women.

The Ejo Heza Women's Cooperative, operating in the western province, empowers women farmers by providing a collective platform to enhance agricultural productivity, improve market access, and increase their income.<sup>61</sup> They teach women sustainable farming techniques to assist them in adopting environmentally friendly practices and increasing their agricultural production.<sup>62</sup> Through these initiatives, cooperatives like Ejo Heza are transforming the economic landscape for women, promoting sustainable development and fostering economic empowerment.<sup>63</sup>

Duterimbere IMF, a microfinance organization originally founded as a women-led cooperative, exemplifies cooperatives' role in supporting women's economic development. Since its establishment, Duterimbere has provided women, particularly those in rural areas, with access to

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<sup>58</sup> Ya-Bititi et al., 6.

<sup>59</sup> Melbourne Coffee Merchants, "Sovu Women's Coffee," *Melbourne Coffee Merchants* (blog), 2024, <https://melbournecoffeemerchants.com.au/coffee/sovu-womens-coffee/>.

<sup>60</sup> Melbourne Coffee Merchants.

<sup>61</sup> Margaret Reinig, "Investing in a 'Bright Tomorrow' with Rwanda Ejo Heza," *Joe Coffee Company* (blog), March 28, 2019, <https://joecoffeecompany.com/investing-in-a-bright-tomorrow-with-rwanda-ejo-heza/>.

<sup>62</sup> Reinig.

<sup>63</sup> Reinig.

small loans, savings plans, and business training.<sup>64</sup> It has grown to become one of the most successful microfinance organizations operated by women in the country, empowering women to grow their agricultural operations, start small businesses, and engage in trade.<sup>65</sup> These success stories illustrate the profound impact of cooperatives on women's economic empowerment.

## 6.2 Analysis of factors contributing to the success of Women-Led Cooperatives in Rwanda

Several factors contribute to the success of women-led cooperatives, including access to training and capacity building, community and collective efforts, and enhanced market access and collective bargaining power.<sup>66</sup> Skill development is key to empowering cooperative members and increasing output, with many cooperatives collaborating with non-governmental organizations, governmental bodies, and international organizations to provide training in financial literacy, company management, and sector-specific technical skills. These training programs equip women with the knowledge and skills they need to succeed in their businesses and contribute to the economic development of their communities.<sup>67</sup>

Community and collective efforts are central to the success of women-led cooperatives, with cooperatives prioritizing both social and economic objectives to address communal needs such as infrastructure, healthcare, and education. This commitment to social responsibility enhances cooperatives' role in communities, increasing membership loyalty and positively impacting overall community welfare.<sup>68</sup> Through these interactions, members create a strong social network that promotes well-being and resilience, further contributing to the success of their

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<sup>64</sup> DUTERIMBERE-IMF, "DUTERIMBERE-IMF PLC - 'Igcumbi Cy'iterambere Ry'umugore.," DUTERIMBERE-IMF PLC, 2024, <https://www.duterimbereimf.co.rw/>.

<sup>65</sup> DUTERIMBERE-IMF.

<sup>66</sup> Ana Paula Bedoya, "Rural Women's Day: 'How We Learned to Dream Again in Rwanda' | World Food Programme," October 15, 2020, <https://www.wfp.org/stories/rural-womens-day-how-we-learned-dream-again-rwanda>.

<sup>67</sup> Ana Paula Bedoya.

<sup>68</sup> Elif Yeneroglu and Aslihan Aykac, *Cooperatives and Local Development in İzmir and Its Environs: Potentials, Problems and Policy Recommendations, Conference on Cooperatives and the Solidarity Economy (CCSE)*, 2021, 40.

cooperative ventures. By prioritizing community well-being, women-led cooperatives are creating a more equitable and sustainable society for all.<sup>69</sup>

Enhanced market access and collective bargaining power enable women-led cooperatives to negotiate fair prices and compete effectively in the marketplace. Cooperatives have been shown to enhance bargaining strength and improve their capacity to negotiate fair pricing, producing at scale and gaining access to broader markets by working together.<sup>70</sup> Women-led cooperatives often combine products such as coffee, handicrafts, dairy, and honey, making them more appealing to local and international consumers. By leveraging their collective bargaining power, women-led cooperatives can secure better prices for their products and improve their economic outcomes.<sup>71</sup>

Access to financial resources is another critical factor in the success of women-led cooperatives, with credit unions and microfinance organizations often collaborating to provide easily accessible funding tailored to their specific needs. Financial inclusion initiatives allow participants to obtain loans and invest in infrastructure, production, or business expansion, empowering them to grow their businesses and improve their livelihoods.<sup>72</sup> Additionally, some cooperatives develop savings and lending programs to promote financial independence among members and reduce reliance on external funding. By providing access to financial resources, women-led cooperatives are creating pathways to economic empowerment for their members.<sup>73</sup>

## **Chapter 2: Cooperatives as a Model for Economic Empowerment**

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<sup>69</sup> Yeneroglu and Aykac, 40.

<sup>70</sup> Diewertje Hendriks and Aseema Amol Sulakhe, “How a Rwandan Cooperative Transformed Its Maize Sourcing Strategy and Empowered Women Farmers | FarmFit Insights Hub :: FarmFit Insights Hub - Transforming Smallholder Agricultural Markets,” Farmfit Playbook, accessed November 2, 2024, <https://farmfitinsightshub.org/resources/how-a-rwandan-cooperative-transformed-its-maize-sourcing-strategy-and-empowered-women-farmers>.

<sup>71</sup> Diewertje Hendriks and Aseema Amol Sulakhe.

<sup>72</sup> DUTERIMBERE-IMF, “DUTERIMBERE-IMF PLC - ‘Igcumbi Cy’iterambere Ry’umugore.”

<sup>73</sup> DUTERIMBERE-IMF.

## 7. Overview of Cooperative Business Models

### 7.1 Definition and principles of cooperatives.

Cooperatives represent a promising model for economic empowerment, particularly for rural women in Rwanda, by providing a structure for shared ownership, democratic control, and mutual benefit that contrasts sharply with traditional business models. Unlike conventional businesses driven by profit maximization for external shareholders, cooperatives prioritize the welfare of their members, fostering economic fairness and community development.<sup>74</sup> When individuals invest in a cooperative, they become both owners and beneficiaries, aligning social and economic objectives to promote equitable growth and address inequality.<sup>75</sup> Understanding the cooperative model is essential for appreciating its potential to transform the economic landscape for these women.

The fundamental principles of cooperatives, including voluntary and open membership, democratic member control, and member economic participation, contribute to their effectiveness as tools for economic empowerment. Voluntary and open membership ensures accessibility for anyone willing to engage and fulfill membership responsibilities, regardless of background, promoting inclusivity.<sup>76</sup> Cooperatives, as democratically managed businesses, empower members to take an active role in decision-making, fostering accountability and ownership through the principle of "one member, one vote." By equitably sharing financial gains and contributing capital, members emphasize shared prosperity, demonstrating the cooperative's commitment to economic participation.<sup>77</sup> These principles create a supportive environment for women to thrive economically.

Cooperatives' commitment to autonomy and independence enables them to prioritize their members' needs and maintain their mission, even when collaborating with external organizations. As independent businesses managed by their members, cooperatives can ensure that their decisions align with their members' needs, protecting them from undue external influence. This

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<sup>74</sup> The International Cooperative Alliance, "Cooperative Identity, Values & Principles | ICA," October 31, 2024, <https://ica.coop/en/cooperatives/cooperative-identity>.

<sup>75</sup> The International Cooperative Alliance.

<sup>76</sup> The International Cooperative Alliance.

<sup>77</sup> The International Cooperative Alliance.

autonomy allows cooperatives to preserve their identity and mission, ensuring that their activities remain focused on the welfare of their members.<sup>78</sup> By prioritizing autonomy and independence, cooperatives can effectively advocate for the economic interests of their members and promote sustainable development within their communities.

Education, training, and information sharing are integral to the cooperative model, fostering long-term sustainability and empowering members to participate effectively in decision-making. By investing in skill development, cooperatives empower their members to take an active role in the organization's success, enhancing their capabilities and confidence. This commitment to continuous learning not only benefits individual members but also strengthens the overall resilience and effectiveness of the cooperative as a whole.<sup>79</sup> Through education and training initiatives, cooperatives can equip women with the knowledge and skills they need to thrive economically.

Cooperation among cooperatives strengthens their collective influence and resource base, fostering economic solidarity and enhancing their impact on communities. By forming partnerships locally, nationally, or globally, cooperatives can broaden their networks, combine resources, and increase their reach. This collaborative approach enhances their resilience and promotes economic solidarity, enabling them to address complex challenges more effectively.<sup>80</sup> By working together, cooperatives can amplify their impact and create a more equitable and sustainable economic system.

## 7.2 Benefits of cooperatives for economic empowerment.

Cooperatives offer significant benefits for economic empowerment, particularly for women, including enhanced access to markets and fair pricing for their products. By pooling their resources, members, especially small-scale producers, can access markets that would otherwise be difficult to reach individually. Cooperatives enable farmers to sell their produce at fair prices,

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<sup>78</sup> The International Cooperative Alliance.

<sup>79</sup> The International Cooperative Alliance.

<sup>80</sup> The International Cooperative Alliance.

eliminating middlemen and ensuring a higher return on their investment.<sup>81</sup> This enhanced market access empowers women to increase their income and improve their livelihoods.

The collective bargaining power afforded by cooperatives enables members to secure fair rates and prevent exploitation by larger buyers, further contributing to economic empowerment. Cooperatives give their members the scale needed to access local and foreign markets, leveraging their collective bargaining power to secure fair rates and prevent exploitation by larger buyers.<sup>82</sup> This ability to negotiate favorable terms empowers women to maximize their income and improve their economic stability. By leveling the playing field, cooperatives enable women to compete effectively in the marketplace and achieve greater economic success.

Cooperatives empower women and marginalized groups by creating a welcoming environment where members collaborate to tackle financial challenges. By providing opportunities for women to assume leadership roles and engage in income-generating activities, cooperatives boost household income in rural and economically disadvantaged areas.<sup>83</sup> Furthermore, cooperatives offer a support network that promotes equal opportunities, reduces dependence on male income, and enhances social and economic empowerment. This inclusive approach fosters a sense of belonging and mutual support, enabling women to thrive economically.

Actively encouraging women's participation, cooperatives support gender parity in economic activity, providing underserved communities with the resources needed for financial independence. They often assist underserved communities by providing them with the resources needed for financial independence. This targeted support empowers women to take control of their economic lives and contribute to the prosperity of their communities.<sup>84</sup> By prioritizing gender equality, cooperatives can create a more just and equitable society for all.

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<sup>81</sup> Henry Adlam, "Supporting Female Farming Cooperatives: The Smart Choice for the African Development Bank | Journal of Public and International Affairs," May 26, 2023, <https://jpia.princeton.edu/news/supporting-female-farming-cooperatives-smart-choice-african-development-bank>.

<sup>82</sup> Henry Adlam.

<sup>83</sup> International Labor Organization, "Leveraging the Cooperative Advantage for Women's Empowerment and Gender Equality | International Labor Organization," September 15, 2014, <https://www.ilo.org/publications/leveraging-cooperative-advantage-womens-empowerment-and-gender-equality>.

<sup>84</sup> International Labor Organization.

Cooperatives contribute to job creation and employment opportunities within their communities, offering stable employment for both members and non-members. They play a vital role in various industries, including housing, retail, banking, and agriculture, establishing lasting workplaces that benefit the entire community. Agricultural cooperatives, in particular, help reduce unemployment and poverty in rural areas by generating cultivation, processing, and distribution jobs.<sup>85</sup> This positive impact on employment enhances economic stability and improves the quality of life for community members.

Cooperatives support local economic growth by creating jobs in the community, fostering equitable and compassionate workplaces where members participate in decisions regarding pay and policies. Members participate in decisions regarding pay and policies, fostering equitable and compassionate workplaces. This democratic approach to employment empowers workers and ensures that their voices are heard, promoting fair labor practices and decent work conditions.<sup>86</sup> By prioritizing job creation and worker empowerment, cooperatives contribute to the overall well-being and prosperity of their communities.

Cooperatives offer access to credit and financial services, empowering members to grow or enhance their businesses through low-cost loans and savings services. Credit unions and other financial cooperatives are particularly effective at offering affordable loans and financial services to individuals who may not qualify for traditional bank loans due to a lack of collateral or credit history. This financial inclusion empowers members to increase productivity, invest in their lives, and contribute to local economic growth.<sup>87</sup> By providing access to financial resources, cooperatives can transform the economic prospects of women and their families.

By providing members with low-interest loans and credit options, cooperatives reduce dependence on costly lenders and encourage wealth-building through structured savings plans. Many cooperatives encourage members to build wealth over time by offering structured savings plans.<sup>88</sup> This approach promotes financial literacy and empowers members to take control of their financial futures, reducing their vulnerability to economic shocks and improving their long-

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<sup>85</sup> International Labor Organization.

<sup>86</sup> International Labor Organization.

<sup>87</sup> International Labor Organization.

<sup>88</sup> Henry Adlam, "Supporting Female Farming Cooperatives."

term financial stability. By fostering a culture of savings and financial planning, cooperatives contribute to the overall economic well-being of their members.

Leveraging consistent earning opportunities, cooperative members can build a strong financial foundation, reducing the impact of financial difficulties on individuals. By leveraging the consistent earning opportunities they provide, cooperative members can build a strong financial foundation. This approach promotes economic independence and empowers women to take control of their financial lives, contributing to their overall well-being and the prosperity of their communities.<sup>89</sup> By providing a safety net and promoting financial stability, cooperatives play a crucial role in fostering economic empowerment for women.

### **Chapter 3: Legislative Frameworks Supporting Cooperatives**

#### **8. Analysis of Current Legislative Framework in Rwanda and its effectiveness in supporting women-led cooperatives**

##### **8.1 Legal and Policy Challenges**

Despite Rwanda's progress in cooperative legislation, gaps remain that hinder the effective support of women-led cooperatives, including a lack of clarity and adequacy in the laws, policy implementation gaps, and limited financial and institutional support. Rwanda's cooperative laws often lack clarity and adequacy, failing to address the specific needs of cooperatives, particularly in funding, governance, and protections for women-led organizations.<sup>90</sup> There are gaps in implementing, monitoring, and evaluating these policies. Many cooperatives in Rwanda face challenges in accessing affordable credit due to limited funding options within the existing legal framework. Addressing these gaps requires strengthening the legal framework, improving policy

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<sup>89</sup> Henry Adlam.

<sup>90</sup> "National Cooperative Policy in Rwanda .Pdf," 10, accessed March 13, 2025, <https://rwandatrade.rw/media/National%20Cooperative%20Policy%20in%20Rwanda%20.pdf>.

implementation, and increasing access to financial and institutional support for cooperatives, particularly those led by women.<sup>91</sup>

## 8.2 Socio-economic barriers

The lack of funding and policy support for cooperatives and limited institutional support for cooperative development restricts cooperatives' access to resources and guidance, particularly affecting women-led cooperatives. Many cooperatives in Rwanda face challenges in accessing affordable credit due to limited funding options within the existing legal framework.<sup>92</sup>

Cooperatives face a lack of institutional support, including unions, training facilities, and advisory bodies. The scarcity of support hampers the growth and success of these cooperatives, leaving members without essential resources or knowledge, especially for those with limited business experience or formal education.<sup>93</sup> Addressing these challenges requires a coordinated effort to strengthen the cooperative ecosystem and provide tailored support to women-led cooperatives.

The absence of cooperative networking and support systems further isolates cooperatives, limiting resource sharing, best practices, and economies of scale, particularly affecting women-led organizations. Many cooperatives operate independently without access to larger networks or unions, limiting resource sharing, best practices, and economies of scale.<sup>94</sup> This isolation, due to geographical and socioeconomic challenges, particularly affects women-led cooperatives.

Without cooperative networks, they miss opportunities for enhanced governance, policy advocacy, and collaboration on significant contracts. By fostering collaboration and networking,

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<sup>91</sup> Judith Kaitesi Katarwa, "Policy Mapping : Women's Economic Empowerment in Rwanda," December 2020, 39, <http://hdl.handle.net/10625/59673>.

<sup>92</sup> Kaitesi Katarwa, 39.

<sup>93</sup> "Rwanda Legal Framework Analysis\_0.Pdf," 16, accessed March 16, 2025, [https://coops4dev.coop/sites/default/files/2019-10/Rwanda%20Legal%20Framework%20Analysis\\_0.pdf](https://coops4dev.coop/sites/default/files/2019-10/Rwanda%20Legal%20Framework%20Analysis_0.pdf).

<sup>94</sup> Turyahebwa Robert, "LEGAL COOPERATIVE FRAMEWORK ANALYSIS NATIONAL REPORT of Rwanda," International Co-operative Alliance, August 2019, 15, <https://coops4dev.coop/en/4devafrica/rwanda>.

Cooperatives can be empowered to overcome these challenges and thrive in a competitive marketplace.<sup>95</sup>

Rwanda's legislative framework for cooperatives provides a foundation for promoting economic empowerment and rural development, but gaps must be addressed to support women-led cooperatives fully. By strengthening the legal framework, improving policy implementation, increasing access to financial and institutional support, and fostering cooperative networking, more inclusion and sustainability can be achieved in the cooperative sector to benefit all its members, especially women.

## 9. Comparative Analysis of International Legislative Frameworks

### 9.1 Examples of successful cooperative legislation from other countries.

To enhance its cooperative legislation, Rwanda can learn from successful frameworks in countries like Kenya, Spain, Italy, and Canada. Kenya's Cooperative Societies Act has greatly enhanced the cooperative sector, especially in finance and agriculture, by offering a strong framework and programs for accountability and conflict resolution. Since the introduction of Alternative Dispute Resolution (ADR) desks, they have proven to be an effective tool for resolving disputes within cooperatives. As of 2020, there are currently fifteen cases awaiting resolution, while 80 out of the 95 cases submitted to the ADR offices have been settled amicably.<sup>96</sup> Spain's Mondragon model and its General Law on Cooperatives promote democratic governance and resource pooling.<sup>97</sup> In Italy, Law 381/1991 supports social cooperatives through partnerships, tax incentives, and public contracts.<sup>98</sup> Meanwhile, Canada applies cooperative

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<sup>95</sup> Turyahebwa Robert, 15.

<sup>96</sup> Liz Lechleitner, "In Kenya, an Emerging Approach to Conflict Resolution Is Building a Culture of Cooperation," NCBA CLUSA, June 4, 2024, <https://ncbaclusa.coop/blog/in-kenya-an-emerging-approach-to-conflict-resolution-is-building-a-culture-of-cooperation/>.

<sup>97</sup> MONDRAGON CORPORATION, "The Cooperatives of the MONDRAGON Corporation," 2024, <https://www.mondragon-corporation.com/people/en/about-us/>.

<sup>98</sup> Emmilio Emmolo, "LEGAL COOPERATIVE FRAMEWORK ANALYSIS NATIONAL REPORT of ITALY," coops4dev, December 2019, <https://coops4dev.coop/en/4deveurope/italy>.

legislation at both federal and provincial levels. Studying these models can offer valuable insights for improving Rwanda's legislative framework.

Kenya's Women Enterprise Fund provides a valuable example of gender-targeted financial assistance that could be applied in Rwanda to improve women-led cooperatives' access to financing. Kenya supports economic inclusion and empowers female entrepreneurs through initiatives like the Women Enterprise Fund, which provides low-interest loans to cooperatives run by women.<sup>99</sup> Rwanda might take a similar approach and establish a grant program or fund exclusively for cooperatives run by women. Through funding, technical assistance, and leadership development, this program could benefit women, especially those working in small businesses, rural handicrafts, and agriculture. Similarly, Spain's cooperative networks and tax incentives could enhance cooperative sustainability in Rwanda, particularly in rural or economically disadvantaged areas.<sup>100</sup>

Italy's public support for social cooperatives offers a model for empowering Rwandan cooperatives that provide community and social services. Italy's strategy makes social cooperatives more impactful and sustainable by allowing them to access public support and take advantage of lower tax rates. For instance, social cooperatives are exempt from paying taxes on 57% of their profits toward indivisible reserves. The tax benefit for agricultural cooperatives rises to 77%.<sup>101</sup> Rwandan cooperatives that provide community and social services might profit from similar measures, particularly if state contracts and tax breaks were extended to groups that deal with rural healthcare, education, or women's economic empowerment. Canada's localized assistance to cooperatives highlights the importance of tailoring support to meet local needs, a strategy that could benefit Rwanda's diverse cooperative sector.<sup>102</sup>

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<sup>99</sup> Women Enterprise Fund Kenya, "Welcome," Women Enterprise Fund Kenya, 2024, <https://wef.go.ke/home/>.

<sup>100</sup> Isabel-Gemma Fajardo García, "Spain Legal Framework Analysis Report.," coops4dev, June 2021, <https://coops4dev.coop/en/4deveurope/spain>.

<sup>101</sup> Emmilio Emmolo, "NATIONAL REPORT: ITALY," 8.

<sup>102</sup> Frank Lowery, "LEGAL COOPERATIVE FRAMEWORK ANALYSIS NATIONAL REPORT of CANADA," coops4dev, March 2020, <https://coops4dev.coop/en/4devamericas/canada>.

## 9.2 Lessons learned and applicability to the Rwandan context

To maximize the effectiveness of its cooperative legislation, Rwanda should expand support for women-led cooperatives through targeted programs, encouraging education and capacity-building initiatives, and promoting cooperative governance and transparency.<sup>103</sup> Expanding support for women-led cooperatives through targeted programs helps women economically and promotes gender parity, as demonstrated by Kenya's capacity-building initiatives for women-led cooperatives and their Women Enterprise Fund.<sup>104</sup> Italy emphasizes education and training in its cooperative legislation to bolster management skills through governance, financial literacy, and business training. Cooperative governance in Canada and Kenya enhances accountability and transparency through bodies like Kenya's Cooperative Tribunal.<sup>105</sup> By implementing these strategies, Rwanda can create a more supportive and equitable environment for cooperative development.

Providing financial and tax incentives for cooperatives, as demonstrated by Spain and Kenya, can boost their growth and sustainability, particularly for women-managed enterprises in social services and agriculture. Government-backed financial assistance, like tax breaks and low-interest loans, has been crucial for the growth of cooperatives in Spain and Kenya by lowering operating costs.<sup>106</sup> Rwanda could introduce similar incentives for women-managed cooperatives in social services and agriculture, enhancing their viability and support for female entrepreneurs. These incentives can lower operating costs, encourage investment, and support female entrepreneurs in key sectors.<sup>107</sup>

Rwanda's cooperative legislation provides a foundation for advancing rural development and economic empowerment. However, current shortcomings in execution, clarity, and access to institutional and financial support hinder its effectiveness in fully supporting women-led cooperatives. By examining global best practices, Rwanda can address these challenges and

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<sup>103</sup> Emilio Emmolo, "NATIONAL REPORT: ITALY."

<sup>104</sup> Kenya, "Welcome."

<sup>105</sup> National Council for Law Reporting (Kenya Law), "CAP. 490," Kenya Law, 2024, <http://kenyalaw.org:8181/exist/kenyalex/actview.xml?actid=CAP.%20490>.

<sup>106</sup> Isabel-Gemma Fajardo García, "Spain Legal Framework Analysis Report.," 6.

<sup>107</sup> Isabel-Gemma Fajardo García, "Spain Legal Framework Analysis Report."

foster a more sustainable and inclusive cooperative sector. The following part will explore successful cooperative laws from countries such as Kenya, Spain, Italy, and Canada, highlighting how these could be applied in Rwanda to better promote women-led cooperatives.

## **Chapter 4: Proposed Legislative and Policy Recommendations**

### **10. Enhancing Support for Women-Led Cooperatives**

#### **10.1 Specific legislative measures to support women-led cooperatives**

To effectively address the gender pay gap and enhance the economic empowerment of women in Rwanda, specific legislative measures could be implemented to support women-led cooperatives, ensuring gender equity provisions are integrated into cooperative laws. A foundational strategy involves amending cooperative laws to mandate gender quotas for leadership roles on cooperative boards, guaranteeing a minimum proportion of women's representation.<sup>108</sup> By providing women with decision-making authority, Women's voices and needs are ensured to be addressed.

Requiring gender-sensitive policies into all cooperatives offers legal protections against discrimination, covering resource allocation, non-discriminatory recruiting, and safeguards against harassment and gender prejudice. These policies should cover fair resource allocation, non-discriminatory recruiting procedures, and safeguards against harassment and gender prejudice in collaborative settings.<sup>109</sup> Legal protections would guarantee that women are not denied opportunities due to discriminatory practices and encourage diversity within cooperatives. The implementation of legal protections is important for anti-discrimination efforts.

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<sup>108</sup> Office of the High Commissioner for Human Rights, "CEDAW/C/RWA/CO/10: Concluding Observations on the Tenth Periodic Report of Rwanda," OHCHR, June 6, 2024, 3, <https://www.ohchr.org/en/documents/concluding-observations/cedawcrwaco10-concluding-observations-tenth-periodic-report>.

<sup>109</sup> "Genderequalitycooperativelawandcooperativepolicyproposalforananalyticalframework-Enpdf.Pdf," 12, accessed March 16, 2025, <https://www.intracen.org/file/genderequalitycooperativelawandcooperativepolicyproposalforananalyticalframework-enpdf>.

Implementing family leave policies that require cooperatives to offer maternity leave and supportive policies for women members promotes work-life balance.<sup>110</sup> Cooperatives should be required to offer maternity leave and supportive policies for their women members without penalizing them regarding participation, membership, or leadership roles. By helping women balance their cooperative involvement and family commitments, these policies reduce barriers to full participation. Ensuring that women are supported in balancing their roles within the cooperative and at home increases their economic opportunities.<sup>111</sup>

Although the national gender policy recognizes that unpaid care work is essential to alleviating the burdens primarily affecting women, necessitating the recognition, redistribution, and reduction of these responsibilities.<sup>112</sup> It fails to provide effective solutions to address this issue. Additionally, the policy does not assign specific responsibilities to any institutions regarding caregiving, nor does it propose initiatives to help reduce the caregiving burden on women. By ensuring these initiatives are available, women will experience more economic empowerment.<sup>113</sup>

## 10.2 Financial and Technical Support Mechanisms

Expanding access to government grants and subsidies, with specific initiatives targeting women-led cooperatives, is crucial for addressing the financial challenges they often face. Government initiatives should include subsidies, low-interest loans, and grants specifically for cooperatives led by women. Providing targeted financial assistance is important because access to capital is crucial for growth and sustainability.<sup>114</sup> They can empower these cooperatives to grow and expand by addressing the financial challenges faced by women.

Offering tax breaks, exemptions, or lower licensing costs to women-led cooperatives alleviates their financial burden, fostering a more competitive market environment. By easing their

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<sup>110</sup> Office of the High Commissioner for Human Rights, “CEDAW/C/RWA/CO/10,” 7.

<sup>111</sup> Donnah Kamashazi, “Assessment of Gaps in Laws and Policies Related to Unpaid Care Work in Rwanda,” UN Women – Africa, 2023, <https://africa.unwomen.org/en/digital-library/publications/2023/05/assessment-of-gaps-in-laws-and-policies-related-to-unpaid-care-work-in-rwanda>.

<sup>112</sup> Donnah Kamashazi.

<sup>113</sup> Donnah Kamashazi, 25.

<sup>114</sup> Office of the High Commissioner for Human Rights, “CEDAW/C/RWA/CO/10,” 14.

financial burden, such policies would help women-led cooperatives expand and become more competitive in the market.<sup>115</sup> By decreasing the financial burden, women-led cooperatives are more likely to be successful. This support encourages their growth and sustainability.

To enhance the skills and competitiveness of women in cooperatives, education and skill development programs should be encouraged through collaborations with educational institutions. Through these programs, women would gain useful skills to increase their cooperative's competitiveness and productivity. Women are able to thrive in their workplace because these courses provide useful skills.<sup>116</sup> The state ensures that women in cooperatives can improve their economic standing by strengthening their competitive advantage.

Providing specialized business literacy training, encompassing budgeting, accounting, debt management, and market strategy, is vital for empowering women within cooperatives. These workshops will empower women to make informed decisions within their cooperatives, as financial literacy can often be a significant barrier.<sup>117</sup> Women in cooperatives have reported financial literacy as a hinderance, however, access to these skills have allowed women to thrive. Equipping women with financial knowledge is crucial for informed decision-making and overall cooperative success.

For ensuring transparency and compliance with gender equity goals, monitoring and reporting requirements should be established, mandating regular gender audits in cooperatives. Guidelines should be put in place that require cooperatives to conduct regular gender audits to assess equity in practices related to leadership, salary policies, and resource distribution.<sup>118</sup> These practices give a basis for tracking progress and ensuring compliance with gender equity goals. Rwanda can ensure that gender equity is a priority in cooperatives by implementing guidelines.

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<sup>115</sup> International Labour Organization, "Government Laws and Policies for Gender Equality.," March 4, 2021, <https://www.ilo.org/publications/government-laws-and-policies-gender-equality>.

<sup>116</sup> Hajnalka Petrics, Yianna Lambrou, and Caroline Dookie, "A Tool for Gender-Sensitive Agriculture and Rural Development Policy and Programme Formulation. Guidelines for Ministries of Agriculture and FAO. Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) |Policy Support and Governance| Food and Agriculture Organization of the United Nations," Food and Agriculture Organization of the United Nations (FAO), 2013, 15, <https://www.fao.org/policy-support/tools-and-publications/resources-details/en/c/427019/>.

<sup>117</sup> Hajnalka Petrics, Yianna Lambrou, and Caroline Dookie, 15.

<sup>118</sup> Kaitesi Katarwa, "Policy Mapping," 44.

Requiring cooperatives to provide annual reports on gender-specific indicators, such as the percentage of women in leadership roles and wage equity, enhances accountability. Transparent reporting would enable oversight organizations to assess the effectiveness of cooperatives' gender equity policies. Oversight organizations are able to assess cooperatives and ensure compliance.<sup>119</sup> Through this transparent process, the state can achieve gender equity goals.

## 11. Addressing Barriers to Cooperative Engagement

### 11.1 Strategies to overcome socio-economic and cultural barriers

Addressing the underlying barriers to cooperative engagement is crucial for creating a more inclusive environment, starting with community sensitization and awareness campaigns that challenge cultural norms and gender stereotypes. Launching extensive awareness campaigns can help challenge cultural norms and gender stereotypes that discourage women from joining cooperatives.<sup>120</sup> By challenging these biases, obstacles preventing women from joining cooperatives can be dismantled.

Promoting initiatives that involve men as allies and encourage mutual support within families and communities can enhance women's participation in cooperatives. It is essential to create programs that encourage women to join cooperatives by engaging men as supporters and fostering a culture of mutual support at home and in the community. Additionally, educating men on the benefits of women's economic empowerment is crucial, as it contributes to the overall well-being of families and communities.<sup>121</sup> Ensuring women have economic empowerment is beneficial to Rwanda's economic standing.

To enhance women's access to financial resources, the government should establish revolving funds that provide low-interest loans, specifically for women-led projects. Additionally, offering financial literacy training will equip women with the skills needed to budget, manage money, and make informed financial decisions. These resources empower women to effectively handle

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<sup>119</sup> Kaitesi Katarwa, 45.

<sup>120</sup> Valerie Nyirahabineza, "Transforming Men into Allies in Empowering Women in Rwanda: The Case Study of the Journey of Transformation Approach in Bugesera District" (Thesis, University of Rwanda, 2020), 66, <http://dr.ur.ac.rw/handle/123456789/1345>.

<sup>121</sup> Nyirahabineza, 66.

their finances.<sup>122</sup> By providing accessible financial training, women are able to thrive in their workplaces.

Offering financial assistance or waiving membership fees for women, particularly in rural areas, is crucial for overcoming financial barriers that limit their participation. It is important to provide support to women in cooperatives, especially in regions where financial constraints may hinder their involvement.<sup>123</sup> Offering these incentives promotes diversity, therefore there should be more women applying for open positions. This assistance promotes diversity and ensures broader access to cooperative membership.

## 11.2 Educational and training programs to promote cooperative engagement

Initiatives aimed at building capacity must be specifically designed to equip women with the tools necessary for success in fields such as company management, cooperative governance, and technical expertise. Programs like Kigali's Agaseke Project enable women to expand their cooperatives and access financing by providing leadership training and capacity-building that combines both technical and soft skills, such as financial literacy and decision-making.<sup>124</sup> These programs address unique challenges faced by women, including limited financial resources and geographical barriers, by offering family-friendly schedules and digital accessibility.

Additionally, literacy and numeracy training programs, such as those provided by Women for Women Rwanda, teach rural women essential business skills like profit analysis and record-keeping, empowering them to understand cooperative operations and actively participate in decision-making processes.<sup>125</sup>

Strengthening legal protections and advocacy involves simplifying cooperative registration processes, providing legal aid for women, and empowering them with advocacy training to

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<sup>122</sup> Office of the High Commissioner for Human Rights, "CEDAW/C/RWA/CO/10," 14.

<sup>123</sup> Office of the High Commissioner for Human Rights, 15.

<sup>124</sup> City of Kigali, "Agaseke Craft," accessed March 2, 2025, <https://www.kigalicity.gov.rw/1/agaseke-craft>.

<sup>125</sup> Women for Women Rwanda, "WFW – WOMEN FOR WOMEN | Our Programs," 2025, <https://womenforwomenrwanda.org/public/economic-empowerment>.

champion their rights. In turn, the cooperative is able to thrive. Promoting cooperative participation requires a strong advocacy system.<sup>126</sup>

Addressing the childcare and accessibility challenges faced by women requires providing cooperatively run childcare facilities and incentives for cooperatives that adopt family-friendly practices.<sup>127</sup> Additionally, investments in affordable and reliable transportation ensure that rural women can participate in training sessions, cooperative meetings, and markets. Providing incentives or subsidies to cooperatives that adopt family-friendly practices, like flexible work schedules or on-site childcare.<sup>128</sup> By making these changes, mothers can fully engage in group activities without worrying about their kids. Making changes for those with children allows more women to enter the workplace.

## 12. Measuring the Impact of Legislation

Effectively measuring the impact of legislation on women's economic empowerment, assessing changes in women's income and leadership roles within cooperatives, and tracking improvements in market access, healthcare, and education are essential. By analyzing these statistics, gender-inclusive policies can improve.<sup>129</sup> Through incorporating gender-inclusive policies and their understanding of the law and its benefits women will have more opportunities.

Implementing robust data collection and reporting mechanisms in collaboration with academic institutions, NGOs, and government organizations is crucial for gathering reliable data to support cooperative initiatives. Rural members can also be engaged through platforms like mobile-friendly apps that enhance their participation.<sup>130</sup> Publishing findings in accessible reports and establishing forums for stakeholder discussions enhance accountability and collaboration in the

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<sup>126</sup> Uwimana, "Women Empowerment through Cooperatives in Rwanda," 44.

<sup>127</sup> World Rural Forum and the Forest and Farm Facility (FFF), "Women And Cooperativism Project," *Agricoopds* (blog), 2022, II, <https://www.agricoopds.org/proyecto-mujeres-y-cooperativismo/>.

<sup>128</sup> World Rural Forum and the Forest and Farm Facility (FFF), I.

<sup>129</sup> Hajnalka Petrics, Yianna Lambrou, and Caroline Dookie, "A Tool for Gender-Sensitive Agriculture and Rural Development Policy and Programme Formulation. Guidelines for Ministries of Agriculture and FAO. Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) |Policy Support and Governance| Food and Agriculture Organization of the United Nations."

<sup>130</sup> Hajnalka Petrics, Yianna Lambrou, and Caroline Dookie, 14.

cooperative sector. This reporting helps show the results and promotes collaboration. This collaboration increases stakeholder discussions.

Government organizations that oversee cooperatives should be required to submit annual reports on the results of laws and compliance with gender equity goals. Additionally, an impartial oversight body should be created for verification purposes, and impact measurement should be integrated into long-term cooperative strategies.<sup>131</sup> Forming partnerships with the private sector can enhance ongoing support and resources. Sustained partnerships are vital for providing continuous assistance.

Incorporating feedback into policy adjustments and ensuring that women cooperative leaders are included in policy discussions is essential for aligning legislation with their needs. Additionally, successful initiatives should be expanded while ineffective measures are eliminated, and resources should be allocated strategically.<sup>132</sup> The country could have an even greater impact by directing extra resources to regions and sectors that demonstrate significant progress.

## **Conclusion**

Empowering women through cooperatives in Rwanda's agricultural sector offers a promising solution for addressing gender wage gaps and economic disparities. This approach stands as a viable means to not only foster social justice and uphold human rights but also to drive economic prosperity. Women-led cooperatives have been shown to enhance income levels, expand leadership opportunities, and increase community influence.<sup>133</sup> By creating spaces where women can control resources and contribute to decision-making, these cooperatives directly address

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<sup>131</sup> Office of the High Commissioner for Human Rights, "CEDAW/C/RWA/CO/10," 6.

<sup>132</sup> Hajnalka Petrics, Yianna Lambrou, and Caroline Dookie, "A Tool for Gender-Sensitive Agriculture and Rural Development Policy and Programme Formulation. Guidelines for Ministries of Agriculture and FAO. Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) |Policy Support and Governance| Food and Agriculture Organization of the United Nations," 12.

<sup>133</sup> Uwimana, "Women Empowerment through Cooperatives in Rwanda," 1.

structural inequities, even though some challenges persist in scaling these successes.<sup>134</sup> Together, these factors illustrate that cooperative models can effectively implement social and economic reform.

By implementing these strategies, Rwanda can harness cooperatives as a powerful tool to achieve both gender equality and sustainable economic growth. The practical benefits of these strategies are clear, as they offer tangible improvements in women's economic conditions. One observable outcome of such an approach is the increased access to and control over resources and productive inputs for women. This enhanced access leads to higher income levels and improved productivity, which in turn contribute to better food availability and more job opportunities for the broader community.<sup>135</sup> Moreover, empowering women to assume leadership roles at local and policy levels creates a more inclusive decision-making process. These developments not only uplift individual lives but also lay the foundation for a more equitable and thriving society.

Though this analysis focuses on Rwanda, the insights gained have significant implications for other developing countries facing similar challenges. The cooperative model in Rwanda serves as a benchmark that can inspire broader global transformation. Countries with comparable economic and social challenges can adopt these strategies to reduce disparities and enhance sustainable growth.<sup>136</sup> With sustained commitment and effective collaboration among government entities, cooperatives, civil society, and the private sector, these nations can replicate Rwanda's success, fostering environments where equitable growth is prioritized. Thus, Rwanda's experience not only benefits its own citizens but also offers a scalable model for achieving sustainable and equitable development worldwide.

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<sup>134</sup> Gracie Rosenbach et al., "Women's Empowerment in Rwandan Agriculture: A Baseline Assessment in the Context of Rwanda's Gender and Youth Mainstreaming Strategy and the Fourth Strategic Plan for Agricultural Transformation," June 27, 2023, 14, <https://doi.org/10.2499/p15738coll2.136776>.

<sup>135</sup> Food and Agriculture Organization, "Women-Led Cooperatives Support Programme," Food and Agriculture Organization of the United Nations, 2024, x, <https://openknowledge.fao.org/items/3b474777-841f-4187-9d2e-b560a37be00d>.

<sup>136</sup> Rosenbach et al., "Women's Empowerment in Rwandan Agriculture," 16.

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