

# **Contribution Of Cooperatives In Sustaining The Livelihoods Of Rural Communities In Rwanda A Case Of Azizi Life Partnering Artisan Cooperatives In The Southern Province.**

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## **Abstract**

The main basis of the study was to assess the contribution of cooperatives in sustaining the livelihoods of rural communities in Rwanda. A descriptive survey design was used with a mixed method approach for the study involving 125 participants including 123 cooperative members determined using the Slovin's formula and selected using simple random sampling method. Other 2 were Azizi Life employees designated using purposive sampling technique. Observation and documentation were used for data collection in addition to interview designated for officials while cooperative members responded to a questionnaire and interviewer-administered questionnaire. Findings indicated that cooperatives sustain the community livelihoods by establishing the strategy through integration, income generating and responding to the needs and expectations but also enabling the ownership and enjoyment of the livelihood resources. Cooperatives help creating resilience to the livelihood vulnerability by enlarging opportunities increasing resources and influencing the livelihood contexts. The low-level involvement of cooperative actors besides other contexts give way to challenges affecting cooperatives including lack of competitive markets, scarce raw materials, lack of financial support as well as deficiency in capacity building. The study recommends the government to increase exports in arts and crafts and expand awareness on the locally produced products to solve market problems but also support the sustainable production of raw materials. There is also a need of active involvement of cooperative actors while artisan cooperatives are advised to diversify designs and production strategies attracting wide markets. Lastly, the study recommends further research assessing contribution of cooperatives on the community livelihoods on a wide scale but also looking into factors behind the low involvement of cooperative actors. It is anticipated that policy-makers, civil society and the community would greatly benefit from the study.

**Key Words:** *Cooperatives, community livelihoods, Azizi Life, socio-economic development.*

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Date of Submission: 25-05-2023

Date of Acceptance: 05-06-2023

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## **I. Introduction**

Though adopted in different periods and under different circumstances; in Asia as a result of imperialism, colonization and socialism ideology, in Europe as a result of communism regime and in Africa as a result of colonization, Cooperatives became a reliable tool for the socio-economic development and a backbone to the community livelihoods across the world (Mikolajczak, 2022). United Nations confirms cooperatives are well placed to attain sustainable development because they are by nature sustainable and participatory form of business targeting job security, improved productivity and welfare as well as expanded resources but also for their inputs on the socio-economic and environmental objectives through the community empowerment, income generating and access to resources (ILO, 2017).

While the World Bank put emphasis on SMEs for economic development in emerging economies, cooperatives are highlighted as enabler of the mechanism through business promotion (90%), employment promotion (50%), National Income (GDP) and 40% of revenues. According to Michael, Benson & Bestrat (2021), people by the use of cooperatives, identify opportunities and by working together seize such prospects, achieve individual and collective choice that increase productivity, food production, and creating linkage to larger markets and access to higher prices while again offering an access to affordable financial services.

Studies conducted in Europe (France, Norway, Germany and Romania) in 2018, have also indicated that cooperatives provide solutions in the conflict-stricken environments, providing employment and services, generating income and access to resources necessary for the community livelihoods. They were also useful in

Asia(Bosnia,Nepal, India, China and Indonesia) especially in helping societies alleviate poverty, promote economic growth through the development of SMEs and expanding businesses but also overcoming social barriers like gender inequality, domestic violence, infant mortality, poverty and unemployment, discrimination and ill health, among others (Agarwal & Dorin, 2018; see also Risal, 2021).

Cooperatives are also proven useful on the American continent (Canada, Guatemala, USA,Mexico, Brazil) especially in mitigating effects of disasters, improve working conditions by reducing income disparity and providing social security but also in promoting access to resources and services (Moxom, 2021; see also Bretos & Marcuello, 2017).

African countries experienced cooperatives as a result of colonization where colonial states wanted to create institutions helpful for implementing their policies but ended up becoming reliable tools for poverty alleviation, economic growth, empowerment and improvement of the community wellbeing as well as generating and sustaining the community livelihoods through employment, conflict mitigation, access to resources, income generating among others (Okem (2016); see also ILO, 2017). Access to markets, more income, women empowerment, enhancement of health and sustenance, food security and eliminating the high extent of hunger as enabling the drop of poverty rate were possible in Kenya, Botswana, Bukina Faso, Chad, Mali, Senegal, Mauritania and Niger thanks to Cooperatives (WeiWei *et al.*, 2021; see also Mhembwe & Dube, 2017).

Cooperative movements were introduced in Rwanda in 1949 as a result of colonization and were seriously affected by the 1994 genocide against the Tutsis which even devastated the country. However, they became reliable means for unity and reconciliation through dialogues but also a strategy for the country reconstruction and community livelihoods through satisfying the community basic needs, providing access to financial services, generating incomes and expanding productivity among others (Sentama, 2017; see also Rwagaju (2018). The success has even pushed the government to put in place the integrated cooperatives law no 5/2007, appoint Rwanda Cooperative Agency (RCA) as a regulatory body and place cooperatives into the National Strategy for Transformation (NST1) and the long-term development strategy (Vision 2050).

Despite uses and remarkable contribution of cooperatives in the socio-economic development across the worlds, they suffer from poor funding, overcontrol by governments, poor management, access to competitive markets and a viable strategy of cooperative development making their impacts unsustainable and affecting communities' livelihoods (Mhembwe & Dube, 2017; see also Waliaula, 2017). Rwanda is a high populous country with over 13 Million, 503 people per sq.km, with majority in rural areas (72.1%) and their livelihoods rely on agriculture (69%) which do not effectively meet their needs and sustain their living conditions due to various circumstances including scarce lands, climatic conditions and shocks as well as farmers' capability (FAO, 2021; see also NISR, 2022).

A good solution to the socio-economic problems of the community is found in cooperatives but the impact of the latter remains unsustainable and the livelihoods of the community get seriously affected.

This is noticeable through the proportion of unemployment standing at 18.1% by 2022 from 15.8% of the period before COVID-19 (BNR, 2022). Statistics also reveal that 20.6% of Rwandans are food insecure with 18.8% at the moderate level and 1.8% at the severe level while food stunting among children is estimated to be 32.4%, higher in children of less than 5 years (24%) and for them acute malnutrition stands at 2.4% (WFP, 2022). The most recent figures of poverty survey (2019/2020) also show that 48.8% of Rwandans are multidimensionally deprived while 22.7% are said to be exposed to multidimensional poverty (UNDP, 2022; see also World Bank 2020). This justifies the need for improvement in the contribution of cooperatives if the livelihoods of rural communities are to be sustained.

This study seeks to establish link between cooperatives and the community livelihoods, taking a case to artisans partnering with Azizi Life in the Southern Province. Other objectives include to assess the contributions of cooperative societies on improving living conditions of communities in Rwanda, to weigh the extent of cooperative actors' involvement for the sustainable impact of cooperative activities and to identify challenges facing cooperatives in satisfying the livelihoods of communities and improving living conditions.

## **II. Literature review**

### **The concept of Cooperative movement and governing principles**

The definition adopted by the International Cooperative Alliance describes a cooperative as "An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise" (ICA, 2015). This means, people in their plurality and with no discrimination, by accepting membership responsibilities, get together, set policies and norms for the management of funds (paid shares, accumulated reserves or borrowed capitals) following established standards comprising personal development, self-reliance, democracy, fairness and equity as well as social cohesion (Kumar, 2020).

While the conception of modern cooperative is linked with 28 artisans from Cotton Mill in North England in 1844, cooperatives are supposed to operate following the 7 ICA principles directing the objectives and effective operation among others (Kumar, Wankhede & Gena, 2015). Such principles are; *Voluntary and open membership, Democratic member control, Member economic participation, Autonomy and independence, Education, training and information, Cooperation among cooperatives and Concern for the community*. The highlighted principles make the cooperative well placed for both the personal and the community development but also reaffirm the need for the proper implementation for effective achievement and the sustainable community development (Mhembwe & Dube, 2017). While the first principle denotes cooperative membership flexibility and inclusiveness by nature, the second call for accountability and the third describe the common interests and shared responsibility to meet common goals.

ICA (2015) shedding lights on the fourth and fifth principles mentioned that cooperatives are self-help associations that no other party need to compromise the democratic control. However, ICA reminds the cooperative responsibility in education and capacity building in the fifth principle, cooperation with other cooperatives to strengthen capacity in the sixth but also targeting the sustainable development of the community; thus, sustaining their livelihoods.

Even if there are governing principles, different countries adopt different regulations concerning grouping, minimum requirements and some tend to swerve from ICA guidelines (Mikolajczak (2022; see also Moxom, 2021).

### **Structure and current status of cooperatives in Rwanda**

While there is a hierarchical structure of cooperatives in Rwanda from Primary, Secondary or Union level, federation and confederation or tertiary cooperative level, all of them abide by the government and ICA established guidelines. The grouping is done in 5 categories including, production, commercial and consumer, services, multipurpose cooperatives organizations as well as Saving and Credits Cooperative Organizations (SACCO). By 2022, Rwanda counts 10,789 operating cooperatives with 5,284,103 members distributed in 10,182 primary Cooperatives, 437 SACCOs, 152 Unions and 15 Federations. Agriculture covers 46%, followed by services with 17%, trading 15% and handicraft with 11% while financial cooperatives, umbrella and other sectors combined account 11%. The total shares are estimated to be 53 Billion while male account 52%, females 43% and solidarity groups account 5% (RCA, 2022).

### **Azizi Life and partnering artisan cooperatives**

Azizi is a Kiswahili word which mean 'Excellent' and once combined with Life leads to the name of the NGO 'Azizi Life' operating in Rwanda and helping the community to attain excellent life. Azizi Life was born at the initiative of Christian nonprofit 'Food for the Hungry' in 2007 and through their business development partnered with artisan cooperatives who were living miserable life whereas they had skills and developed excellent products which would help them improve their livelihoods. This organization encourages artisans to be in cooperatives, help them find markets of their products and provide them with other income generating activities like 'Azizi Life Experience' considered as one of the cultural tourism activities. Through Azizi Life Impact, artisans acquire solar Energy equipment, efficient woodstoves, water filters, the supplementary cooking wonder box (runonko) and other household materials at low cost and with no-interest. The present study looks at how cooperatives with Azizi support sustain the community livelihoods.

### **Community Livelihood**

According to Chamber and Conway quoted in Darren (2014), a livelihood encompasses people, people's abilities and ways of living comprising sustenance, revenues as well as assets while on the other side the sustainability of a livelihood depends on its ability to locally and globally keep or boosts assets it relies on and recover from hassle and shocks to serve the next generation.

A livelihood is also described as ways by which people earn lives and the concept incorporates property, productivity, nourishment, skills and competencies, savings and investments, social capital and consistent link with the socio-cultural, political and economic features of distinct community (Jeffrey & Tanveer, 2016; see also Kumar, Wankhede & Gena, 2015).

The Sustainable Livelihood Framework Approach (SLF or SLA) also posits that a livelihood of the community is analyzed on basis of its capital assets (human, natural, physical, social and financial), livelihood context (social, political and economic), adopted strategies as well as factors influencing vulnerability (seasonal change and trends, disasters, wars, recessions and epidemics).

### **Contribution of Cooperatives to the Sustainable Development Goals (SDGS)**

The United Nations attribute a big contribution on cooperatives on the achievement of SDG which focus on enhancement of the sustainability of the sphere on the social, economic and ecological perspectives.

The UN believes cooperatives would serve as a move to do so by enabling poverty reduction and other mechanisms and bringing infinite input through income generating, enlargement of economic opportunities, national economic growth, sustainable access to resources and services and enabling strategies for mitigating the livelihood vulnerability (ICA, 2021; see also Peng, 2019 and Ferguson, 2012). Through Cooperatives, 'social networks are enhanced, trust, social capital and access to resources promoted, and this will enable more access to basic facilities and livelihoods, education, health, finance, housing facilities and water supply' (Risal, 2021; see also Widiyanti *et al.*, 2017).

ICA (2021) illustrates more on this taking an example to three biggest agrifood cooperatives in the worlds namely Zen-Noh from Japan bringing together 945 cooperatives with 8000 workers in 10 countries and a turnover of USD 56 billion per year. The second example was on the Federation of Cooperatives of South Korea having a turnover of over USD 41 Billion while supplying 48% of the country Fresh food and having more than 100,000 members, a chain of supermarkets., a bank and university level schools. The oldest but strong cooperative 'CHS Inc. from the United States is said to have over USD 32 billion annually while employing 10,000 people. Cooperative enterprises also contribute to the improvement of the social welfare, guaranteeing food security and eradicating starvation among other poverty aspects in Sub-Saharan Africa (Weiwei *et al.*, 2021).

With the aim of assessing how cooperatives contribute to the 6<sup>th</sup> SDG, COPAC (2018) has conducted a research where findings indicate that of 89% population in the United States using public Water system are served either by publicly-owned, municipal water system or a cooperative utility; SAGUAPAC which is the urban water cooperative in Bolivia provide clean water and safe sewage services to 1.2 million out of 1.6 million of population living in the commercial Center 'Santa Cruz de la Sierra'; while on the other side, 5,000 water cooperatives are counted in Austria providing services in rural areas. Women Cooperatives in Mumbai and Pune of India was another example in the construction of 8500 community -designed and managed toilet blocks serving thousands while Kuapakokoo in Ghana succeeded improving water access through provision of pump wells, drilling 348 bore holes for drinking water and constructing KVIPs (Kumasi Ventilated Improved pit latrines) for the community.

### **How Cooperatives sustain the livelihoods of rural communities**

Cooperatives sustain livelihoods of rural community by providing means to discover, own, use and protect resources on which their livelihoods rely (Kumar, Wankhede & Gena, 2015).

The self-help enterprises also sustain the community livelihoods through provision of skills through capacity development and education, ensuring financial resources, providing means to purchase livestock, clean water and energy distribution, employment and labor supply, among others. Statistics show that 12% of people across the world belong to the 3 million cooperatives at the globe while they lodge 10% of the world employed people whereby, they provide employment opportunities to 280 million people. Similarly, about a billion of people across the world are involved in cooperatives as members, customers or employees. They also sustain livelihoods through establishing the livelihood strategy through job creation, food security, promoting poverty reduction initiatives, establishment of markets, supporting social capital as well as empowering the community. Cooperatives also do this by alleviating the livelihood vulnerability through enlargement of opportunities and influencing the livelihood contexts (Mhembwe & Dube, 2016; see also Patrick & Papoutsis, 2021).

Coming to the Rwandan context, Sahundwa (2016) confirmed cooperatives improve the livelihoods of the community through satisfying basic needs, access to education, food security, access to financial services, health care and employment among others.

### **Research design and methodology**

The study used a descriptive survey which enables the researcher to make a thorough scrutiny of the subject under the study. By using a descriptive survey, the researcher has used a mixed approach putting into consideration both, qualitative and quantitative methods. Eyisi (2016) notes that the hybrid method helps avoiding bias in data collection and interpretation while collecting sufficient and reliable data enabling to make inference over the study subject.

Through quantitative method, the researcher used procedures resulting mainly in numerical data analyzed by statistical methods while qualitative on its side was mainly concerned with open ended questions and non-numerical data analyzed using non-statistical methods.

Indeed, the study being descriptive by nature, described artisans and their living conditions and how cooperative makes inputs to their sustainable livelihoods and a comparative aspect was integrated trying to weigh-up livelihoods of members before and after joining cooperatives but also before and after actors' intervention.

### **Population, Sampling, sampling technique and data collection.**

The target population of the study consisted of members of artisans' cooperatives in the Southern Province and such cooperative were distinctive in that are in partnership with Azizi Life. The province is made of 8 districts but the study focused on 6 having cooperatives that work with Azizi Life. The study used 123 participants selected from the total of 579 members of the 48 artisan cooperatives distributed as 17 cooperatives in Muhanga district, 21 in Ruhango, 1 in Nyanza, 3 in Huye, 1 in Gisagara and 2 in Nyaruguru districts. The whole population was described as 125 participants including 123 members of cooperatives and 2 administrative staff from Azizi Life and was inclusive of all gender (male and female), age (youth, adulthood, middle age and old age), marital status (single, married, widow and divorced) but also people with disabilities.

The cooperative activities involved include wood carving (7.3%), pottery (1.6%), handicraft (89.4%), beekeeping (0.8%) and Music Shaker making (0.8%).

Concerning sampling, McCombes (2019) points out two types of sampling methods comprising probability and non-probability explaining that the former gives equal chance to the population to be chosen while the latter is selective in nature following the researcher's goals, respondents' knowledge and experience or other special considerations. The researcher determined a sample of 123 using the Slovin's Formula and putting into consideration the Confidence level of 95% and the margin of error of 8%/0.08 and selected them using the simple random technique which is of probability sampling. A purposive sampling from the non-probability was also used selecting the two employees from Azizi Life, Impact Director Assistant and The Chief Executive Officer.

For data collection, both primary and secondary data was collected from different sources using qualitative and quantitative approaches. Following qualitative aspect, respondents freely provided opinions regarding provided statements and responded to open-ended questions in an interview, interviewer-administered questionnaire and a questionnaire filled by themselves. For quantitative, respondents replied to structured and close-ended questions which were analyzed using statistical methods. Qualitative in-depth interviews were used with two informants from Azizi Life while questionnaire and interviewer-administered questionnaire were used for other 123 participants.

Instruments were chosen to minimize likelihoods that responses from all members get influenced by some individuals' opinions but also giving chance to informants to freely give their opinion and provide their truthful responses without being swayed by others.

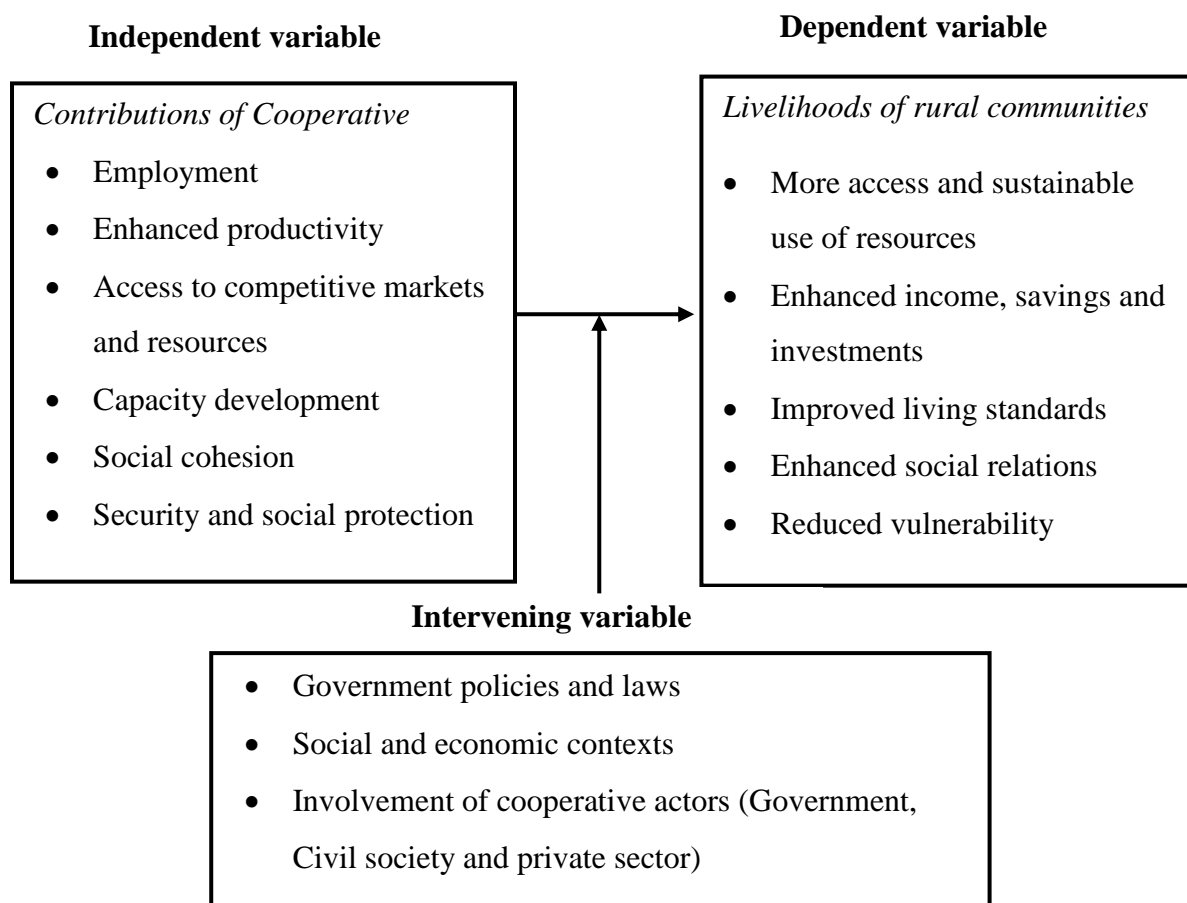
Documentation was also used collecting data by reading documents, reports and books already published but related to the topic under the study. This is where Publications and figures about cooperatives in Rwanda among other data were collected.

Observation technique was also of use while collecting data and matching responses with emotional expressions of respondents. Some cooperative members were found in their daily activities and the researcher had an opportunity to match responses of respondents with the real situation. Same to most of other studies, observation was used while collecting primary data and documentation was considered collecting secondary data for the study.

The questionnaire was prepared in English but translated in Kinyarwanda to facilitate understanding but before analysis and interpretation, the researcher transcribed verbatim. Validity, reliability and trustworthy principles were considered pretesting research instruments, interviewing actual members and the researcher meeting participants by himself to minimize risks to errors.

### **Conceptual Framework**

The link between contribution of cooperatives and the sustainable livelihood of the community remains the point of investigation for increasing pragmatic studies. Findings indicated there is a positive correlation between the two referred to as independent and dependent variables. There is also government policies and laws, social and economic contexts as well as involvement of cooperative actors described as intervening variables worthy to consider.



**Figure 1:** Conceptual Framework

### III. Data Analysis and results

The researcher opted to use the descriptive data Analysis putting together both qualitative and quantitative methods for data analysis. Since information was collected using physical documents, they were further processed, thus transcribed using the Statistical package for the Social Science (SPSS version 21), Microsoft Excel and google document to facilitate analysis but also to generate tables and figures.

Results were presented and discussed in accordance with the study objectives which are to assess the contributions of cooperative societies on improving living conditions of communities in Rwanda, to weigh the extent of cooperative actors' involvement for the sustainable impact of cooperative activities and to identify challenges facing cooperatives in satisfying the livelihoods of communities and improving living conditions.

Concerning participants demography, of 123 cooperative members, 13 were males, 110 were females. For the age, 35 were at the young age (18-35), 40 at the adulthood (36-45) while 37 were at the middle age (46-60) and 11 were in the old age (over 60 years old). Marital status was also considered where married couples participated at 68.3%, single people at 13.8%, while widower and divorced people participated at 16.2% and 1.6% respectively. Of the categories, 11 people representing 8.9% of all participants, participated in the study.

#### **The contribution of cooperative societies on improving living conditions of communities in Rwanda.**

This objective was assessed in terms of how cooperatives help the communities satisfy basic needs, improve access to services, provide capacity building, contribute to the livelihood assets, influence the livelihood context but also how they help establish the livelihood strategy and reduce vulnerability on the community livelihoods (Mhembwe and Dube, 2016; see also Jeffrey & Tanveer, 2016).

Findings indicated that 13.8% of participants rely only on cooperatives for their livelihoods while 86.2% benefit from cooperatives and other activities including farming 78.04%, trading 3.2%, tailoring 0.8% construction 2.4% and professional consultancy 1.6%. If 17 participants out of 123 represented with 13.8% can survive out of cooperative activity, this is clearly to confirm the contribution of cooperatives on the livelihood of the community.

**Table 1: Achievement of needs and expectations**

		expectations achievement				Total
		Excellently met	Well met	Met at some extent	No change	
Gender	Male	1	8	4	0	13
	Female	26	47	31	6	110
<b>Total</b>		<b>27</b>	<b>55</b>	<b>35</b>	<b>6</b>	<b>123</b>

N=123

Findings of the study has demonstrated that, the community join cooperatives for specific reasons which once gratified, there is an improvement of the community living conditions. 66 (53.6%) of participants joined cooperatives to increase productivity while finding market for their products, 53 (43.08%) joined cooperatives specifically to increase skills in their respective artisan activities while working with others while only one member represented by 0.8% was motivated by working with financial institutions to acquire loan and 3 (2.4%) of participants joined cooperative to achieve social and moral aspirations.

Table 1 describes the achievement of their expectations whereby 27 (21.9%) of participants confirmed to have excellently met their expectations while 55 (44.7%) of participants have met it well (good and sufficient extent). There is other 35 represented with 28.4% of participants who have met their expectations at a given extent which is not satisfactory and this could be the result of new membership or other circumstances. With the table, only 4.9% of participants have had no change with their expectations and still live like they were before joining cooperatives.

**Table 2: Capacity building of respondents through cooperative**

		Whether respondents got trained		Total
		YES	NO	
Gender	Male	10	3	13
	Female	71	39	110
<b>Total</b>		<b>81</b>	<b>42</b>	<b>123</b>

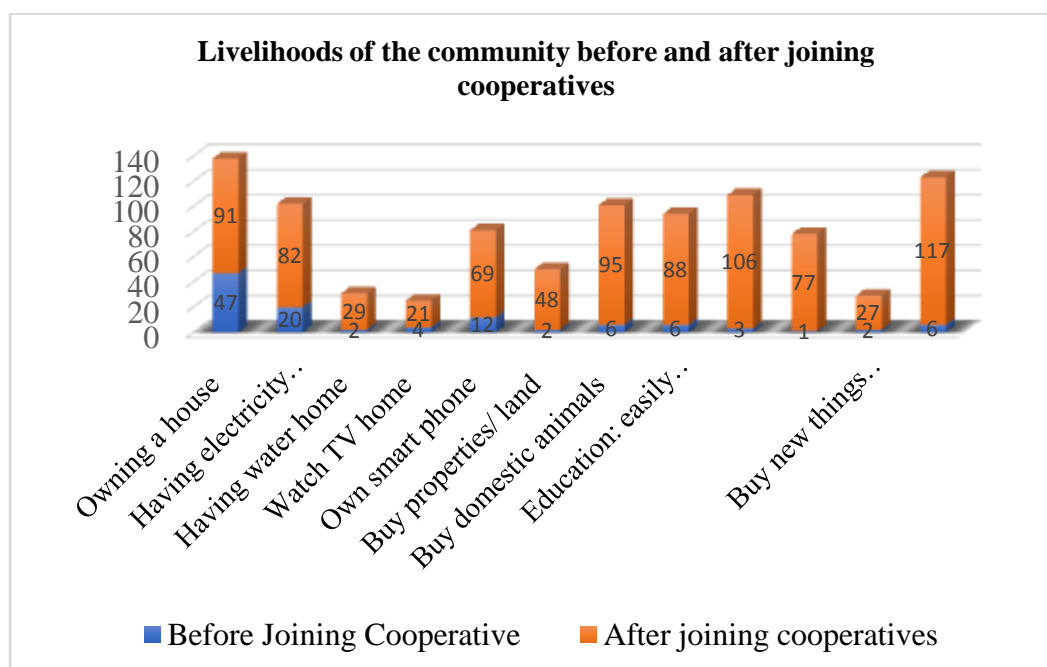
N=123

Table 2 describes the contribution of cooperatives on education and training of member whereby 81 (65.8%) of participants benefited from trainings during their membership while 42 (34.2%) of respondents haven't been trained yet. On this specific point, the study looked at the types of trainings provided where findings revealed that 68 (55.3%) were trained of how to improve their cooperative activities to be marketable, 67 (54.5%) benefited from environmental management and preservation trainings, while 66 (53.6%) got trained on cooperative related operations and benefits and 64 (52.03%) got trained on savings. On the other side, 46 (37.3%) reported having been trained on entrepreneurship and job creation while 45 (36.5%) reported having been trained on marketing.

This is to show that the cooperative provided training affected many aspects of the community life and acquired skills enormously contribute to the sustainable livelihood once used adequately.

**Comparative view of the community livelihoods before and after joining cooperative.**

While still on the first objective a comparative view was made on the livelihood assets and services before and after joining cooperatives where findings indicated that before joining cooperative, only 38.2% of participants owned houses, 16.2% had lights home and would afford the cost. 1.6% of respondents had water home, 3.2% could watch TV home, 9.7% owned smart phones, 1.6% were able to buy properties (lands), 4.8% would afford buying domestic animals and 4.8% of participants would easily pay education costs (school fee and materials). Similarly, 2.4% of participants would get income to cover family expenses, 0.8% were able to upgrade Ubudehe category or shift from the highest poverty level to the lower, while 1.6% would afford buying a car, moto or bicycle and 4.8% of respondents would easily cover health care costs.



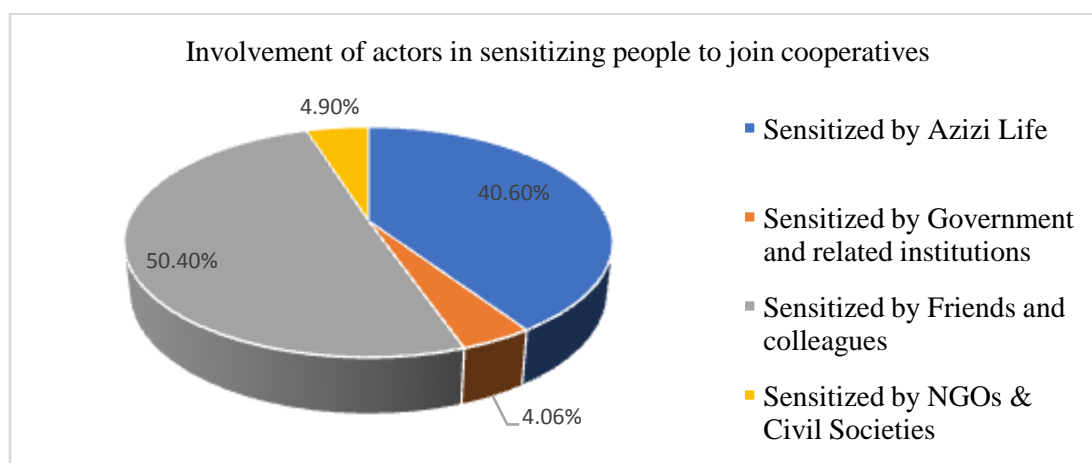
**Figure 2.** Livelihoods of participants before and after joining cooperatives

The figure 2 shows a remarkable change after joining cooperative. Those who owned houses shifted from 38.2% to 73.9%, having lights from 16.2% to 66.6%, having water home from 1.6% to 23.5% and those watching TV home moved from 3.2% to 17.07%). Ownership of smart phone increased from 9.7% to 56.09%, ability to buy properties (land) moved from 1.6% to 39.02%) and that of buying domestic animals from 4.8% to 77.2%. The capability to cover education charges also increased from 4.8% to 71.5%, income to cover family expenses shifted from 2.4% to 86.1%, ability to upgrade poverty Ubudehe category shifted from 0.8% to 62.6% while those who were able to buy new things (car, moto or bicycle) moved from 1.6% to 21.9% and the rate for those who would cover health care costs increased from 4.8% to 95.1%. This is to show that cooperatives contributed remarkably to the improvement of the community living conditions by enabling members get access to basic needs, services and other livelihoods assets but also lowered the livelihoods vulnerability.

**The extent of cooperative actors’ involvement for the sustainable impact of cooperative activities.**

While assessing the contributions of the cooperative in sustaining the livelihoods of the community, the study also looked at how different actors played their role on the matter of community and resource mobilization, capacity building, inputs in handling existing problems but also provision of other opportunities helpful for the community livelihoods. While the Sustainable livelihood framework reaffirm the contribution of cooperatives for rural communities’ welfare, the framework call for the active involvement of other actors including the government and civil society (ILO, 2017; see also FAO, 2015). Other literatures also underscore the need for cooperative actors’ involvement at the level of community and resource mobilization, policy formulation and operation strategy, market expansion of local products, education and training as well as technological advances and diffusion among others (Zhang et al, 2023; see also Kumar & Ghimire, 2019).





**Figure 3.** Involvement of actors in the community awareness and mobilization

The figure 3 shows a low involvement of some actors whereby Azizi Life which is the major NGO working directly with artisan cooperatives, has directly sensitized 50 (40.6%) while 62 (50.4%) of participants confirmed having been sensitized by friends and colleagues who did this after experiencing benefits from working in cooperatives, especially, after their cooperatives have already started partnership with Azizi Life. 5 (4.06%) of participants were sensitized by the government through local authorities while 6 (4.9%) of participants were sensitized by other actors (Civil Society).

On the side of capacity building, there is also a low-level involvement of actors where 65.8% of participants benefited from trainings provided by different actors including Azizi Life (60.16%), Government and related institutions (4.9%) while 0.8% benefited from the trainings provided by the NGOs/Civil Society. The cooperative actors' involvement was also assessed in terms of how they helped handling the problems and challenges affecting cooperatives including access to raw materials (62.6%), access to competitive markets (57.7%), limited capital shares (31.7%), capacity building (39%), cooperative poor management (17.1%) poor or no savings (14.6%), family conflicts (1.6%), difficulty meeting basic needs (55.3%), effects of disasters (10.6%) and not working with financial institutions (9.8%).

After getting into partnership with Azizi Life, 57 of 77 (74.02%) reported having solved the problems of access to raw materials through increased income and borrowing them from Azizi while all 71 (100%) who reported the issue of access to markets improved marketing strategies and benefited from Azizi Life markets. Similarly, of 39 who reported limited capital shares, 37 (94.8%) solved it through increased income and for the capacity building, of 48 who reported it, 17 (35.4%) stated having solved it through provided trainings. For 21 who reported cooperative failure due to poor management, 20 (95.2%) reported the problem handled through Azizi Monitoring and Evaluation and provision of technical supports. The problem of poor saving reported at 14.6% was solved 88.8% through improved income while that of conflict in families was totally solved through monitoring and trainings. The difficulty in meeting basic needs which was reported at 55.3% was handled 95.6% through improved income while of 10.6% who reported the challenge of being affected by disasters and livelihood shocks while they had no means, 84.6% reported it solved through Azizi Life provision of livelihoods and relief supports.

Azizi Life as a cooperative actor also provides other opportunities to sustain the community livelihoods where findings show 91.8% of participants who reported having enjoyed other income generating activities provided by Azizi Life such as community tourism; 8.9% who enjoyed access to finance through mutual aid funds (*Ibibina/ibimina*), 90.2% who received household equipment and lighting tools and 24.3% who improved marketing strategy by attending exhibitions and trade shows. 29.2% of artisan cooperative members also reported having enjoyed being linked with other cooperative members to share experiences while 30.08% enjoyed being linked with other partners who might have ended up becoming their clients.

Capacity building, supports in handling challenges and problems, community and resource mobilization as well as provision of other opportunities described hereunder reaffirm the contribution of cooperatives in sustaining the livelihood of the community but also the need of actors' involvement because there is a limited capacity of cooperatives.

### **The challenges affecting artisan cooperatives.**

Artisan cooperatives are still facing some challenges affecting their operations and thrive to sustain the community livelihoods. The researcher identified such challenges including access to competitive market and scarce raw materials among others.

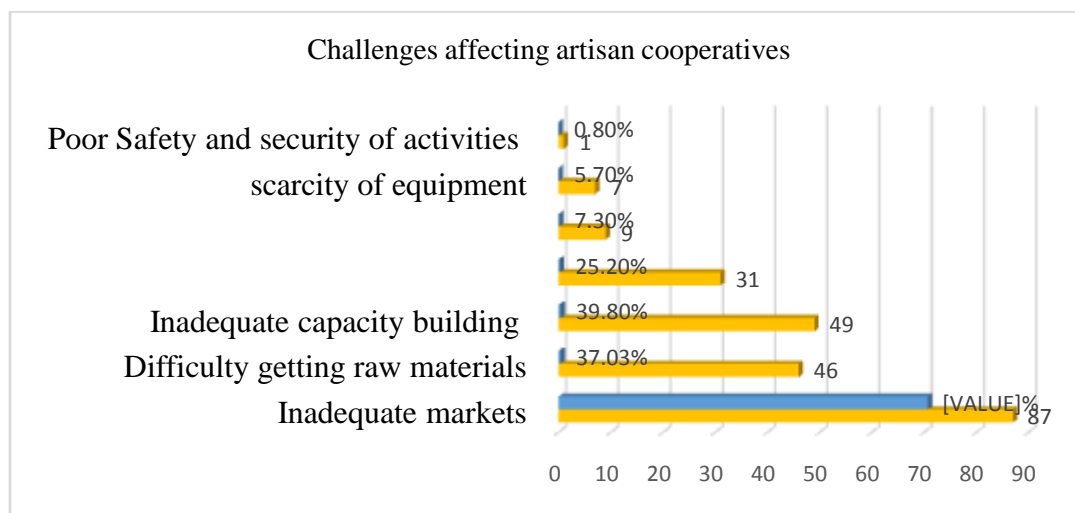


Figure 4: Current challenges affecting artisan cooperatives

The Figure 4 shows the challenges affecting artisan cooperatives include inadequate markets in terms of quantity reported at the level of 70.7%, difficulty getting raw materials (37.03%), insufficient trainings (39.8%), difficulty working with financial institutions (25.2%), lack of viable marketing strategy such as participation in exhibitions and study tours (7.3%), scarcity of equipment for those doing wood carving (5.7%) and poor safety and security of activities for beekeepers (0.8%). Azizi Life respondents have also stated the challenge of raw materials and markets scarcity.

#### IV. Managerial Implications

The researchers anticipated that upon the completion of the study, a number of players and actors in the field of cooperative movement and in Rwanda would enormously benefit from the findings of the study. Government as the policy-makers and the community development organizations would use the findings and recommendations evaluating their interventions but also to improve on their policies and plans as crafting solutions to the socio-economic problems affecting the community. The study findings are also valuable to the cooperative actors in general as establishing an effective cooperatives partnership model fitting for sustaining the livelihoods of community, achieving high quality and standards of life taking an example to Azizi Life and artisan cooperatives. Artisans and the community are also expected to utilize findings expanding opportunities while tackling poverty issues, handle existing challenges but also sustaining their livelihoods. Outcomes of the research will also contribute greatly in the research field adding findings to the existing literature. Findings also called for action to different parties including the

government to recognize and support artisan cooperatives as one of sectors that contribute to the livelihoods of the community, expand markets for arts and crafts by increasing exports but also boosting awareness for made in Rwanda through exhibitions in which artisans cooperatives are included. The government should also invest in the production of raw materials by planting, protecting and conducting research over useful trees and plant species which seem to be under extinction such as sisal, jacaranda, Markhamisa lutea (Umusave), Ficus Ovata (Umurehe), cucurbits and other gourd for the production for pumpkins, among others and find ways to ensure their safety and security and that of artisan cooperative activities. The study recommends government and other actors including Azizi Life to increase funds in the art and craft and increase their involvement in cooperative so as to enhance living conditions of the community as promoting the socio-economic development.

#### V. Conclusion

The study concluded that cooperatives continue to be used widely as a strategy for the community livelihoods. Findings indicated that cooperatives sustain the community livelihoods and contribute to the improvement of their living conditions by helping members boost productivity, gain access to markets and increase skills and achieve social and moral aspirations.

Findings also proved that cooperatives sustain the community livelihoods through meeting their needs and expectations but also helping the community discover and own livelihoods assets and resources. Cooperatives also were proven capable to sustain livelihoods through the establishment of livelihood strategy through income generating, securing access to services and creating resilience to the livelihood vulnerability by enlarging opportunities, increasing resources, alleviating poverty and influencing the livelihood contexts.

Findings also unveiled the low-level involvement of actors noticeable in the community and resource mobilization, capacity building and provision of necessary supports to overcome challenges facing cooperatives. The study also pointed out challenges still affecting cooperatives and hamper the attainment of the community the livelihoods including few markets compared to the production capacity, difficulty getting raw materials, inadequate capacity building among others and have drawn recommendations to the concerned parties.

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