

# **PERSPECTIVES ON COOPERATIVES WITH REFERENCE TO RWANDA.**

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**FIRST DRAFT**

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## 1. Introduction

There has been a proliferation of definitions of cooperatives but the most common has been that given by ICA (1998). A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Cooperatives belong to three schools of thought; Cooperative enterprise, Commonwealth School and the Socialist Cooperative School. The most common interpretation of cooperatives in Rwanda is consistent with the Enterprise School. Indeed not so much different from the ICA definition Rwandan cooperative law defines a cooperatives as associations of natural or legal persons operating together in activities aiming at promoting their members in accordance with values of mutual responsibility and self-help, democracy, equity and equal rights to its assets...honesty, openness and common interests of members. (Republic of Rwanda-Official Gazette, 2007:21, art.2)

In the paper perspectives on cooperatives in Rwanda focus on evolution of cooperatives in Rwanda, role of cooperatives in socio economic development of Rwanda and the role of government in the promotion of cooperatives. The thrust of the argument is that the role of cooperatives is influenced by the context in which cooperatives operate in a specific country. Not

only are cooperatives in Rwanda set in a context of poverty but also a legacy of conflict that led to genocide in 1994. Another aspect described is the legal and regulatory framework. An example of a successful experience of cooperative organization is given by looking at a partnership arrangement with SPREAD. Common issues that cooperatives face in Rwanda are briefly discussed.

## **2. Evolution of cooperatives in Rwanda**

Like in many African societies, periods of primitive accumulation in Rwanda indicate different forms of mutual help and cooperation that can be identified even today. The spirit of cooperation as part of traditional social capital has been in Rwanda from time immemorial. Common practices of ‘Umuganda’, ‘umubyizi’ ‘ibimina’ and ‘Ubudehe’ exist in modified forms. Cooperation in terms of modern cooperative organization dates back to 1949 a century after the first cooperative organization was started in Rochdale in 1844.

The cooperative movement unlike that started by the Rochdale pioneers started in a different context at different times. The difference in context is reviewed below. Suffice to mention that cooperatives in Rwanda started following a law on rural cooperatives enacted by the colonial state for Ruanda and Urundi. In 1953 Mine Bitega Georwanda opened the first cooperative and in 1956 March another law was passed allowing merger and raising the period of license of cooperatives to 50 years. A major and renowned cooperatives TRAFIPRO was formed in 1957. In brief the development of cooperatives during colonial rule was limited. Only 8 cooperatives had been formed by 1962(Sentama 2009). These were centred on mining or cash crop production (tea and coffee) for the sole benefit of the colonial government. By names these are Georwanda, Somuki, Impala, Nkora, Abahizi, TRAFIPRO, Thé-Ntendezi, and Codar, comprising in total 22,475 members. Others were created by the church as benefit schemes (Codar, TRAFIPRO), others by OCIRU with a view to developing farming exports (Impala, Nkora, Abahizi), while others were created by the mining companies (Somuki and Georwanda). Only the THE-Ntendezi‘ cooperative was created by the European beneficiaries, but it has never really operated like a cooperative(Sentama 2009)..

After independence the new government wanted to use cooperatives to organize people for economic development and between 1962 and 1966 alone the number shot to 36. In 1966 the government passed another law on cooperatives. Between 1967 and 1973 they grew to 423 and from 1974 to 1980 they had grown three fold to 1203. During the period there was considerable institutional development. In 1975 an office in charge of cooperatives and community development started and in the same year a cooperative bank was registered. Between 1981 and 1983 had gone up to 1528 and IWACU Cooperative research centre was started in 1981. In 1984 a Ministry of Youth and Cooperative was formed and by 1988 a law was enacted that saw a further growth of cooperatives. Nonetheless it should be noted that cooperatives that were fully registered were 553 by 1990. It usually noted that cooperatives either registered or not or like operating as associations were so common in Rwanda before 1993 that every 21 families belonged to one organization or another. When genocide happened not only were people killed but social capita was also severed.

A new rationale for formation of cooperatives was based on post conflict reconstruction. While cooperatives are usually used to counter market imperfections and to avoid mercantile injustice in Rwanda after 1994 cooperatives offered a possibility of addressing vulnerability, assisting in poverty reduction and as one of the few vehicles for reconciliation. Cooperatives and associations were preferred by the hundreds of NGOs that rushed into Rwanda to offer relief and rehabilitation support. In 1996 a count of ‘cooperatives’ is given as 4,557 and by 2005 about 10,038 associations were identified.

What is noteworthy is that of these 68 per cent were operating in agriculture 12.2 per cent in finance 4.4 per cent in commerce, 4.2 in services and there were 47 Banques Populaires. But this should not be confused with formally registered cooperatives. At Ministerial level only 347 or 2.7 per cent and at district level only 572 or 4.4 per cent were properly registered.

The current phase is identified with the promulgation of a law in 2008, the pronouncement of the EDPRS 2008-2012 and the formation of the Rwanda Cooperative Agency. Formally registered cooperative have shot up to over 4000 and are becoming a considerable force in food security,

export earnings and raised livelihoods. Cooperatives are most dominant in agriculture but types cited by law and identifiable in Rwanda include consumer cooperatives, producer, marketing, Credit and Saving, Housing, Handicrafts and Multipurpose. Credit and saving cooperatives commonly known as SACCOs are quickly becoming a tool for capitalization of low income earners among farmers, civil servants and the military.

### **3. Role of cooperatives in socio economic development with reference to Rwanda**

Cooperatives since the times of Rochdale pioneers and Raiffsen are for a purpose of uplifting the socio economic conditions of its members. Cooperatives are usually meant to promote the lot of the members through stated principles and values (GSDRC 2011). So through principles of voluntary and open membership, democratic control, participation of members, cooperative members' education, autonomy and solidarity among cooperatives themselves, cooperatives ideally and normatively strive for a fair and just economic development. In this regard cooperatives not only base on the spirit of mutual support but bank on tapping the benefits of economies of scale. This special role of cooperatives is reinforced by the values to which cooperatives subscribe: self help, self responsibility, democracy, equality, equity, solidarity, honesty, openness and caring for others. It is these principles and values that made cooperatives more than enterprises but philosophical tools for a desirable way of life such as that which Robert Owen and Saint Simon were thinking of in Utopian Socialism. Market imperfections imposed by forces of demand and supply, exploitation from unscrupulous middlemen and adulteration of goods by dishonest traders led to the formation of the first cooperatives. Today the remit of cooperatives is within the same frame but broader.

ILO (2001) identifies roles of cooperatives as economic, social and political. In economic terms they improve conditions of life of members, help reduce poverty, improve access to credit, assist in procurement and storage, helps in distribution of inputs and marketing products and raise employment like in agriculture. Socially cooperatives advocate for the disadvantaged including the old and children, provision of vital financial services, offer insurance for health hazards and

life and by pooling risk together. Politically cooperatives promote democratic institutions and practices and empower its members by giving them a voice.

In Rwanda cooperatives have a special significance in relation to the three. Rwanda is dominantly agricultural with more than 90 per cent living in rural areas and more than 82 per cent depending on agriculture which is dominantly traditional and lacking access to finance. Rwanda with over 11 million people on a land surface of 26,338 square kilometers is the most densely agricultural society in Africa. Poverty till recently was a high 60 per cent below a national poverty line and only recently now has gone down to 45 per cent (2011). Naturally cooperatives are the convenient way agriculture can be promoted through access to inputs, finance and education. That cooperatives were formally recognized as an approach especially in agriculture and finance in EDPRS gives a reason to believe cooperative have had a tremendous impact on the economy of Rwanda.

Yet as noted earlier for Rwanda it is not only economic gains that have been the role of cooperatives. In a post conflict situation, cooperatives find relevance in reconstruction and reconciliation. Quick survey of names of cooperatives in the post 1994 period reveals how cooperatives have provided media for discharging passions and desire to reconstruct shattered social capital. Of course it is only logical to understand why people with differences in backgrounds and ethnic pretensions can be brought together by common social and economic needs. Women empowerment has worked well when the same are organized in associations or cooperatives. Genocide survivors, widows of genocide, people living with HIV/AIDS find strength in working together and thus making it possible to get support from external sources and government.

The superlative role of cooperatives in economies with large subsistence economies depending on agriculture such as Rwanda is not difficult to understand. Nonetheless the differences between the normative and positive needs also to be recognized so as to improve the role of cooperatives.

Despite the good principles based on equality and equity cooperatives practices have been known more often than not for lack of transparency and accountability. It is common for the

elite to defraud and exploit cooperatives for their own benefits. Families and influential people are known to almost determine what otherwise well working cooperatives should normatively do.

The case of Banques Populaires in Rwanda provides another example of challenges face in promoting the socio economic needs of its members. While the banks were created to serve its members and were ubiquitous in Rwanda by location over the years the source of savings was not the beneficiary of credit. Most credit was going to business people who were the ones who could afford the collateral required by banks. At the end of the day for the banks were commercialized. SACCOs are now popularly supported by the government and should provide a mid way solution between fully fledged saving cooperatives and those based on sound financial principles.

Another challenge has been formalization. Why do many organizations look like cooperatives and yet for many years are not registered? It seems it is easy to exploit the good principles of cooperatives without going full length to register. On the other hand just like other forms of enterprises registration should be less cumbersome.

.Linda, Chambo and Carpophores (2009) have identifies the most pertinent problems facing cooperatives in Rwanda. These are external and internal.

### **External environment**

- Clarity between associations and co-operatives is needed
- The four- tier structure is not set by the members but by the Government
- Lack of mid level management training
- Promotion of new co-operatives continues in new sectors including finance
- There is a strong agricultural science sector but weak traditions of participatory extension

### **Internal factors**

- Governance structures are weak (levels of member ownership, leadership, management skills, poor financial management and reporting and controls)
- Low management skills
- Weak leadership – poor national voice
- Unions are weak and competing with primaries
- Poor internal communication and slow delivery systems
- A top down co-operative development approach – very little peer education
- Members not aware of co-operative values and principles

Jose (2001 in a recent analysis) presented the following SWOT analysis on cooperatives in Rwanda. Strengths are cited as cooperatives having values that are consistent with traditional Rwandan ethos, the democratic principles makes sense in Rwandan context of searching for democracy, cooperatives have a considerable share in many sectors of the economy, strong government support and a large network.

But weaknesses seem more abundant. These are cited as, unsystematic functioning, non adherence to cooperative principles, weak structure and poor resources, member apathy, lack of professionalism, lack of innovation and entrepreneurship approach, lack of horizontal and vertical linkages , weak cooperative support from apex and use of absolute technology and low value addition.

Fortunately opportunities are plenty. High potential of contributing to socio economic development, a Rwanda drive for entrepreneurial development, affinity to development of technology, possibility of breaking subsistence economy, employment generation, redistribution of economic power, consumer protection and international lobby and possibility of mediating market forces.

Threats are cited as operational and systemic weaknesses, lack of leadership and legacy of conflict, phobia on success of coops.

Whatever is the normative position of cooperatives, they should open more avenues of boosting investing and promoting higher end economic growth and competitiveness and addressing their problems and taking existing seizing existing opportunities.

#### **4. Role of government in cooperatives**

The role of governments in supporting cooperatives is crucial in developing countries. ILO (2003) points out that government should provide support of an enabling environment for cooperatives to grow. It was however noted earlier that cooperatives are politically attractive. Government should not exercise undue control that will interfere with autonomy, democracy and participation.

ILO(2003) notes that government should support cooperatives for what they do and how well they do it. Cooperatives should not be used as instruments of the state. A cooperative movement should move away from over dependency on the state. Cooperatives should not appear to be mere conduits of loans, aid from donors or for political indoctrination. There should be proper laws and regulations.

In practice however cooperatives become very attractive institutions for government operations. Governments and government agencies have often channeled support of inputs like fertilizer and technical support through cooperatives. This is not coercion but it means to a farmer voluntary membership or going in and going out of cooperatives is out of question because being member of the cooperative is the condition for getting the support.

Another principle is democratic control. In simple terms it means each member is entitled to one vote. It means decisions are influenced by a majority of members. But as mentioned above NGOs, elites and government agencies do influence decisions even if not directly. Quite often for good reasons such as the choice of crops and cropping modes because they are usually tied to crucial benefits such as access to markets by farmers.

Like in many countries people organized in associations are usually good for political purposes. In developing constituencies and strengthening political parties cooperatives are usually convenient channels. But this interferes with the desired autonomy of cooperatives a possible

reason why some groups would prefer to remain as quasi - cooperatives or associations. Ideally cooperatives are good bottom up grass root organizations which with vertical growth could have immense impact on the welfare of the people. But with their attraction to governments and NGOs they are prone to control and affected by top down decision making. On the other hand the tendency for political groups to entice support of cooperatives is abuse of the noble roles of cooperatives. In other words if the cooperative movement within the global network can impress on the their communities to abide by their principles and values they would be too formidable forces for governments and international organizations to interfere.

These are rather general observations that could apply to any society in East Africa but they have also specific relevance to Rwanda as well. Cooperatives have not been far from the political establishment. From 1949 to 1962 only 8 cooperatives were formed in Rwanda. These were mainly in the mining sector where the colonial regime had interest. Their formation was more on organizing for production and exploitation than emancipating the ordinary people. They were top down initiatives.

But in the period after independence cooperatives were used as political tools and were encouraged by the governments of the First and Second Republic. It has been noted that TRAFIPRO was virtually a political organization whose first secretary was Kayibanda who became the first president of Rwanda (Uvin 1998). Although by name it was a cooperative in reality it was a thin veneer of an organization with political purposes. Before the genocide almost every Rwandan household especially in rural areas belonged to a cooperative or quasi cooperative. But there is no evidence to show that a cooperative movement so well organized could stand as a countervailing force against genocide. The question has been how Rwandans so well organized in associations before genocide could be sucked into the frenzy of killing each other. The cooperatives and associations were part of the fabric of the government system that led the population into genocide. What is dramatic now is that the cooperative movement is being used to promote reconstruction and reconciliation (Sentama 2009). Indeed usually the cooperative movement should find it conducive to work with governments and political parties if it was not to be confused with political agitation. The chemistry of the mix between the business of cooperatives and governments is a good subject for further research in Eastern Africa.

## 5. Legislative and regulatory framework

As noted above cooperatives should work within a legal and regulatory framework. Where it was not possible we note existence of some groupings working like cooperatives but not yet assuming the status because they have not been registered. At unit and movement levels the legal cover is important. Since the first law in 1949 there has been one reason or another for legislation to be enacted to strengthen or restructure cooperatives.

The law of 16<sup>th</sup> August 1949 was actually a royal decree that gave legal power to cooperatives to operate for 5 years only. The law of 24<sup>th</sup> June 1956 introduced an umbrella and raised the legal life to 50 years. It is the same year that TRAFIPRO was formed

The law in 1966 was the first after the independence of Rwanda and was geared to promote cooperatives and promotion of growth poles for peasants especially in relation to promoting coffee and tea cooperatives. Again another law initiated by the state was passed in 1988 to streamline the activities of cooperatives. Despite the clear promotion and support of cooperatives particularly the creation of Banques Populaires in 1975 and the Research Centre at IWACU 1981 there was in the period before genocide any coherent policy on cooperatives.

National policy on cooperatives was passed in 2006. A law on the modern roles of cooperatives was passed in 2007 and on 11/06/2008 a law established the regulatory body for cooperative in Rwanda the Rwanda Cooperative Agency. The official version of the government is that the policy highlights the importance of cooperatives, reviews their past and present, and scans through the constraints and opportunities they represent for national development. Further, the document lays out policy, strategies and an action plan aimed at ensuring that cooperatives become a viable tool for social-economic development in Rwanda. The law gives strength to the policy and the Agency provides the regulatory mechanism.

In this regard one may have diverse opinion.. Firstly the recent actions show how proactive the Rwandan government has been in promoting cooperatives. Two a cynic would say it is evidence

of government control and interference. From our foregoing analysis and best practices in developing areas it would be unrealistic to expect contribution of cooperatives without government support. The issue is how the enabling environment is used in furthering the development of cooperative. For Rwanda in a situation of post conflict reconstruction and lack of capacity and access to finance cooperatives are a natural mechanism for promoting rapid development from below. In fact what has really happened is revitalizing the role of the government in enabling cooperatives contribute more to socio economic development. Otherwise all along cooperatives have been under one government department or another.

Sentama(2009) has recorded how the state facilitated the cooperatives by placing them under specific ministries. In 1966, cooperatives were backed by the Ministère de la Famille et du Développement Communautaire (MINIFADECO). In 1973, cooperatives came under the supervision of the Ministère de la Santé et des Affaires Sociales (MISSOC); the Ministère des Affaires Sociales et du Mouvement Coopératif (MINASOCOOP), in 1975; the Ministère des Affaires Sociales et du Développement Communautaire (MINSODECO), in 1981; the Ministère de la Jeunesse et du Mouvement Coopératif (MIJEUCOOP), in 1984; the Ministère de la Jeunesse et du Mouvement Associatif (MUJEUMA), in 1988; the Ministère du Commerce (MINICOM), in 1997; the Ministère des Affaires sociales (MINAFASO); and since 2008, cooperatives are, once again, are under the Ministry of commerce, industry, investment promotion, tourism and cooperatives (MINICOM)

## **6. Case of SPREAD<sup>2</sup>**

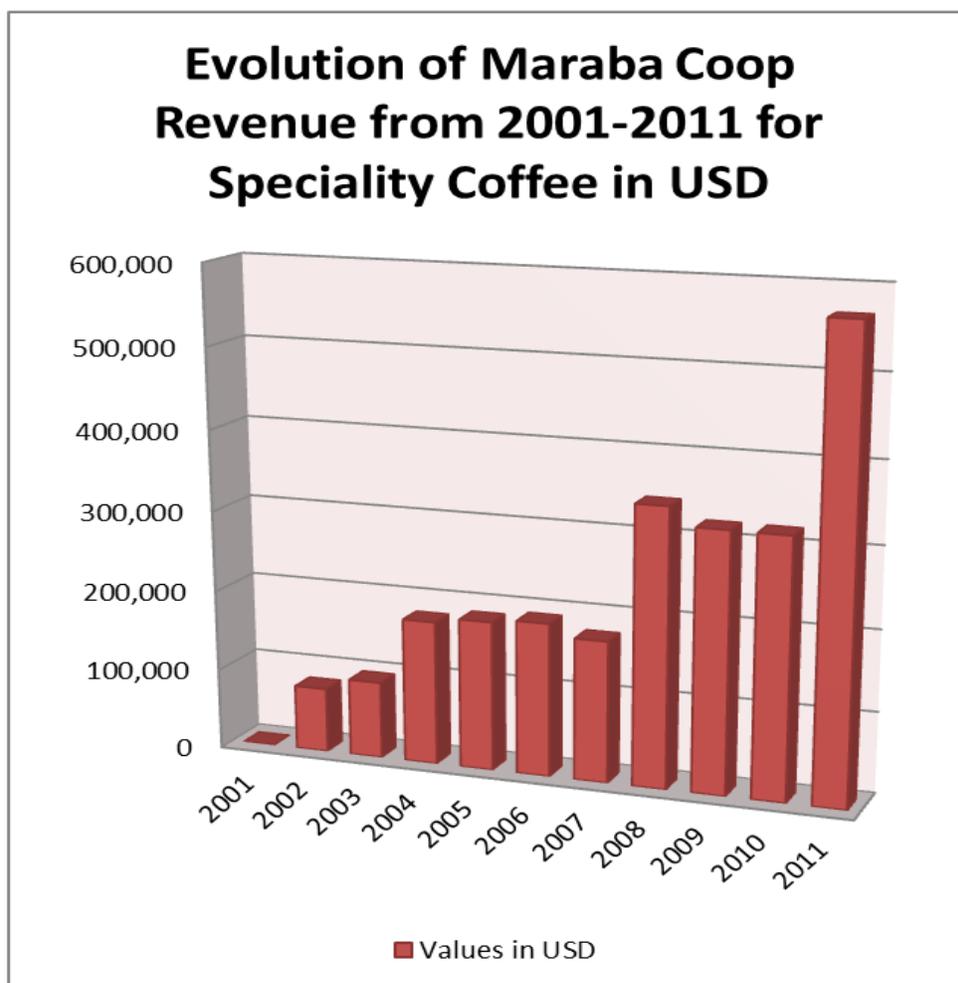
SPREAD is not a cooperative. It is a project formerly called PEARL that shows how correct partnership can make cooperatives have impact on society. The project was formerly known as Partnership for Enhanced Agricultural Research and Linkages and changed to the current name of Sustainable Programme for Research and Extension for Agricultural Development. The first

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<sup>2</sup> The material and the data was provided kindly by the Project Coordinator of SPREAD Jean Claude Kayisinga. Other opinion are solely those of the author and not NUR,SPREAD or USAID

part of an interesting story is that a University can participate in the development of cooperatives. It can facilitate outreach and scientists and cooperation with other universities in this case University of Michigan and Texan A+M. Another partner was the former OCIT Café or the current National Agricultural Board. The second part of the story is adoption of modern agricultural practices and marketing by Abahuzamugambi ba Kawa a coffee cooperative in Maraba a location which used to be a district going by that name. The cooperative is the most researched cooperative entity that has raised the living conditions of its members, broke the role of the middle man, entered international markets and acquired international prizes on selling quality coffee. Abahuzamugambi ba Kawa was founded in 1999 by 192 coffee growers. Its primary aim was to buy coffee from cooperative members, process the coffee and undertake commercialization. Its major innovation has been starting washing stations. With support NUR, government, district leadership and USAID the cooperative has recorded notable achievements as can be seen from the charts.

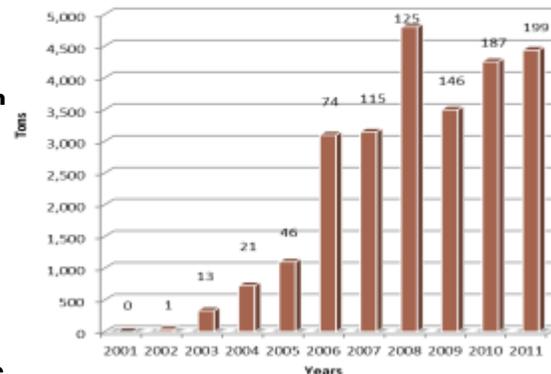
Impact of the Projects' intervention at Cooperative Level:  
**CASE OF MARABA**



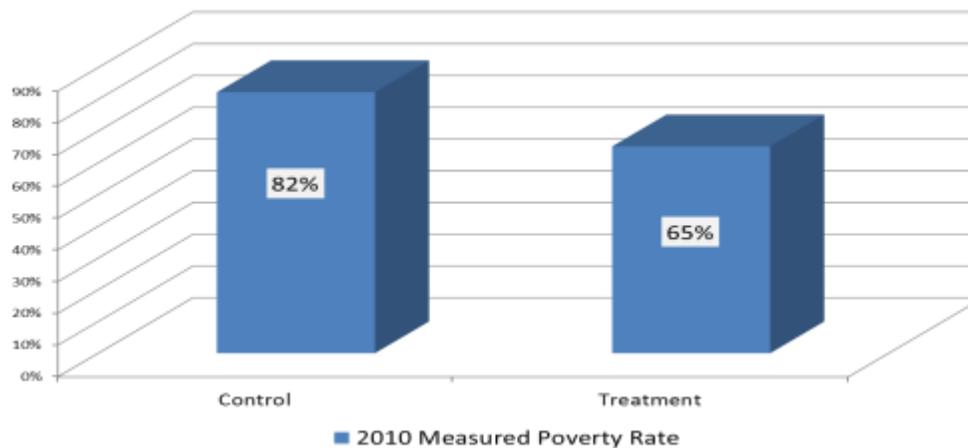
## Impact of the Project's intervention at National Level

- Around 400,000 coffee farm families are making over 6 times today what they earned in prior to these USAID projects
- Foreign exchange earnings on specialty coffee have risen from \$0 in 2001 to over \$27,000,000 in 2011
- Total earnings increased in coffee from \$20M in 2002 to \$74.6M in 2011
- Today, over 100 U.S., European and Asian coffee companies like Starbucks, Costco are buying almost 5,000 tons annually, directly from the growers.

Evolution of Specialty Coffee production and number of processing center built per year



## Impact on Poverty Rate (Headcount)



The cooperatives especially in backward agricultural societies can exploit partnership to bring visible development. SPREAD as a project was a success and is more known than the members themselves. SPREAD has a coffee programme on the University owned Radio Salus and has received immense publicity and gone online. The most important is that cooperatives become stronger through its membership and minimize possibility of becoming ‘ guinea pigs’ of researchers and donors. Initially of course there was fear of sustainability if USAID pulled out but so far it has not happened. Just as there is the wisdom of ensuring governments do not interfere with the autonomy of cooperatives, cooperative movements should educate its members to take opportunity and use effectively support from partners of all types.

## **7. Issues**

All in all however the main concern has been how to strengthen cooperatives so that they can make a difference to their membership. The following have been noted as pertinent issues (Carpophores et al 2009).

### **i. Education, Research and Training**

The issues were raised by a team that was looking at a possibility of starting a cooperative school in Rwanda. But all the same the need for cooperative education is one of the principles of cooperative and generally an issue in Rwanda (Goff 2006). For a long time cooperatives have been bedeviled by lack of experts and for a long time cooperatives were almost taken as the domain of peasants and uneducated. This has somewhat changed but the scope of cooperative education, research and training required has yet to be appreciated. In our Universities cooperative principles are learnt as isolated components of larger modules. The education to

members and non members has not been expanded and constraints to its expansion needs to be identified and addressed.

ii. Leadership and sound management

For decades cooperatives were identified with mismanagement and incompetent leadership. There was lack of understanding that cooperative management is a field in itself. There has been lack of leadership that is dedicated to the movement and its international character who can engage government, private sector and donors for the benefits of the movement. General Assemblies are powerful tools of cooperatives but membership size and power cannot substitute modern methods of management.

iii. Environment, Sensitization and role of government

An enabling environment for the growth of cooperatives is important People need also to be sensitized what cooperatives can do. But governments can do advocacy for movements. For the cooperative movements to be sustainable there should be some minimum ability to exploit government supportive approach such tax concessions and good will before we regard cooperatives as part of the government business.

iv. Legal status and registration

So many groupings work as if they are cooperatives or simply associations. After sometime they are either registered and acquire legal status. But there must be reasons why many in thousands prefer not to be registered. What can be analyzed or speculated it is important that registration is less cumbersome and bureaucratic. Many laws on cooperative including the Rwanda law of 2008 articulate very rigorous procedures and structure that most likely will be mastered by the most elite of membership who are also most likely tend to control the cooperatives or even manipulate them.

v. Harmonization of objectives

There are all sorts of cooperatives. The majority of them are in agriculture. But in most cases they do not seem to realize that they need to share the same vision and work for the development of the same movement. For example coffee cooperatives and teachers SACCOs need to realize that they share the same passions although they have different of memberships of different calibers and inclinations..

vi. Structures

Many laws are clear about the cooperative structures. Perhaps the vertical structures of cooperatives in Rwanda have not been as in other countries for historical reasons. For

some time only two unions existed. A vertical alignment of primary societies, unions, federation and confederation should be clear.

vii. Use of IT technologies and competitiveness

The Abahuzamugambi ba Kawa and SPREAD project have shown how internet as one of the ITs can be used to promote markets. Cooperatives in Rwanda would also need to exploit the government policy to promote IT for promoting and competitiveness.(FAO 2012).

## **8. Conclusion**

Cooperatives are necessary and have been important for socio economic development and post conflict reconstruction in Rwanda

The role of government is important but should not infringe on autonomy of cooperatives

But cooperatives should within the ambit of the cooperative principles and values build capacity to play a positive role and pave ways for sustainable development

Cooperatives in the region should work more for regional cooperation and solidarity

Education, training, IT application, research and capacity building are important tasks that should support cooperative movement in the region

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