

The Government of Rwanda recognizes the central role that cooperatives have to play in promoting inclusive, sustainable development and economic transformation. Cooperatives are a unique form of self-help group, pooling members' resources to achieve economies of scope and scale.

One way that farmers can improve their income and livelihoods is to transition from subsistence farming to market-driven, commercial agriculture in which output is sold through cooperatives or into value chains.

Nyarubogo Cooperative from Nyanza district was established in 1990 with about 100 members acquiring its operational certificate in the following year.

According to the President of the cooperative, Charles Ndayisaba, the cooperative started on a good note but was negatively affected by the 1994 genocide against the Tutsi when all its activities came to a halt. The dark period in this year affected all operations and the cooperative was devastated and only the activities resumed almost two years after.



President of the cooperative, Charles Ndayisaba

Some of its members were killed was being carried out, we stopped our activities but later resumed in 1996.” he notes

The cooperative which operates in three sectors of Kibirizi, Busama and Nyirina of Nyanza Sector resumed activities in 1996 to continue commercializing farming.

The human resource and membership of the cooperative had been affected where by some members had been killed, others fled and it was the government that come in to aid farmers by developing their Marshland.

Developing the farmland that is primary to the cooperative encouraged the relaunch of Nyarubogo cooperative and increased members to 762 who farm 704 hectares.

The courage to work together and overcome any divisions attracted partners and donors who approached the cooperative to offer trainings like the Ministry of

Agriculture and Rwanda Cooperatives Agency (RCA).

Farmers working together in the cooperative has helped to reach many achievements where they have initiated dynamic investment to improve their activities and this has improved livelihoods of members as well as farmers in the area. Now farmers are able to access services like health insurance, pension schemes, training, and financial services.

For instance, members are now able to access loans to support their families financially compared to other residents who are not able to get collateral or a guarantor.

“When members get any financial needs, the cooperative is able to come to their aid in ensuring that they get financial access like those who want to pay for school fees for their children or others who want to start income generating activities,” says Ndayisaba.

He adds that access to finance has enabled members of the cooperative to build houses, buy motorcycles for own transportation and take children to good schools.

Nyarubogo Cooperative shows that under some circumstances it is also possible to develop into sustainable cooperative, even in absence of initial local collective action. This is happening mainly because of committed and visionary leaders who managed to rebuild trust and motivate farmers, but also thanks to the good support of external actors who provided effective training.



Another important benefit is when the cooperative decided to buy a vehicle to ease up transportation challenges by procuring a vehicle, they easily secured loan and they are yet to buy another as well as other assets.

The Cooperative has been able to create jobs, new employment opportunities and reduction of youth unemployment to alleviate poverty while promoting economic transformation and reducing the population share in subsistence agriculture, increasing income levels, thereby enabling people to pay for services and further promotion of women economic empowerment.

The head of the cooperative underlined that, “We have been able to support members pay for health insurance and Ejo Heza pension scheme for members.”

Investing responsibly to provide demand-driven services to members has been crucial for the cooperative’s development. Nyarubogo’s story shows how a cooperative is capable of generating investment through share capital and loans.

Moreover, by creating financial viability and providing effective services to members, the cooperative has managed to increase the willingness of members to reinvest into the cooperative, generating a virtuous circle of responsible investment and sustainable development.

Though the cooperative has been able to reach many achievements, some hope for further developments being carried out in the pipe-line.

“We wish to further expand our farmland by restoring the destroyed marshland, develop good storage facilities, enhance processing and packaging units. Therefore we call upon the support of government and other different stakeholders to achieve these,” concluded the president of the Nyarubogo Cooperative.