



In partnership with  
**Canada**



# Making Trade Work for **WOMEN**

**PROJECT ACHIEVEMENTS, IMPACTS,  
SUCCESS STORIES & LESSONS LEARNT**  
*of* **Women Cross Border Trade Cooperatives**

Unlocking the  
Opportunities  
for Women

August 2023

July 2019 – June 2023





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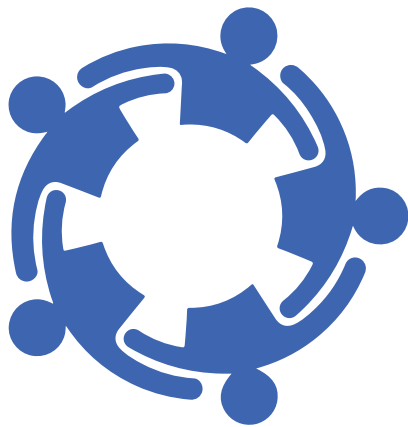
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# About PRO-FEMMES Twese Hamwe

Pro-Femmes/Twese Hamwe (PF/TH) is a civil society umbrella organization aimed at women's empowerment, peace building, gender equality promotion and development.

The umbrella was founded in 1992 by 13 women's rights organizations, and currently has 53 member organizations across the country that improve women socioeconomic status, fight against gender-based violence and promote gender equality in all aspects.

Since its inception, the umbrella has achieved great milestones including influencing national legal and policy frameworks, strengthening the capacity of women in economic development and leadership from grassroots to national level, awareness raising in eradication of GBV and ensuring a gender sensitivity in Rwandan society.



## VISION

Pro-Femmes/Twese Hamwe envisions a peaceful and stable Rwandan society, free from all forms of gender discrimination, and characterized by gender equality and equity in the development process.



## MISSION

To contribute to the improvement of women's socio-economic status, promoting the culture of peace for sustainable development, through coordination and capacity building of member organizations.



# Message from **THE EXECUTIVE DIRECTOR**

Through the financial support of Global Affairs Canada through Trade Mark Africa, PFTH was able to build and strengthen capacity of women traders on various areas such as cooperative governance, financial literacy, mentorship-coaching on business management, advocacy on trade related policies, gender equality, Gender based violence and women's rights.

Some of the key outstanding achievements of the project include the:

- 45 WCBT Cooperatives with an number of 2176 members were supported financially with an amount equivalent to \$ US 260,238 with cost-sharing value addition grants for upgrading their businesses.
- 18,399 dependents of WCBT cooperatives members benefited from project activities in raising their socioeconomic well-being;
- 16,314 women traders and other community members were sensitized on trade related policies and regional regimes /protocols aimed to facilitate cross border trade activities (EAC and COMESA Simplified Trade Regime), promotion of women's rights and fight against violence and harassment;

None of us is likely to forget how COVID-19 affected life especially women involved in cross border trade. But while, Pro-Femmes/ Twese Hamwe in collaboration with key stakeholders including women traders played a major role in the process of the implementation of the project.

The Project interventions have been aligned to three outcomes namely:

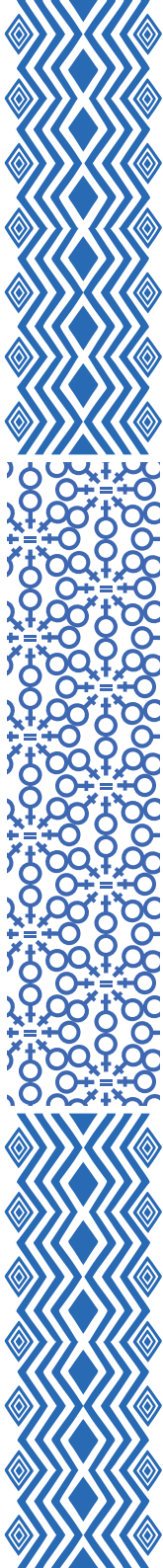
- Improving trade environment and facilitating women in cross border trade;
- Increasing business formalization, market connectivity, value, volume and quality of goods; and
- Enhancing prevention and response to GBV and harassment against women traders in cross border activities.

- 109 WCBTs cooperatives with total members of 7345 were supported technically to develop their business plans,
- 1,689 WCBTs were technically supported on mentorship, coaching, advocacy, running value addition grants and meeting quality standards for their products;
- An increase of operational capital from \$US 1,078 in 2019 to \$ US 2,967 in 2023 at cooperative level. In addition, the income at cooperative level increased from \$ US 181.5 in 2019 to \$ US 341.7 in 2023.
- 56 WCBT cooperatives graduated from informal to formal trade

The PFTH appreciates Trade Mark Africa for standing with the umbrella since 2012 in her journey to improving women's rights and socio-economic well-being of women involved in cross border trade activities, as well as strengthening their knowledge and skills for running businesses. This includes their participation in decision making through existing local entities in their respective communities.

I also recognize the activities of WCBT beneficiaries and other key stakeholders who supported the successful implementation of the project interventions.

Emma Marie BUGINGO  
**Executive Director**



# ACRONYMS

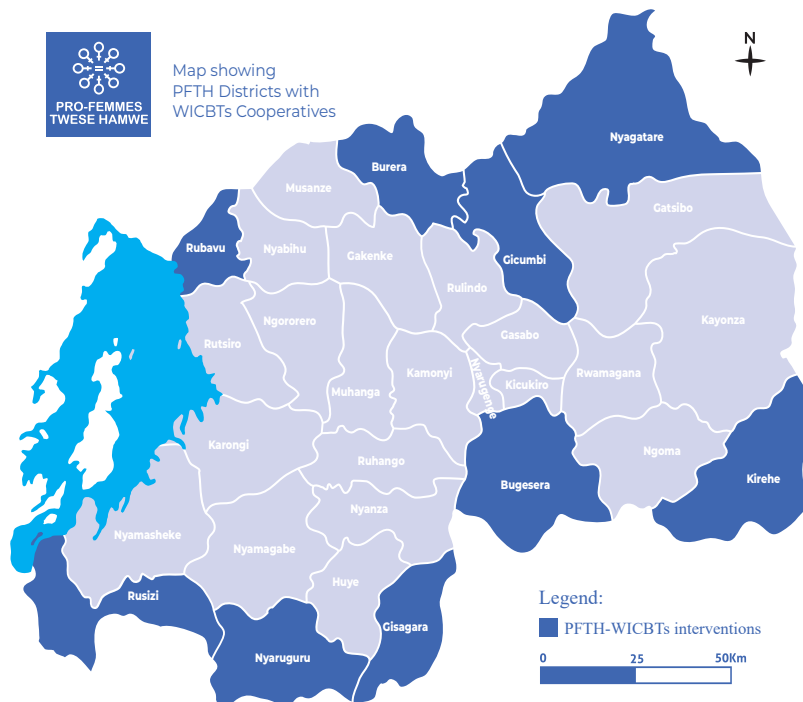
<b>CBTs</b>	:	Cross border trades
<b>COOPS</b>	:	Cooperatives
<b>EAC</b>	:	East Africa Community
<b>GBV</b>	:	Gender-based violence
<b>ICM</b>	:	Icyerekezo Cyiza Matima.
<b>KODUIMU</b>	:	Koperative Duharanire Iterambere mu Muryango
<b>KODIBU</b>	:	Koperative Dufatanye Imbaraga-Bugarama
<b>KOTIHEZA</b>	:	Cooperative Turwanye Inzara Iwacu Heza
<b>KOKUBU</b>	:	Koperative Kora Ukire Bugarama
<b>KAKI</b>	:	African Kitenge and Fashion Activities
<b>MINICOM</b>	:	Ministry of trade
<b>MTW4W</b>	:	Making Trade Work for Women
<b>PFTH</b>	:	Pro-Femmes Twese Hamwe
<b>REG</b>	:	Rwanda Energy Group
<b>RFDA</b>	:	Rwanda Food and Drug Administration
<b>RGB</b>	:	Rwanda Governance Board
<b>RSB</b>	:	Rwanda Standards Board
<b>RSSB</b>	:	Rwanda Social Security Board
<b>STR</b>	:	Simplified Trade Regime
<b>TMA</b>	:	Trade Mark Africa
<b>VAW</b>	:	Violence Against Women
<b>WCBTs</b>	:	Women in Cross Border Trades

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# 1. INTRODUCTION

Pro-Femmes Twese Hamwe in partnership with Global Affairs Canada through Trade Mark Africa, has been implementing a project known as “Making Trade Work for Women” (MTW4W) focusing on improving socio-economic empowerment of women cross-border traders in nine bordering districts namely, Rusizi, Rubavu, Kirehe, Nyagatare, Burera, Gisagara, Bugesera, Nyaruguru and Gicumbi.



The project was successfully implemented through three key outcomes including improvement of trade environment and facilitating women in trade the formalization of informal cross border trade activities, and enhancing prevention and response to gender-based violence and harassment against women traders.

Currently, the project interventions are concerned with a population of 143 WCBT Cooperatives with a total membership of 7,345 in mentioned bordering districts. Along the implementation of the project, some key issues affecting women and their businesses were addressed included linkages with Financial Institutions, partnering with Government standardization bodies in addressing the issue of standards, revision of pricing of services offered by regulatory institutions. In addition, it improved collaboration between border officials and women involved in cross border trade which facilitated and enhance their daily transactions at the various borders.

Finally, the implementation of project process facilitated and created an enabling and conducive environment for women traders through capacity-building, policy advocacy, business to business which served as learning tours for active women traders hence fostering supportive market connectivity and networks





## 2. ACHIEVEMENTS

Within the project framework, achievements here presented are aligned with the three intermediate result areas of the project as highlighted below:

- Improved trade environment and facilitating women in trade in Rwanda;
- Increased market participation, value, volume and quality of goods traded by targeted women Cross Border traders
- Enhanced prevention and response to gender-based violence and harassment of targeted women cross border traders

### 2.1. Skills Enhancement for Social and economic empowerment

Reference to PFTH internal evaluation (June 2023), respondents reported 79 % of improvement of trade environment facilitating women in trade. The project technically supported women trader's cooperatives on sustainability, dialogue and advocacy. Hence, 143 out 103 of the project target cooperatives were supported. A number of 551 benefited support and services from trade resource centers in Rubavu, Rusizi and Cyanika-Burera. Cumulatively 2,240 women traders were assisted in the holistic approach in business doing, cooperative management, and preventing GBV against them. The project recorded 22 impact stories which represents 61%.

In a bid to increase entrepreneurship skills of WICBTs and their ability to transact with financial institutions, the project organized campaigns and meetings with financial institutions. Consequently, WCBTs cooperatives were easily linked to financial institutions and effective use of financial resources and better management.

Through PFTH informal savings and loan association were formed through effective self-targeting mechanisms that bring together trustworthy members of the community and provide women with access to basic financial services. The increased savings capacity of women has been reflected in the rise of their membership contribution in microenterprises and improved food security in families. Women's status in the home and at the community level has also improved, challenging their traditional roles. Various women's cooperatives have tested and adopted mobile banking services, enabling them to become agents of change. Learning the skills to use mobile services and understand the concept of intangible money has paved women's way to new opportunities, such as owning online bank accounts and having access to other financial products (e.g., small loans).

Women of the more established WCBT cooperatives have expressed their desire to progress to higher levels of financial intermediation, with the aim of obtaining access to more substantial loans and increasing their managerial capacity for starting more significant entrepreneurial activities.

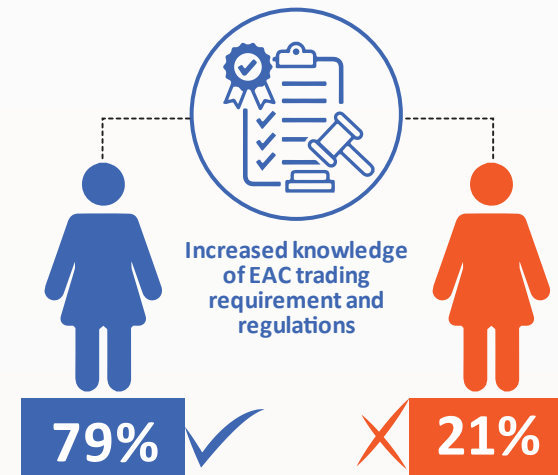
### 2.1.1. Policy advocacy

During the implementation of project period, the advocacy and lobby contributed in the process of influencing policy reforms and restructured services delivery at main border posts through 35 joint border committee dialogues conducted across the 09 bordering districts and with other key stakeholders including Ministry of Trade and Industry (MINICOM), Ministry of Local Government (MINALOC), Rwanda Standard Board (RSB), Rwanda Food and Drugs Authority (Rwanda FDA) and Local authorities.

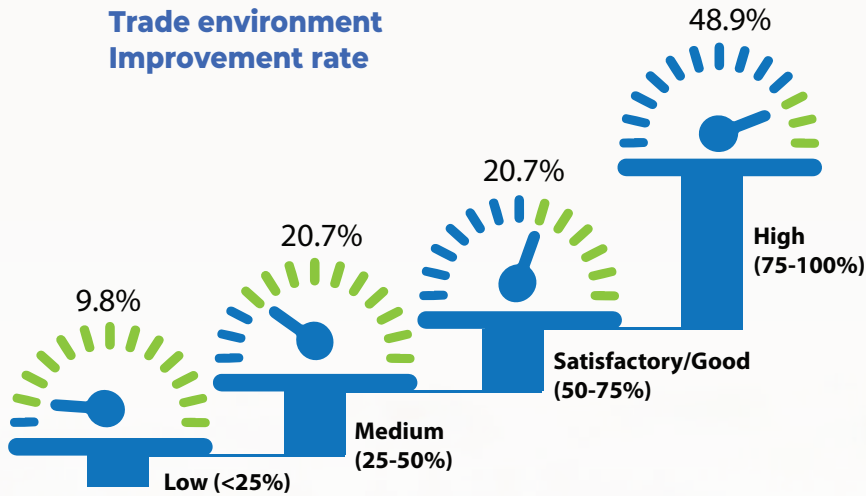


More than, 1943 WCBT cooperative members acquired skills and knowledge on women's rights and advocacy on trying to address issues and challenges they face during trade transactions in and out of the country.

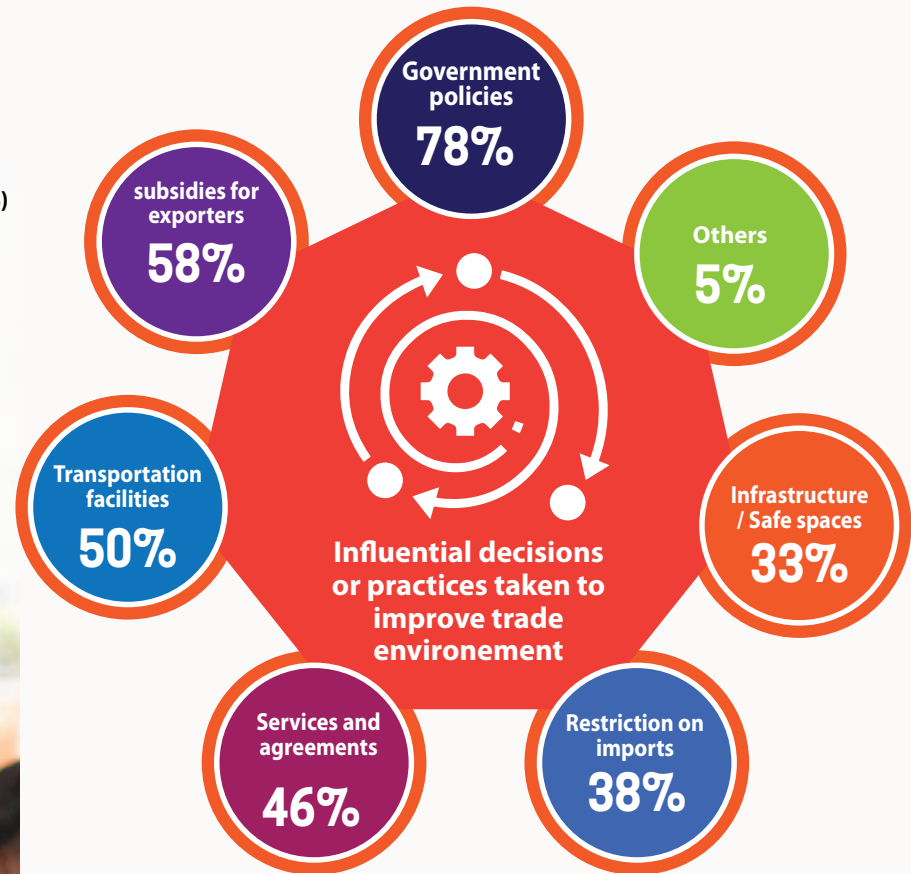
Furthermore, 16,314 out of 13,000 targeted representing 125.4% women traders and other community members were sensitized on trade related policies and regional regimes /protocols aimed to facilitate cross border trade activities (EAC and COMESA Simplified Trade Regime). As indicated by PFTH internal evaluation 2023, 79% WCBT cooperatives members improved their knowledge and understanding on EAC trading requirements and regulations and take advantage of existing opportunities available under EAC trade protocols as indicated below.



The internal evaluation indicated that the trade environment improved to 69.6% which contributed, and now facilitating women traders to transact their businesses in the conducive environment as shown below.



The Women traders were represented in various meetings and dialogues aimed to advocate for trade environment and facilitation mechanisms for improvement of the services delivery at the border posts, and favourable policies as well as the simplification of cross border procedures.

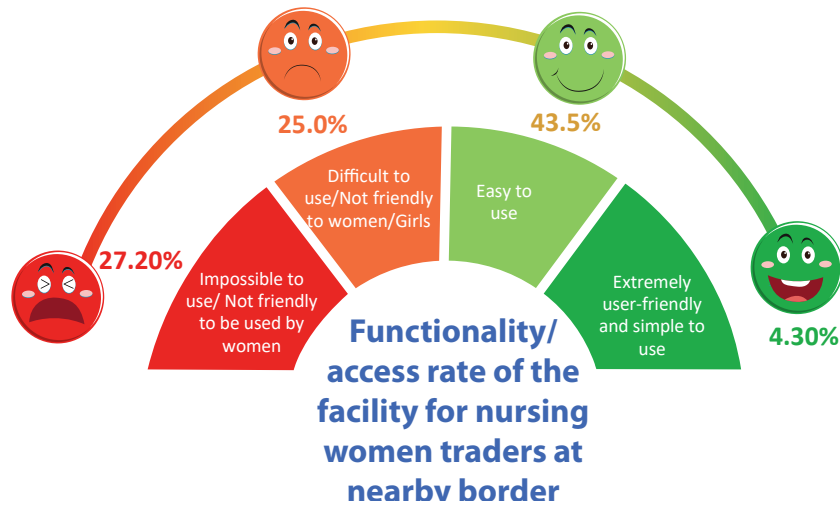


The diagram above indicates the channels contributed to the trade improvement



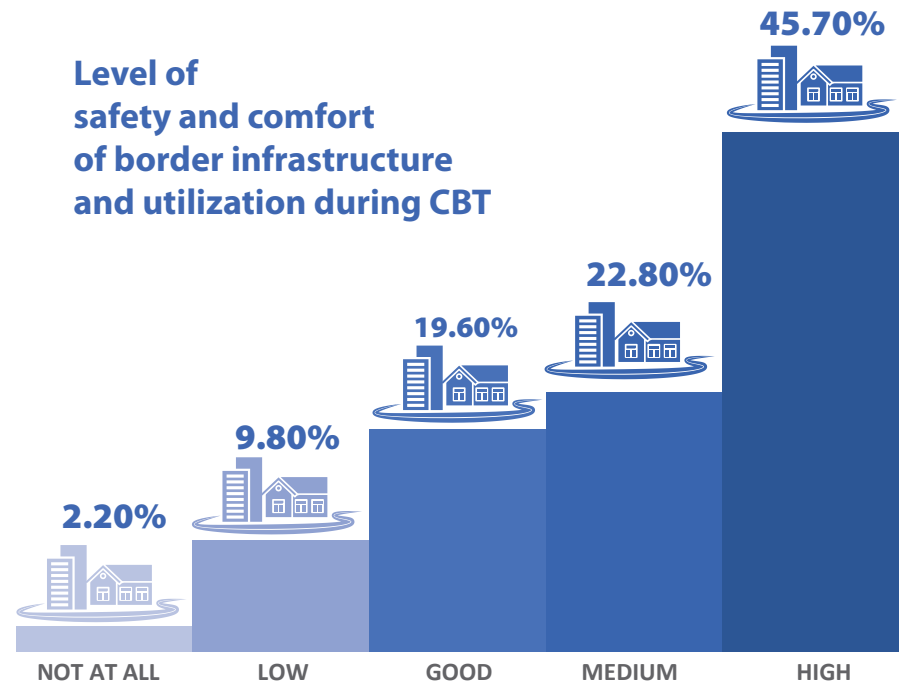
### 2.1.2. Safe spaces and facilities for nursing women

The internal evaluation of Pro-Femmes, indicates that the border infrastructure is appreciated at the 88% in terms of connecting communities, open economic opportunities, safety and comfort utilization during the crossing of the border and 47.8% claimed the access to facilities for nursing women traders at nearby borders. However, 52.2% expressed concerns over the lack of nursing facilities for women traders, The existing facilities are not user-friendly specifically for women cross border traders. Therefore, there is a need for Government and other key stakeholders to improve border infrastructure that can respond to women’s needs. Pro-Femmes /Twese Hamwe is urged to continue advocating for this challenge (PFTH internal evaluation, 2023)



The diagram below illustrates the level the safety, comfort- of border infrastructure and utilization during crossing the borders.

### Level of safety and comfort of border infrastructure and utilization during CBT



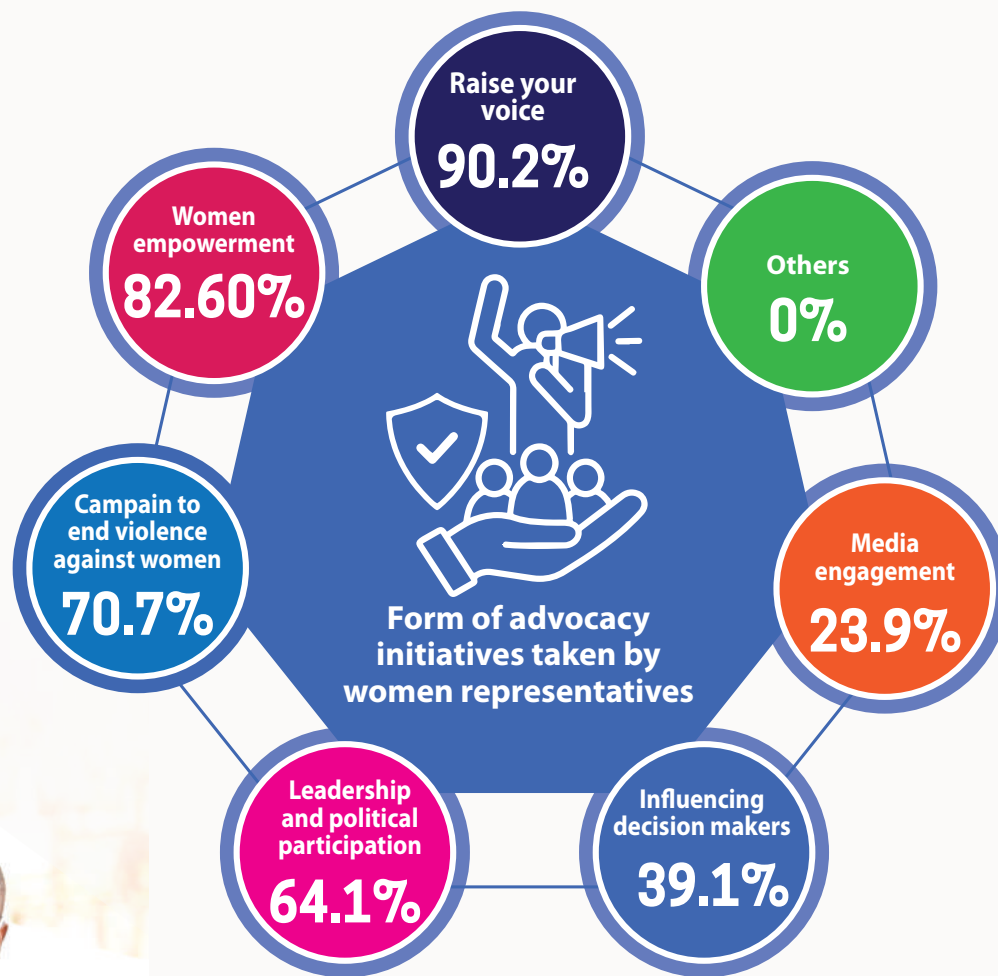
### 2.1.3. Stakeholders' engagement through Evidence-based advocacy

The project contributed towards the improvement of trade environment by advocating on various issues affecting women in cross border trade activities. In this context, Pro-Femmes/Twese Hamwe concluded an MOU with Rwanda Standard Board (RSB) to work together in supporting WCBT cooperatives to meet the required standard for their products.

In addition, Pro-Femmes worked closely with Rwanda Food & Drugs Authority (Rwanda FDA) to develop an MoU aim to facilitate 50 WCBT cooperatives to acquire required standards in area of food and beverages processed for local consumption and export to neighboring countries.

In the same spirit, Pro-Femmes/Twese Hamwe advocated for the revision and waiver of some exorbitant tariffs imposed to small scale women traders who are involved in processing sector, and an agreement was reached for revision and adjust to affordable tariff. These revisions are ready to be gazetted. This revision of tariffs will enable more cooperatives involved in processing sector to access affordable services in order to comply with required standards.

For the sustainability of WCBT cooperatives and through advocacy process, cooperative's leaders were capacitated in advocacy and lobby techniques which built their experience and confidence that may contribute towards further advocacy initiatives. This exercise enhanced the cooperative's leaders to work closely with border officials, local authorities, decision makers and other relevant stakeholders.

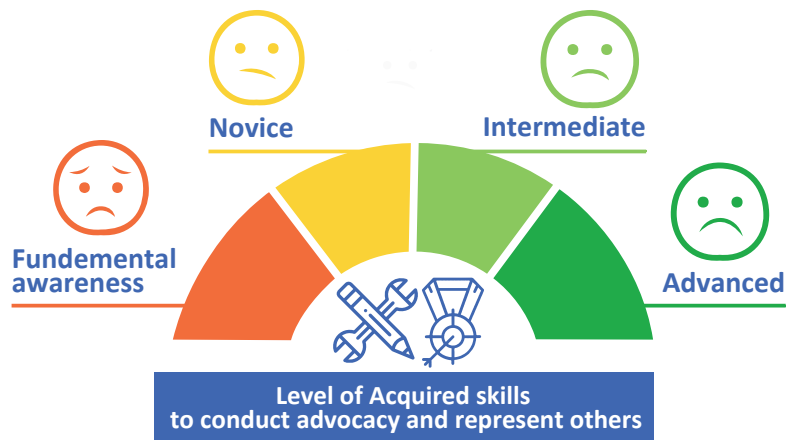


The above figure illustrates the various forms of advocacy initiatives undertaken by WCBT cooperative representatives which contributed to lobby success.



### 2.1.4. Acquisition of advocacy skills geared towards addressing issues women in CBTs

Through project activities, members of cooperatives were capacitated in advocacy and lobby techniques at 90%, the acquired knowledge and skills enable them to advocate and involve in decision-making in different forums as indicated and testified one of the cooperative members as highlighted below.

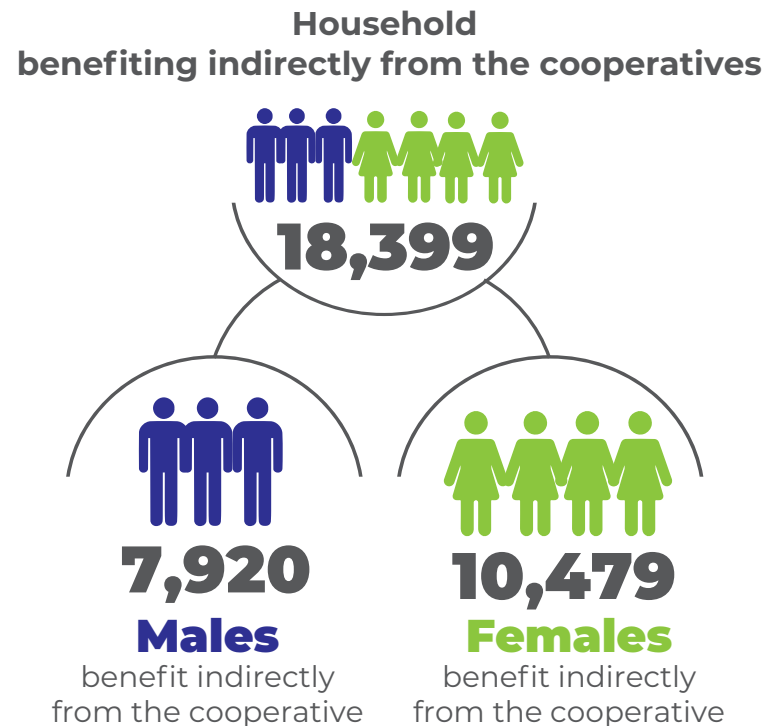


A testimony from Mrs. UHAWENIMANA Dorothy, a member of the Girubuzima cooperative: “the trainings received from Pro-Femmes contributed and empowered cooperative members include myself with advocacy knowledge and skills , and now , I am able to participate and raise my voice in the development of my household, . cooperative activities and even engage in different advocacy processes with concerned authorities or service providers for the interest the cooperative”. A second testimony shared by MUKADUSABE Josee, President of COIAGA Cooperative Kirehe district, revealed that, she was capacitated on women’s rights and advocacy, now echoes her sentiments as follow: “I am able to raise my voice and fight for women’s rights, now I am valued, and I am given a space to express my opinions and raise voice for voiceless people”.

## 2.2. Market participation and increased value of goods traded

### 2.2.1. Women socio-economic empowerment

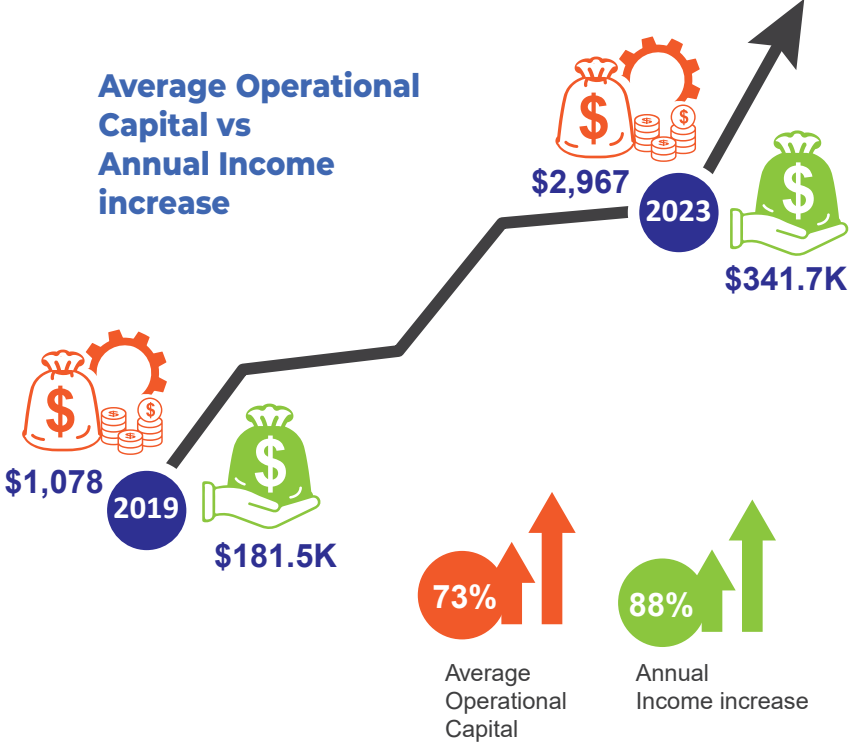
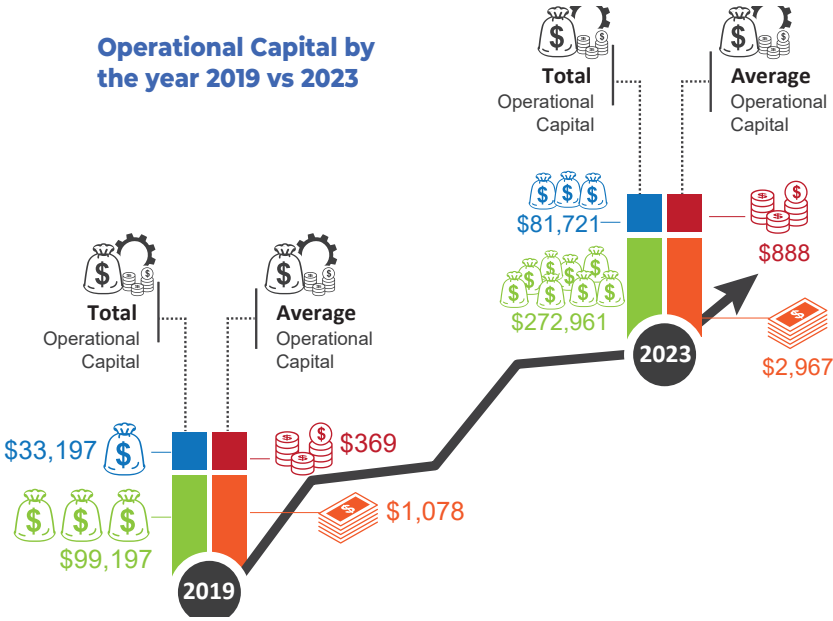
Empowering women in cross border trades in cooperatives in a holistic manner was the backbone of the project. In the course of the implementation of the project, 2,505 WCBT traders gained skills and knowledge in running business, financial literacy, entrepreneurship, market connectivity and formalization of trade activities as well as managing cooperative resources. As results of trade activities by WCBT cooperatives, PFTH internal evaluation report indicates that a number of 18,399 (10,479 female and 7,920 male) dependent of cooperatives members benefited from the project interventions and changed their wellbeing as illustrated below.



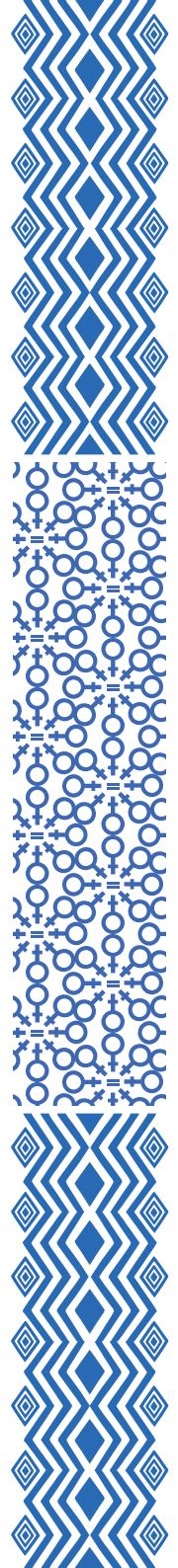
Additionally, 1,689 women traders were mentored, coached, and technically supported in development of their operational business plans, link with potential buyers, connect with financial institutions to access to bank services included secure loans to boost their businesses. So far, 07 WCBT cooperatives secured a loan from banks equivalent to 107,000 USD which boosted their businesses. Furthermore, the project supported 45 WCBT cooperatives with value addition grants equivalent to \$ US 260,238 aimed at boosting WCBT cooperatives engaged in value addition processing products with required machines, and equipments in order meet standards and increase production capacity.

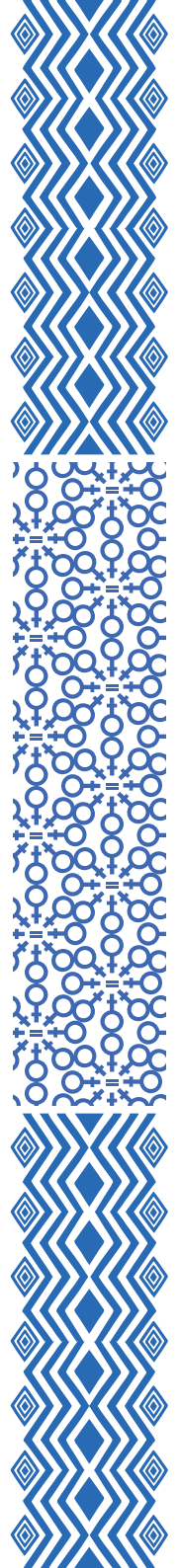
As indicated in PFTH internal evaluation report of June 2023: "WCBTs' income has improved and increased due to acquired skills, knowledge and proximity follow-up and constant advisory services rendered to cooperatives by Pro-Femmes' staff and project team". In addition, the same report indicates that an average operational capital per cooperative increased from 1,078 \$US 2019 to 2, 967 USD in 2023 at individual level as indicated in the following diagram.

The average annual income increased from 181.5USD in 2019 to 341.7USD in 2023 as depicted in the following figure. This means that the increment of operational capital from 2019 to June 2023 reached 175 % at cooperative level and by 140 % at individual level.



Through the implementation of the project, the WCBT cooperatives were encouraged to develop a culture of saving in order to raise their shares in cooperatives and social saving schemes namely Ejo Heza which is an RSSB-based pension scheme Community health medical insurance and saving for their basic needs.





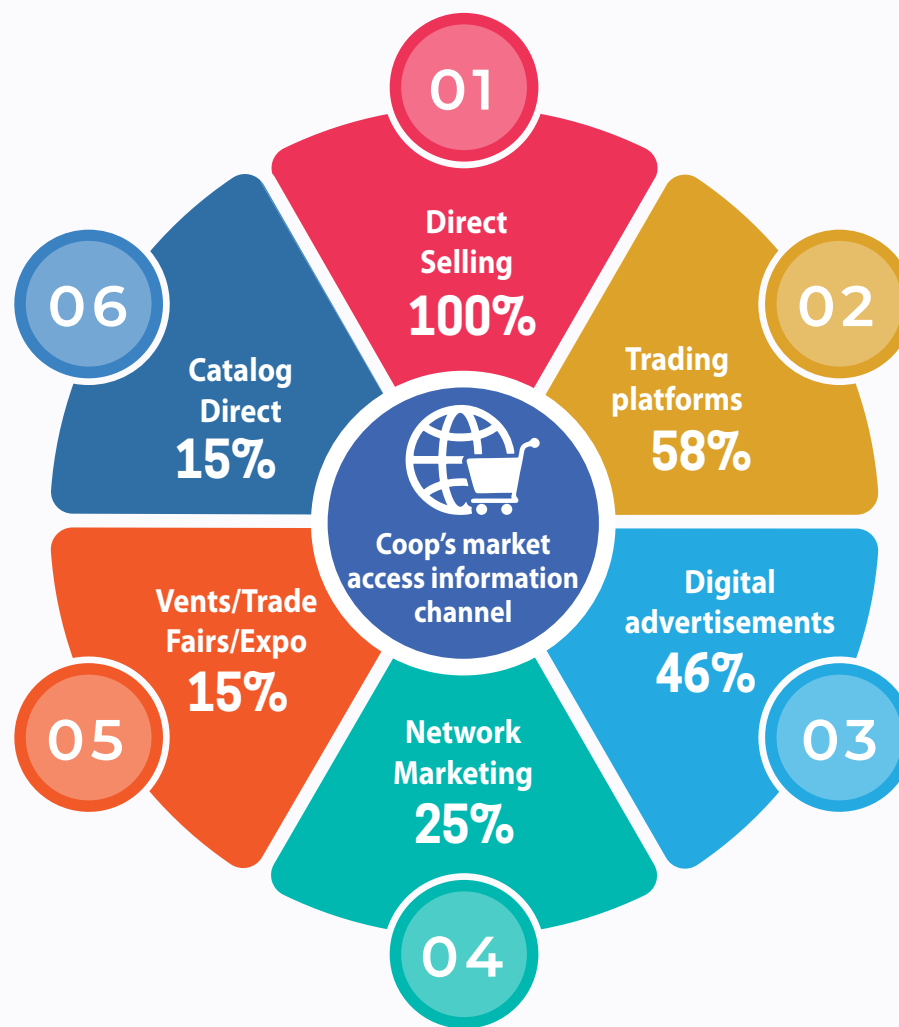
## 2.2.2. Creating market Access Opportunities

The project served and established platforms for women traders to connect with suppliers and buyers. This was achieved through trade exhibition and business to business study tours, linking WCBT Cooperatives with Private Sector Federation, relevant Government institutions in order to create space of connection and access to relevant business information through various digital platforms. It focused on capacitating WCBT cooperatives members on the use of digitalization in trade activities. Thus, more than 5,318 members of WCBT cooperatives are users of mobile smart phones that facilitate them to access market information, networking with clients and selling their products.

Trade Mark Africa developed a digital and inclusive platform called i-SOKO, that helped WCBT members to access market information, post their products on the portal. This platform serves as tool to advertise their products. In addition, WCBT cooperatives involved in agriculture trading products benefited from the developed e-SOKO platform designed by Ministry of Agriculture and Animal Resources of the Government of Rwanda for easy information access.

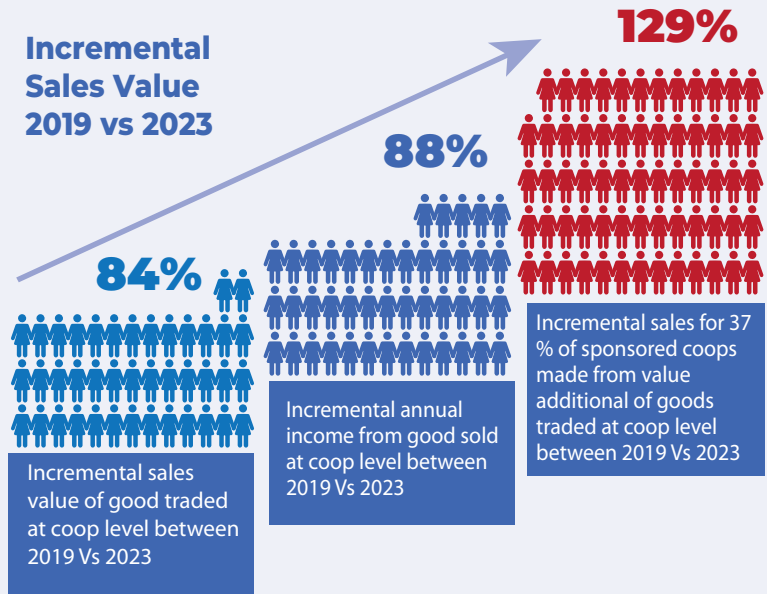
A total number of 253 women traders gained skills and knowledge on how to use this online platform. Other platforms such as e-commerce, Oxy Ntuma, Wasoko group, to mention a few, were made available to women and have been instrumental in making women's products available to consumers. The indicated platforms facilitated WCBT cooperatives to access market information, exchange and sold their products. They encouraged networking and partnership with owners of the platforms for sustaining their business operations.

The next diagram illustrates the channels of access market information as indicated in the PFTH internal evaluation report (June 2023).



Another critical area where the project contributed immensely, is the creation of market access and opportunities through facilitating and active participation of WCBT Cooperatives to attend trade fairs and exhibitions at National, province and district levels. These avenues provided market connection, selling points and a platform to meet potential customers.

This has increased the volume and value of good traded as well as the increment of sales and incomes as presented in the next diagram.



The above illustration indicates increase of 84% on sales value of good traded, 88% annual income from goods sold and 129% of value in sales among the 37 WCBT Cooperatives supported financially with value addition grants between 2019 Vs 2023.



A member of the WCBT cooperative from Burera, during a B2B learning session organized by PFTH in Kigali.

In addition, the market connectivity contributed to the establishment of 16 WCBT cooperatives with small scale factories. Where 2,276 members were capacitated in business management, business negotiations and meet required standards. Furthermore, 287 WCBT traders benefited from Business-to-Business learning sessions and trade exhibitions which enhanced their market networks and connections.



### 2.2.3. Increasing the value of goods traded

The project contributed towards the improvement and enhancement of value chain of goods traded by WCBT Cooperatives. Women involvement in production, processing products and search for strategic markets and potential buyers is another milestone of the project. Further, WCBT cooperatives were supported technically to develop business plans and their implementation as well as connecting the cooperatives with financial institutions including networking with potential clients from local entities to the national level.

PFTH supported the development of human resources and organizational capacities of WCBT cooperatives in terms of management, governance and financial literacy. As a result, one of WCBT cooperative namely Icyerekezo cyiza Matimba in Nyagatare district doubled their sales and volume of traded products of processed ginger from 41.941 USD in 2029 to 77.019USD in 2023 at an average of 63% as shown below.

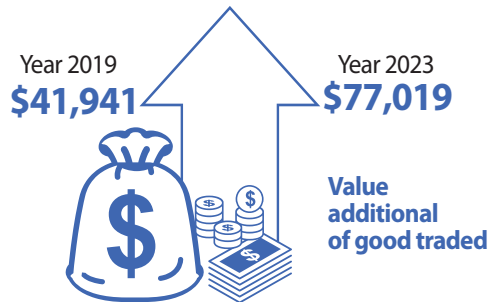
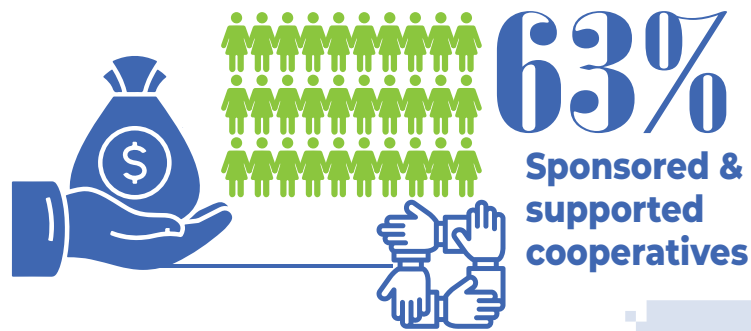
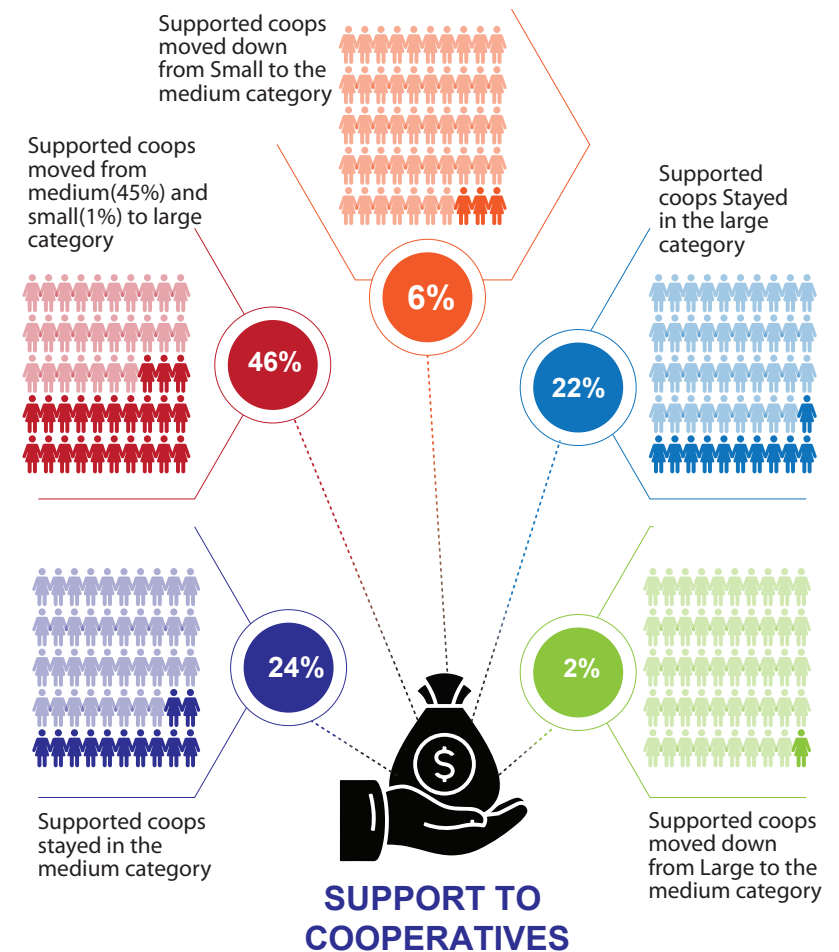


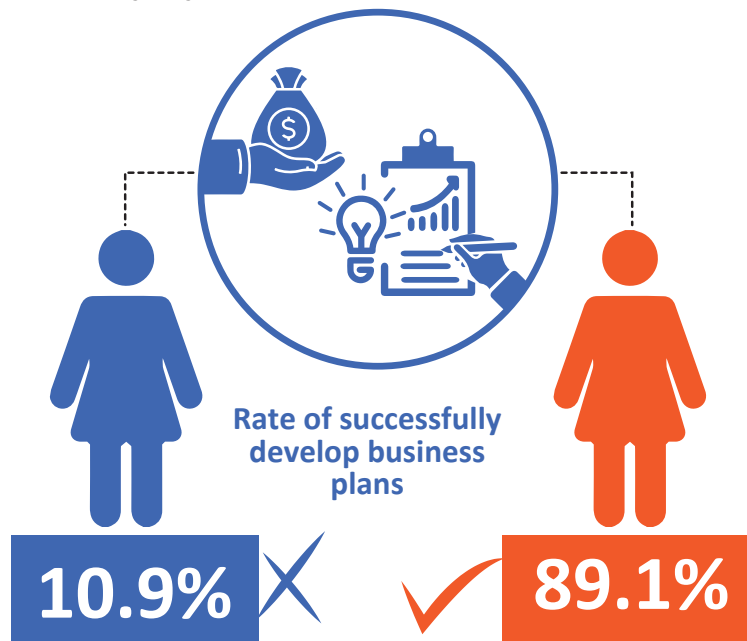
Figure illustrating the increase in value addition of good traded for cooperatives supported by the project.

In addition, WCBT cooperatives ranged from different categories as revealed by PFTH internal evaluation report (June 2023) that highlighted the progression of cooperatives 6% that moved from small to medium, with 45% that moved from medium to large category and 1% from small to large category. While 24% remained in the medium category and 22% remained in the large category. Due to inability to sustain their constant business activities, 2% of cooperatives moved down from large to medium category as shown below.



However, we cannot ignore, the negative impact of COVID-19 to the entire spectrum of the business and unpredictable consequences from that pandemic as testified by the representatives of cooperatives namely KOTUMWA, East Gate and TWAGURAMAREMBO as well as the cross-border restrictions during COVID -19 period. In the same logic, members of NTUSIGARE Cooperative of Bugarama sector, Rusizi district were provided with an internal loan equivalent to 2,000,000 Frw during COVI-19 period. Unfortunately, some members could not pay back the disbursed internal loan and this is currently affecting the operations of cooperative business as stipulated in the business plan.

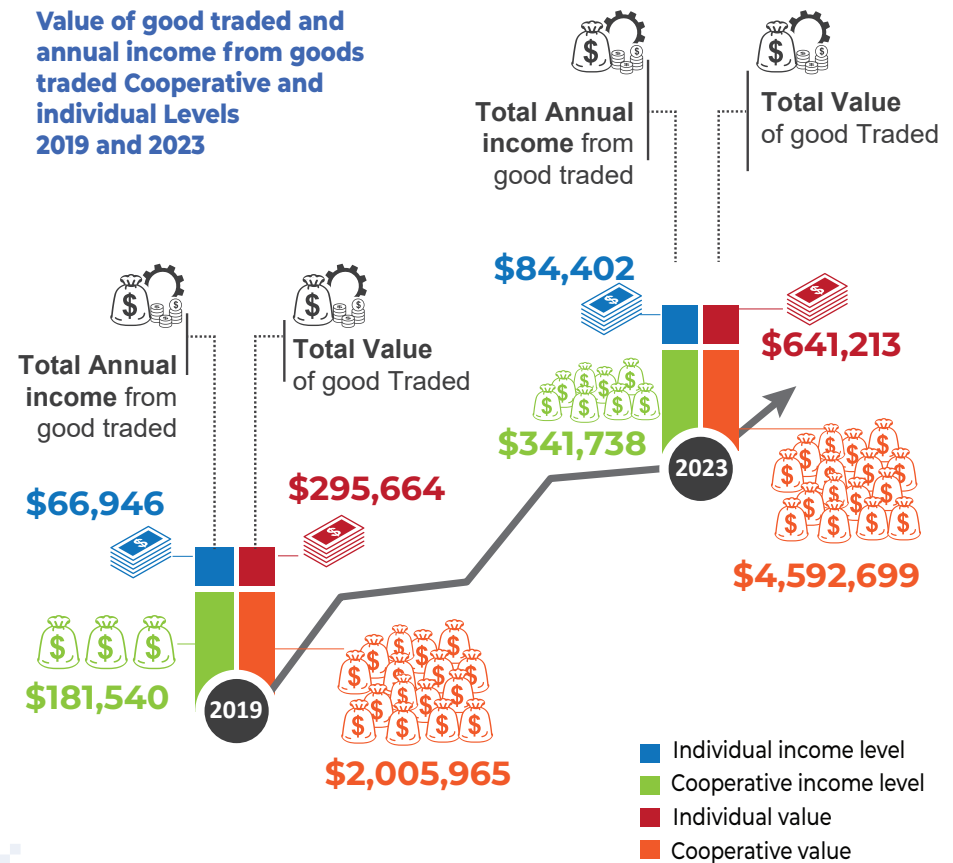
Furthermore, PFTH internal evaluation report (June 2023) indicates that 87 WCBT cooperatives carried out their businesses based on developed business plans as a way of formalizing their businesses as depicted in the following diagram.



87 Business plans were developed and implemented out of 101 cooperatives representing 86.1%.

The formalization of businesses increased the value and volume of traded goods by WCBT cooperatives across 9 bordering districts through various channels of markets linkages, especially with local markets, schools, restaurants and hotels, distributors, shop owners, retailers, aggregators within and outside of the Republic of Rwanda such as DRC, Burundi, Uganda and Tanzania for import and export for their goods and commodities.

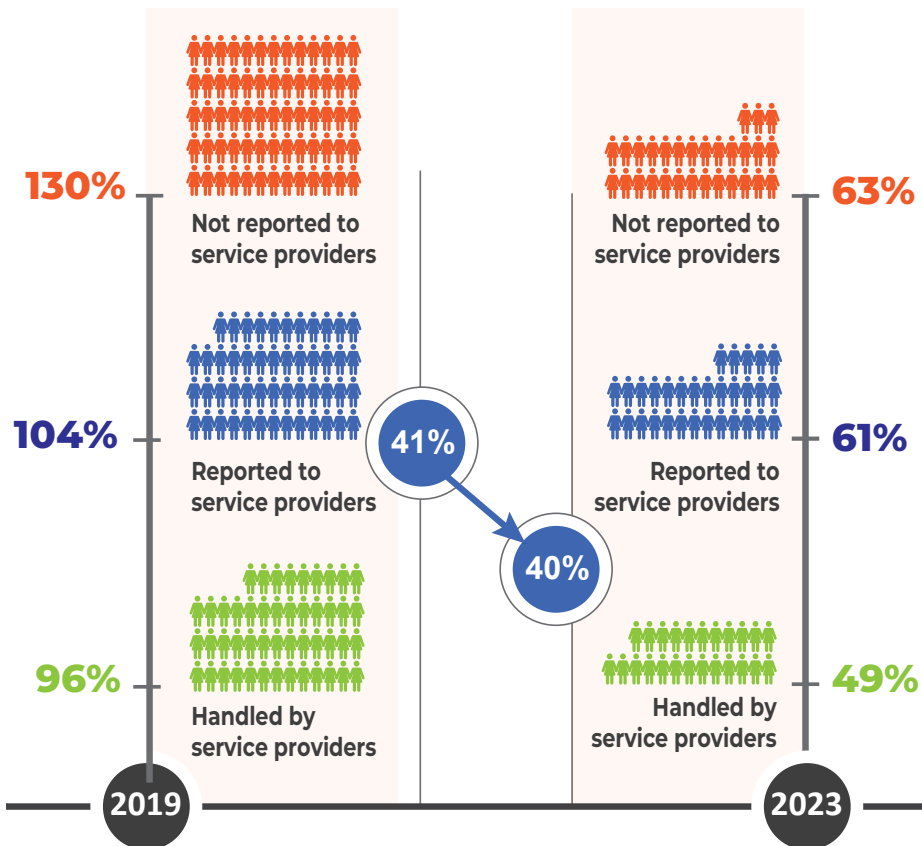
**Value of good traded and annual income from goods traded Cooperative and individual Levels 2019 and 2023**



## 2.3. GBV Prevention and women's rights

The project contributed to the reduction of 89% violence and harassment cases reported and handled by different service providers covering the period 2019 to 2023 as illustrated below:

### GBV/ Harassment Cases 2019 vs 2023



The WCBT Cooperatives initiated and put in place a team of 107 Anti-GBV champions, that supported members of the cooperatives to report, and refer cases of violence and harassment to concerned institutions for law enforcement.

The total cases registered during the period of 2019 to 2023 reached 358 cases, whereby 146 cases were reported and handled representing 43.1% and other remaining cases still under investigation process. The project undoubtedly enhanced the promotion of women's rights and fight against violence including harassment. This is an area that has, not only a multiplier effect on the households of women traders but to the country at large.



The project contributed to the improvement of knowledge of women traders on women's rights and fight against GBV which improved the relationship within families. Specifically, decision-making is currently undertaken jointly in all aspects specifically in financial, household development and social welfare. In addition, the improvement of social cohesion in terms of relationship with spouses, has been enhanced beyond their expectations.



### 3. SUCCESS STORIES

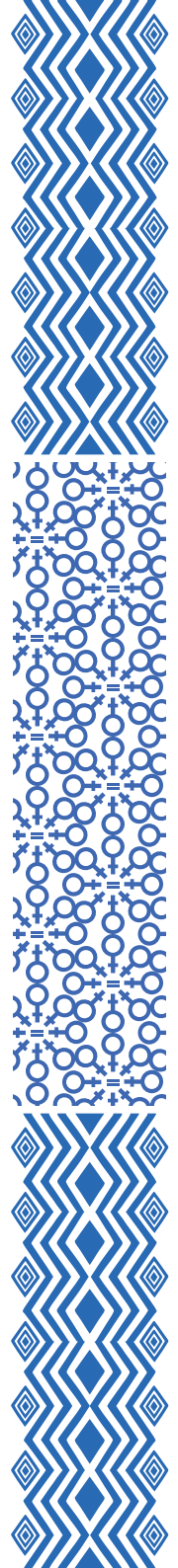
#### 1. KODUIMU success story

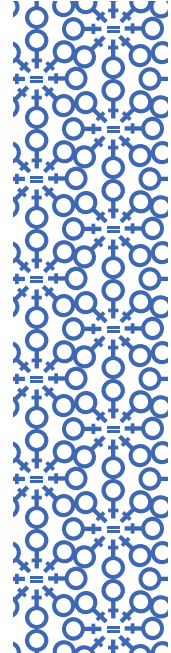


KODUIMU, a cooperative trading banana products with 28 members, started with an operational capital of 15.000Frw. On the reporting day, KODUIMU had an operational capital amounting to 8.500.000 Frw for their daily businesses.

This cooperative benefited from the project where a motorcycle was provided to facilitate the transportation of their goods from Rubavu/Rwanda to Goma/DRC as well as secured a land to build cooperative premises for their business operations. This is a good example of success generated as a result of efficiency and social mobilization to envision a better future for a group of people.







### 3. KOTEMURWE Success story

The project Making Trade Work for Women, contributed in building capacity of WCBT cooperatives members on women's rights, advocacy and lobby techniques. As a results of acquired knowledge and skills, members of WCBTs now advocate for their rights and issues affecting them.

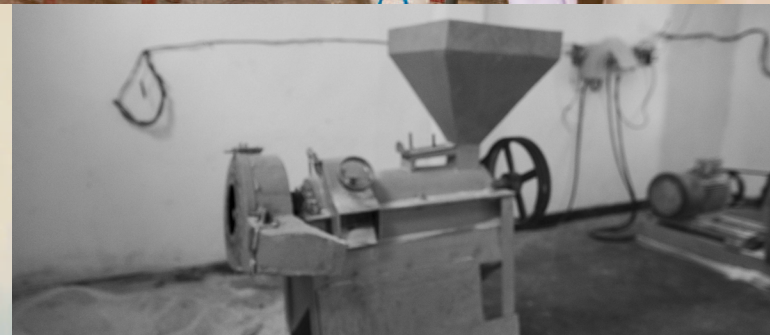
KOTEMURWE cooperative from Bugesera district serves as a live advocacy case study. The cooperative built her own factory in Rweru sector, producing maize flour. However, it persistently faced the challenge of lack of power connection in their premises in order to run their small-scale plant.

The installation power was estimated to cost an amount equivalent to 35,000 USD and the cooperative was not able to raise that amount. In addition, the project didn't have the budget line for covering that expenses in spite of the support provided to cooperative to buy machines and equipment including other requirements to meet standards.

Using the knowledge and skills gained especially in advocacy and lobbying, the cooperative KOTEMURWE, decided to engage in dialogue with concerned government institutions in order to seek the support for power installation in their factory.

Thus, Mrs. Jeannette MUKAFURAHA, the chairperson of the cooperative, started the journey of advocating for the issue of power connection to her factory from the local entities, district level until she engaged the Director General of Rwanda Energy Group (REG) for the support to install power in their factory of maize flour with free charge due the limitations financial capacity of the cooperative.

The story ends with a successfully with the Director General of Rwanda Energy Group approving the request from the KOTEMURWE cooperative and offered a three-phase power connection and installation of electricity at the facility at no cost from the cooperative including manpower, which costed an amount equivalent to 35,000 USD. Currently the factory is operating and producing maize flour. The good news is that the local communities around the factory have also benefited from the installed power connection.



## 4. KODIBU Success story

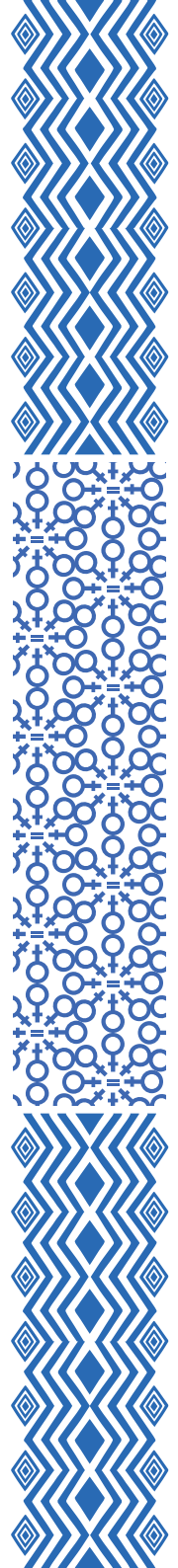
The amazing journey of eleven members of KODIBU, from a selling ordinary cassava flour and beans, now established super maize flour plant with a good quality product, In addition to that, the Cooperative continue selling beans, and other grains. The cooperative started with initial capital of 500,000 Frw which raised to 2,500,000 Frw which help in daily operations of their plant.

The Cooperative members were capacitated by "PFTH through TMA support in terms increasing their knowledge and skills on cooperative management, book keeping, financial management and literacy. With the value addition support from the project, the cooperative was supported with milling machines and other accessories to start running processing plant of maize flour.

This created new market and potential clients in their local communities and neighbors.

The outcome of this business improved life conditions of cooperative's members in term of saving for medical health insurance, school fees and other scholastic materials for their children and contribute to their home basic needs. Additionally, members of cooperative managed to start their own business such as rearing goats, pigs and chickens as testified by Fortunee MUKABURANGA, cooperative member.





## 5. DUKORE TWIGIRE Success Story

A success story is drawn from rural women in Burera district, who created a cooperative Dukore Twigire with 22 members aimed to improve their life conditions by contributing 20,000Frw for each as initial share to the cooperative which helped to run their businesses, currently their operational capital increased to 1,500,000 Frw which contribute for their daily businesses' activities. The cooperative also owns 10 pigs.

The cooperative impacted the lives of their members through giving 22 goats and 22 pigs to individual member to cater for their social wellbeing.

In additional, the cooperative contributed a lot in the fighting against gender-based violence and unwanted pregnancies for girls' teenage among themselves and local communities, as stated by AISHA.



## 6. ICYEREKEZO CYIZA MATIMBA Success Story

ICYEREKEZO CYIZA MATIMBA Cooperative started with 16 members (14 women and 2men) with an individual membership contribution of 50,000Frw that was raised with to 100,000 Frw and currently sky rocked to 350,000 Frw, a 700% increase.

With the support of Pro-Femmes/TH through Trade Mark Africa, the cooperative started a processing plant of juice and wine. It was facilitated to meet the required quality standards for their product.

The cooperative created jobs for their sixteen members and other 26 for local communities both permanent and causal works. The employed workers especially technical staff oversee daily operations of the plant and has advanced knowledge and expertise in food science and technology.





Furthermore, the cooperative built their own factory for processing juice and wine with a value estimated to 500.000.000 Frw including factory assets, equipments and machineries. as testified by MUCURIRE Jeanette, the chairperson of the cooperative.



## 7. KAKI Success Story

A story from the KAKI cooperative in RUSIZI district involved in tailoring and trading African Kitenge that started with a membership share amounting to 30,000Frw with time, the shares have increased to 100,000Frw per member. Currently, the cooperative has an operational capital 3,000,000 (cash 2,000,000 and value of merchandise equivalent to 1,000,000Frw). The project supported the cooperative with different sewing/tailoring machines, which facilitated their businesses. Members of the cooperative are now able to contribute for RSSB Pension scheme “Ejo Heza savings” and other social services;



## 8. DUKORE DUKUNDANA

A story from Dukore Dukundana in Rusizi district, their members considered cooperative activities as their source of inspiration for their families. The cooperative is mainly involved in trading cassava flour in Rusizi district and supply to Bukavu in DRC.

In the context of improving the quality of Cassava flour, PFTH through TMA supported the cooperative with required machinery to produce the best quality of Cassava flour and contributed to the reduction of transport costs.

Currently, the cooperative changed their lives by creating jobs for individual member by providing a startup capital that help each one to start his or her own business.



Now the cooperative owns 5,554,650 Frw in bank account for daily business operations and 2,500,000 Frw in saving account which generates interests.

The current commodities in their stores are estimated to 9,000,000 Frw and 900,000 Frw given to their clients to be paid with in short period.

In general, the cooperative of 27 members which started with contribution of 1000frw on monthly basis per member, now the cooperative owns a working capital equivalent to 17,954,650 frws, as testified by MUKABISENGINANA Solina, the chairperson of the cooperative.



## 9. UNGUKA NUNGUKE

A story from UNGUKA NUNGUKE Cooperative in Rubavu district states that they began operations with working capital of 1,700,000 RWF and raised to 4,800,000 Frw as currently working capital. Their business on fish has contributed to change lives of cooperative members by starting by a membership contribution from 40.000Frw to 200.000Frw. Currently, each benefited annually an amount of 300,000 Frw for payment of health medical insurance, education tuition, and RSSB Pension savings scheme, as testified by Alivera NYIRANDEKEYAHO, the chairperson of the cooperative.



## 10. GIRUBUZIMA

A story from the cooperative GIRUBUZIMA serves as learning example showing that one can start from lowest and achieve the highest level possible. GIRUBUZIMA started with five women, with each member collecting one liter of milk per day, equal to five liters and sold to the local community making 1000 Frw per day. They kept increasing their sales progressively. On the day of reporting GIRUBUZIMA was selling 300 liters of milk per day. Through a series of capacity building opportunities from the project, GIRUBUZIMA innovatively initiated a chain of value addition and started producing butter for cooking, jelly for body lotion and are able to sale 1000 kgs per month.

Currently, GIRUBUZIMA is generating an income equivalent 600,000 Frw . In addition, members of the cooperative sells 50 liters of fresh milk per day, which generate an income equivalent to 720,000 Frw per month. As of today, cooperative membership increased from five to twenty women legally registered in the cooperative.

GIRUBUZIMA owns a land where they are planning to asset up a factory for milk products to include their offices, stores and selling point for their products. This was made possible through the support from Global Affairs Canada through Trade Mark Africa, in partnership with Pro-Femmes through as testified by UHAWENIMANA Dorothy, member of GIRUBUZIMA cooperative.



## 4. SOCIAL AND ECONOMIC IMPACTS

The project contributed socially and economically to WCBT cooperative members through the improvement of trade environment , business formalization, market access, improved knowledge and skills for their members.

Socially, WCBT members changed their social welfare specifically by responding to their family basic needs, paying their medical insurance, school fees for their children, saving through a community pension scheme and some of them were able to build their own houses. In addition, women traders understood and were able to defend their rights, fight against gender-based violence through the established mechanism within cooperative namely Anti-GBV champions as well as advocating for the issues affecting them and their businesses.



Building capacity of women traders in term of knowledge, communication skills and self-confidence contributed paved a way for women participation in the decision making in their respective catchment areas as well as fulfilling their citizen participation in the development agenda of their families.

Currently, WCBT members are occupying leadership position from villages , cells , sector and district levels as well as at national women council. Some women have been elevated to counselors and advisors in different local administrative governing bodies.



Economically, members of WCBT Cooperative, developed the culture of saving, working with financial institutions. Consequently, this resulted in access to loans products which in turn boosted their businesses and increased their working capital. This resulted in increased volume of goods sold. More commodities are sold, which enhances reasonable income generation.

Additionally, the majority of WCBT cooperatives are engaged in a set of processing channels which improved the quality of product quality and ultimately led to job creation for members of cooperatives and the local communities at large

The WCBT cooperatives established small scale factories that increased and improved the quality products that meet standardization requirements. It increased the value of goods /commodities traded and raised the level of women's understanding with regard to the need to meeting the required quality standards.



The networking between women traders and potential buyers created a unique opportunity and conducive trade environment which contributed to the increase of the volume of sales and value. Further, the participation of WCBT cooperative in different exhibition in Trade Fair at national and international level opened doors to the wider audience by offering market access opportunities and new potential clients were reached.





# 5. CHALLENGES ENCOUNTERED

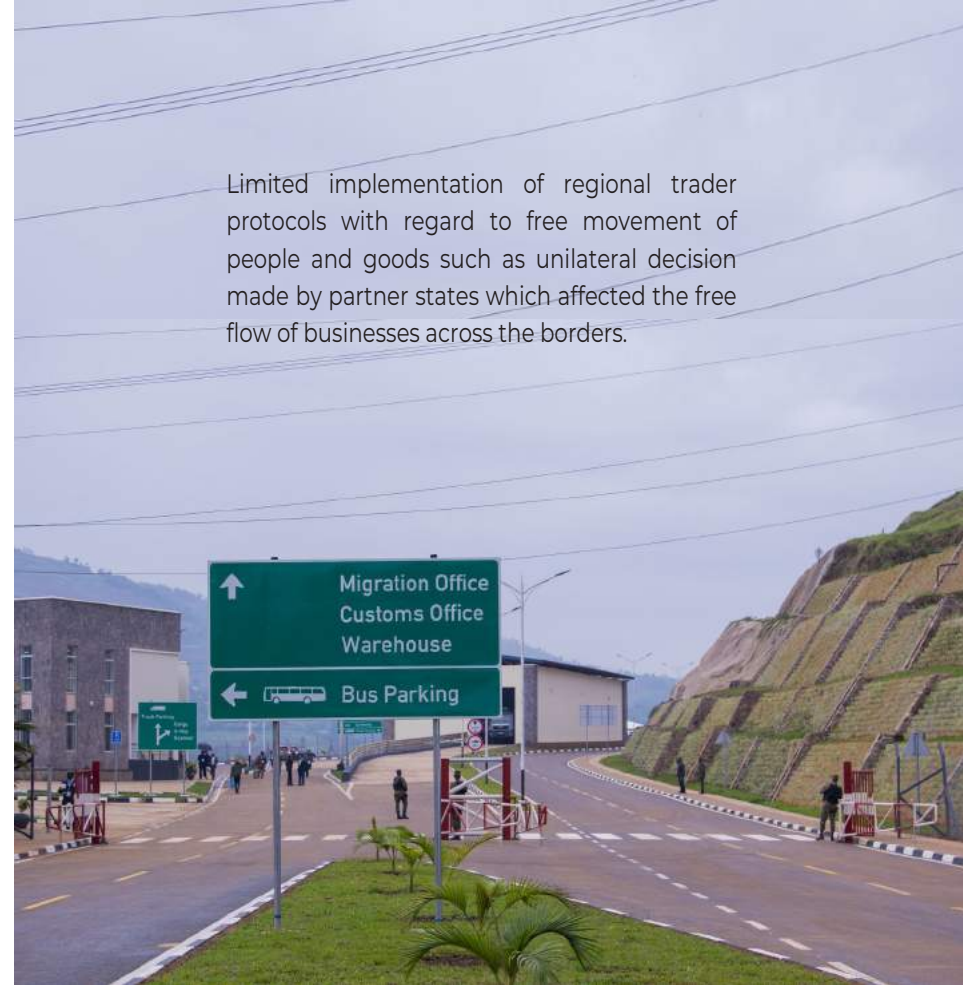
In spite of the achievement and impact of the project on the lives of members of WCBT cooperatives as highlighted above, some challenges affected women traders and impacted negatively the project implementation:



Economically, COVID-19 was a pine in the foot. It affected women's businesses, whereby some of cooperative consumed their operational working capital due to economical shut down following the unexpected enforcement of lockdown to limit the spread of COVID-19 virus.



Access to financial services and products which are not friendly to small scale women traders from various financial institutions remained a hindrance to business growth;



Limited implementation of regional trader protocols with regard to free movement of people and goods such as unilateral decision made by partner states which affected the free flow of businesses across the borders.



Standardization and application requirement remain a challenge to WCBT cooperatives due to exorbitant costs, complexity of procedures and tariffs which are applied to all business disregarding the categorization of traders.



## 6. CONCLUSION

Making Trade Work for Women project under Pro-Femmes /TH through the financial Support from Global Affairs Canada via Trade Mark Africa was instrumental given that it was aligned with existing Government of Rwanda Trade policy interventions.

These interventions emphasize on the importance of cross border trade where the majority of traders (74 %) active in cross border trade are women. The project supported the government in the implementation of National Cross Border Trade Strategy specifically in promoting and facilitating women involvement in cross border trade.

The Project impacted positively the lives of women in WCBT cooperatives especially in improving their social economic well-being and raising their voices in participating in their family's development agenda and other forum created for citizen participation.



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