



Rwanda  
Cooperative  
Agency

# Cooperatives Statistics in Rwanda.



November 2020

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## Introduction

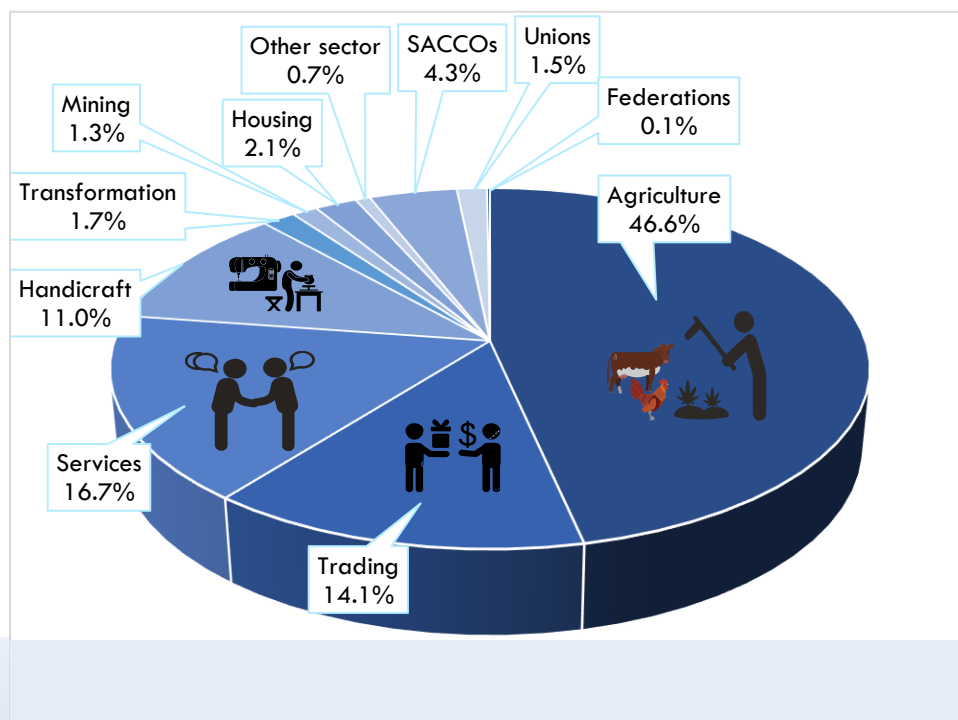
Cooperative sector in Rwanda has increased over the last 12 years since the establishment of Rwanda Cooperative Agency of course as well as the adoption policy and law regulating cooperatives in the country. Cooperatives play important role in promoting inclusive, sustainable development and economic transformation. Cooperatives offer significant benefits to their members through the principle of strength in numbers and pooled resources.

In Rwanda, there are 10,103 registered cooperatives with more than 5.2 million members. The agriculture sector covers 52% of registered cooperatives, services 17%, industrial sector 9% and 22% is allocated to other sectors including mining, trading, housing, etc.

## Statistics of cooperatives in Rwanda

Economic sector	No. of coops.	Membership				Share Capital
		Male	Female	Total	%	
Agriculture	4706	634545	495994	1,130,539	21.5	9,927,897,225
Trading	1420	114,195	136,837	251,032	4.8	9,270,654,208
Services	1685	133473	124997	258,470	4.9	4408108180
Handicraft	1112	26,654	64,159	90,813	1.7	2,047,199,430
Transformation	167	17,267	11,558	28,825	0.5	791,062,708
Mining	127	60,813	46,809	107,622	2.1	666,286,100
Housing	210	30,372	18,553	48,925	0.9	5,272,768,338
Other sector	74	61,296	49,312	110,608	2.1	498,431,800
<b>SubTotal</b>	<b>9,501</b>	<b>1,078,615</b>	<b>948,219</b>	<b>2,026,834</b>	<b>38.6</b>	<b>32,882,407,989</b>
SACCOs	437	1,640,736	1,298,790	3,219,670	61.4	18,218,682,753
Unions	150	-	-	-	-	211,716,675
Federations	15	-	-	-	-	61,020,000
<b>Grand Total</b>	<b>10,103</b>	<b>2,719,351</b>	<b>2,247,009</b>	<b>5,246,504</b>	<b>100</b>	<b>51,373,827,417</b>

## Percent of cooperatives in different economic sector.

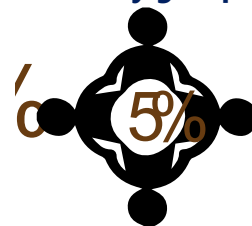


## Gender inclusiveness



52% 43%

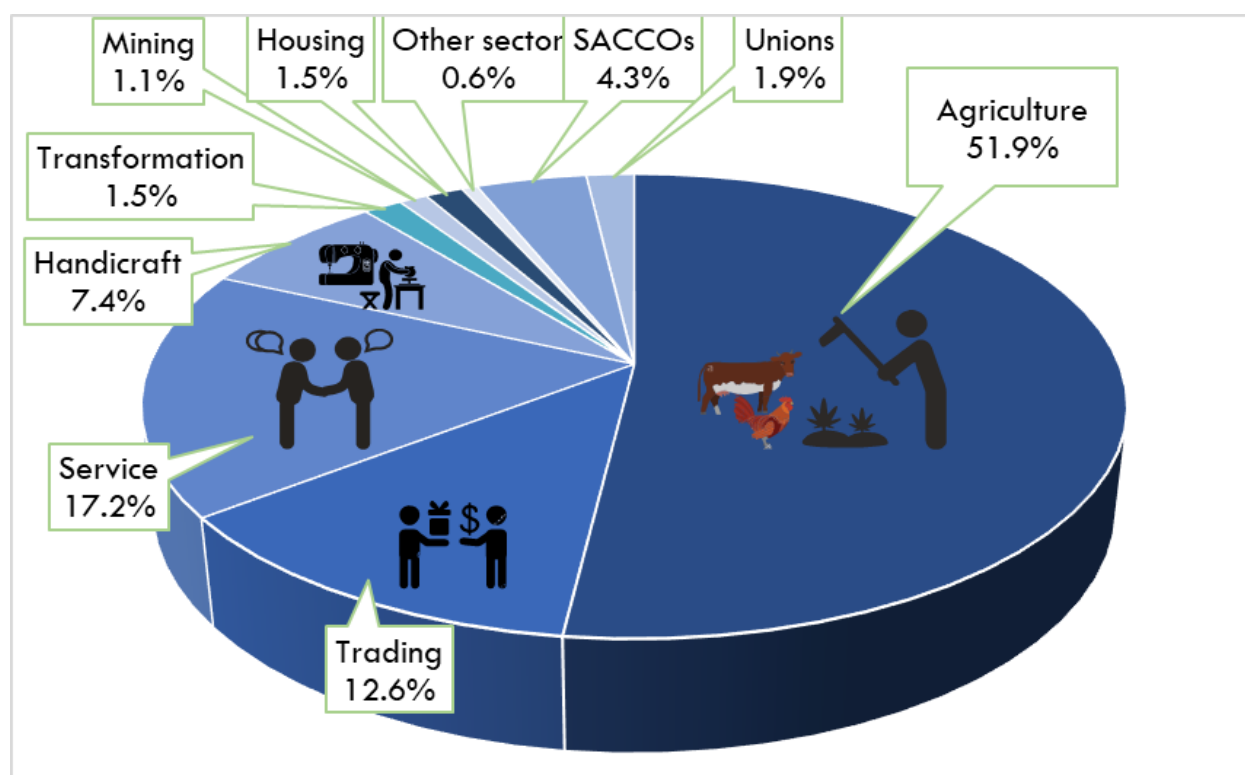
## Solidarity groups



## Registered cooperatives in eastern province

Economic sector	No. of coops.	Membership			%	Share Capital
		Male	Female	Total		
Agriculture	1168	154222	116446	270668	25.1	2,284,851,716
Trading	284	12,262	15,193	27455	2.5	1,330,608,841
Service	386	15959	13351	29310	2.7	700878754
Handicraft	166	4,520	11,943	16463	1.5	261,110,060
Transformation	34	4,512	3,054	7566	0.7	204,052,800
Mining	25	14,751	11,671	26422	2.5	207,719,200
Housing	33	3,894	2,225	6119	0.6	220,306,338
Other sector	14	11,923	9,776	21699	2.0	17,097,500
<b>SubTotal</b>	<b>2,110</b>	<b>222,043</b>	<b>183,659</b>	<b>405,702</b>	<b>37.7</b>	<b>5,226,625,209</b>
SACCOs	97	355,631	244,145	671,670	62.3	3,962,271,607
Unions	42				-	76,180,000
<b>Grand Total</b>	<b>2,249</b>	<b>577,674</b>	<b>427,804</b>	<b>1,077,372</b>	<b>100</b>	<b>9,265,076,816</b>

## Percentage distribution of registered cooperatives in eastern province.



In eastern province, agriculture sector covers large number of cooperatives (51.9%) followed by service sector with 17.2% of registered cooperatives.

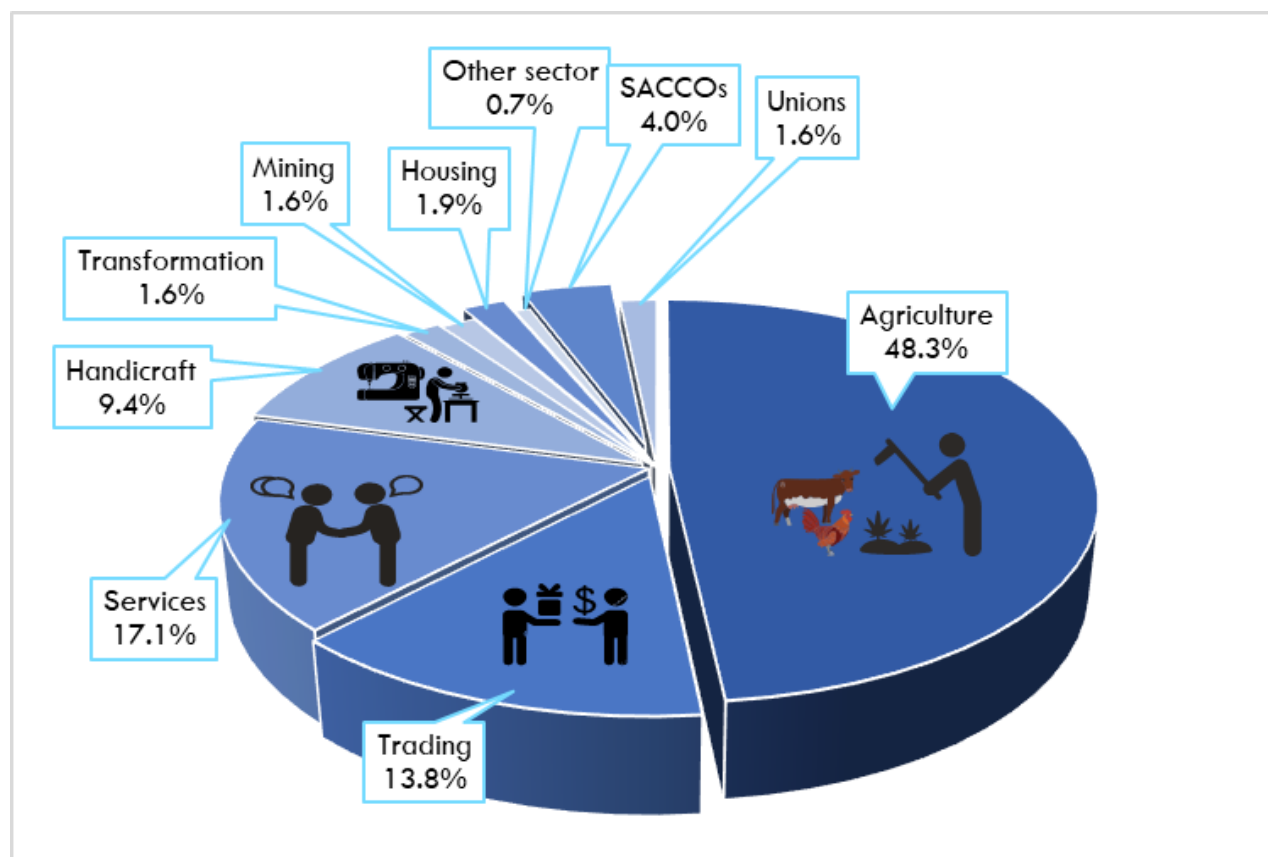
According to the 2015 Seasonal Agriculture Survey results, countrywide 15.2% of agricultural operators reported to be members of agricultural cooperatives (NISR, 2015). The number of agriculture cooperatives increase proportionally with their members.



## Registered cooperatives in western province

Economic sector	No. of coops.	Membership				Share Capital
		Male	Female	Total	%	
Agriculture	1,233	153,586	115,637	269,223	22.1	2,662,318,734
Trading	352	25,618	30,761	56,379	4.6	1,795,962,269
Services	436	30,526	27,553	58,079	4.8	1,046,543,002
Handicraft	239	5,662	12,787	18,449	1.5	580,971,930
Transformation	42	3,031	2,297	5,328	0.4	104,817,408
Mining	40	14,626	11,770	26,396	2.2	167,995,200
Housing	49	6,293	4,143	10,436	0.9	1,077,124,800
Other sector	17	12,421	9,822	22,243	1.8	166,644,000
SubTotal	<b>2,408</b>	<b>251,763</b>	<b>214,770</b>	<b>466,533</b>	<b>38.3</b>	<b>7,602,377,343</b>
SACCOs	103	382,446	317,244	758,907	62.2	3,278,456,168
Unions	41				-	45,603,000
Federation					-	
Grand Total	<b>2,552</b>	<b>628,463</b>	<b>531,788</b>	<b>1,219,453</b>	<b>100.0</b>	<b>10,900,932,511</b>

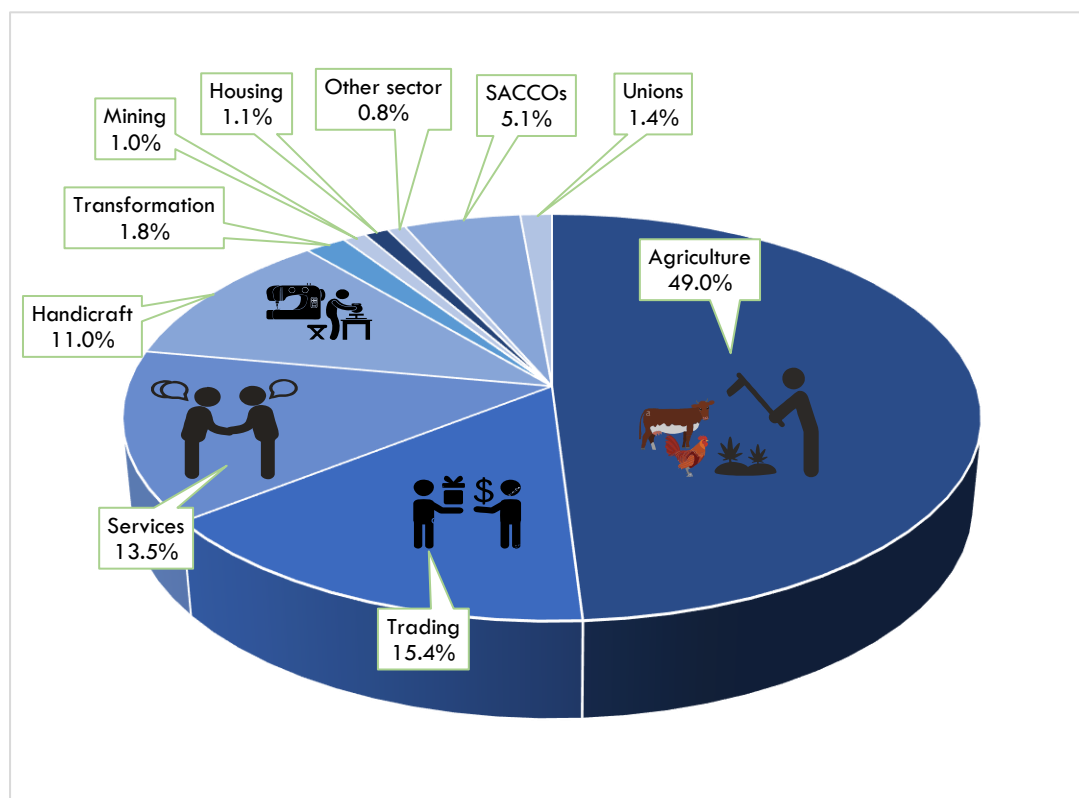
## Percentage distribution of cooperatives according to economic sector in west.



## Registered cooperatives in northern province

Economic sector	No. of coops	Membership				Share Capital
		Male	Female	Total	%	
Agriculture	924	146,912	114,647	261,559	25.4	211,257,8918
Trading	290	25,987	29,991	55,978	5.4	1,376,105,060
Services	254	27,225	28,279	55,504	5.4	560,147,430
Handicraft	207	5,122	12,118	17,240	1.7	288,371,390
Transformatio	34	3,768	2,120	5,888	0.6	298,700,300
Mining	19	14,216	11,610	25,826	2.5	46,970,400
Housing	20	4,310	2,144	6,454	0.6	407,988,500
Other sector	15	12,274	10,062	22,336	2.2	110,147,800
<b>SubTotal</b>	<b>1,763</b>	<b>239,814</b>	<b>210,971</b>	<b>450,785</b>	<b>43.8</b>	<b>5,201,009,798</b>
SACCOs	96	308,023	218,784	579,183	56.6	2,467,857,807
Unions	26				0.0	34,009,500
Federation	1				0.0	2,000,000
<b>Grand Total</b>	<b>1,886</b>	<b>547,837</b>	<b>429,755</b>	<b>1,029,968</b>	<b>100</b>	<b>7,704,877,105</b>

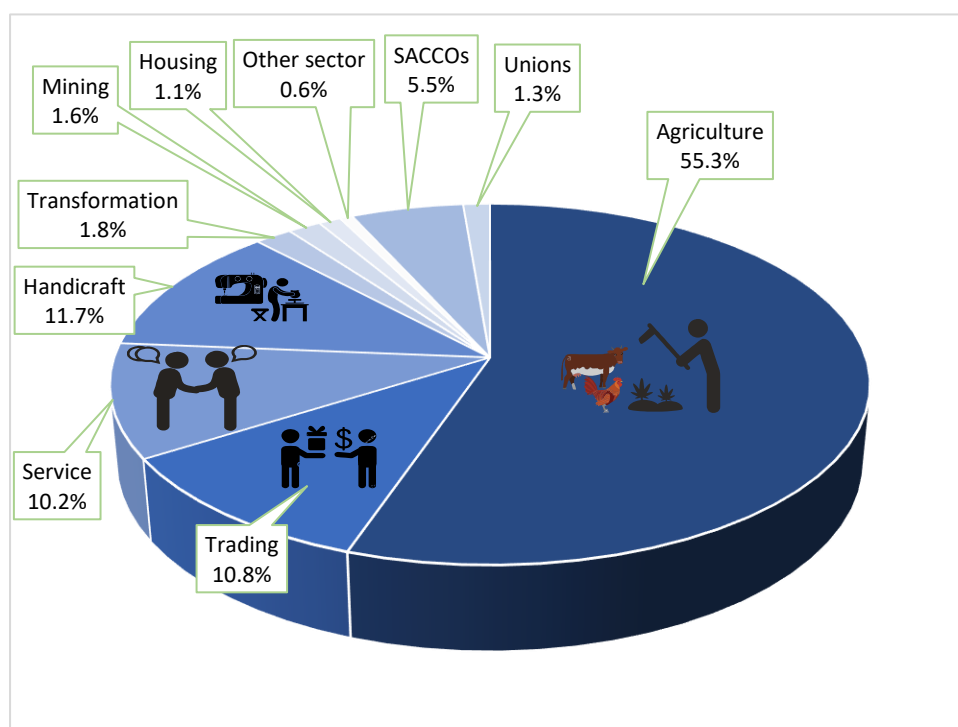
## Percentage distribution of cooperatives according to economic sector in north.



### Registered cooperative in southern province

Economic sector	No. of coops.	Membership				Share Capital
		Male	Female	Total	%	
Agriculture	1052	171930	141931	313861	22.8	2073702788
Trading	206	24,845	30,622	55467	4.0	1,275,889,483
Service	194	26400	27339	53739	3.9	298962645
Handicraft	222	5,877	13,782	19659	1.4	247,698,450
Transformatio	35	2,917	1,973	4890	0.4	85,397,000
Mining	31	14,515	11,709	26224	1.9	167,726,100
Housing	21	4,230	2,613	6843	0.5	421,047,400
Other sector	12	12,950	10,222	23172	1.7	67,682,800
<b>SubTotal</b>	<b>1,773</b>	<b>263,664</b>	<b>240,191</b>	<b>503,855</b>	<b>36.6</b>	<b>4,638,106,666</b>
SACCOs	105	420,915	383,364	874,026	63.4	3,831,438,731
Unions	25				-	36,535,675
Federation					-	
<b>Grand Total</b>	<b>1,903</b>	<b>684,579</b>	<b>623,555</b>	<b>1,377,881</b>	<b>100</b>	<b>8,506,081,072</b>

### Percentage distribution of cooperatives according to economic sector in south.

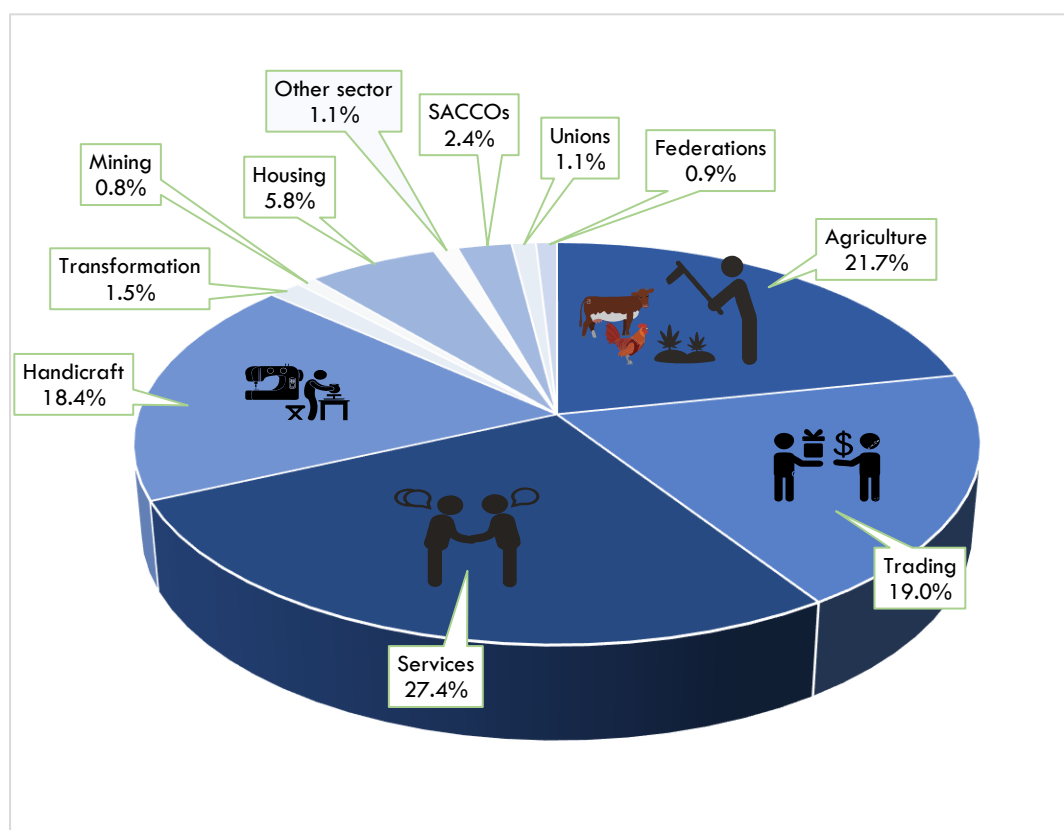


Cooperatives are important to poverty reduction of its members, here are some of the reasons: (1) Cooperatives directly answer community needs, adjusted to local concerns; (2) Cooperatives help build peaceful societies; (3) Cooperatives enable farmers to obtain higher returns; (4) Worker Cooperatives promote collaborative entrepreneurship and economic growth; (5) Cooperatives create competition within local markets; (6) Multi-purpose and credit co-ops provide small loans to their members; (7) Industrial and craft Cooperatives help members produce marketable products.

## Registered cooperatives in City of Kigali

Economic sector	No. of coops.	Membership				Share Capital
		Male	Female	Total	%	
Agriculture	329	7895	7333	15,228	2.8	794,445,069
Trading	288	25,483	30,270	55,753	10.4	3,492,088,555
Services	415	33363	28475	61,838	11.5	1801576349
Handicraft	278	5,473	13,529	19,002	3.5	669,047,600
Transformatio	22	3,039	2,114	5,153	1.0	98,095,200
Mining	12	2,705	49	2,754	0.5	75,875,200
Housing	87	11,645	7,428	19,073	3.6	3,146,301,300
Other sector	16	11,728	9,430	21,158	3.9	136,859,700
<b>SubTotal</b>	<b>1,447</b>	<b>101,331</b>	<b>98,628</b>	<b>199,959</b>	<b>37.3</b>	<b>10,214,288,973</b>
SACCOs	36	173,721	135,253	335,884	62.7	4,678,658,440
Unions	16	-	-	-	-	19,388,500
Federations	14	-	-	-	-	59,020,000
<b>Grand Total</b>	<b>1,513</b>	<b>275,052</b>	<b>233,881</b>	<b>535,843</b>	<b>100</b>	<b>14,971,355,913</b>

## Percentage distribution of cooperatives according to economic sector in City of Kigali.



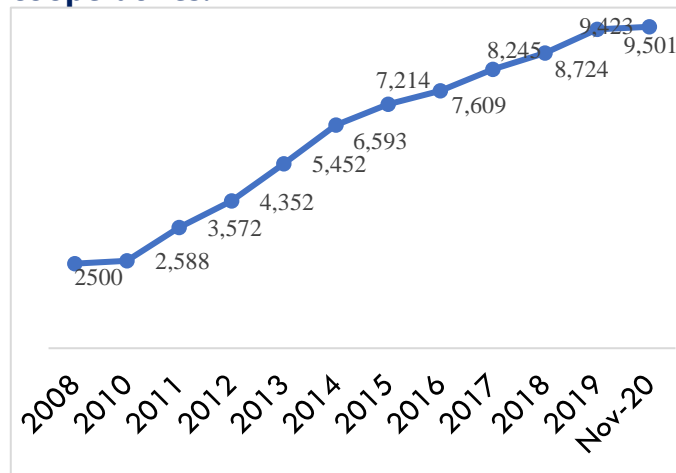
Most cooperatives in city of Kigali are in services sector while for the regions of the country most cooperatives operate in agriculture sector. This is due to the fact that these regions are predominated by rule areas. Thus, the largest contribution of cooperatives to the rural development is boosted by agriculture cooperatives.



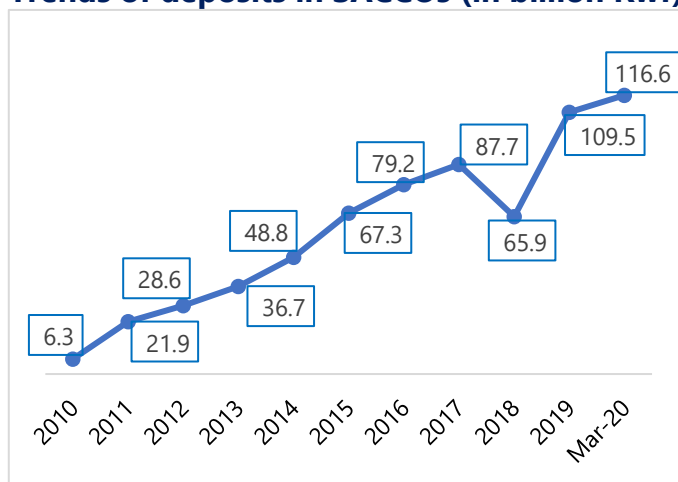
## Distribution of cooperatives according to economic sector in each province.

Economic sector	Number of cooperatives					
	CoK	East	West	North	South	Total
Agriculture	329	1,168	1,233	924	1,052	4,706
Trading	288	284	352	290	206	1,420
Service	415	386	436	254	194	1,685
Handicraft	278	166	239	207	222	1,112
Transformation	22	34	42	34	35	167
Mining	12	25	40	19	31	127
Housing	87	33	49	20	21	210
Other sector	16	14	17	15	12	74
<b>SubTotal</b>	<b>1,447</b>	<b>2,110</b>	<b>2,408</b>	<b>1,763</b>	<b>1,773</b>	<b>9,501</b>
SACCOs	36	97	103	96	105	437
Unions	16	42	41	26	25	150
Federation	14		-	1	-	15
<b>Grand Total</b>	<b>1,513</b>	<b>2,249</b>	<b>2,552</b>	<b>1,886</b>	<b>1,903</b>	<b>10,103</b>
<b>Percent</b>	<b>15</b>	<b>22</b>	<b>25</b>	<b>19</b>	<b>19</b>	<b>100</b>

## Evolution of registered non-financial cooperatives.



## Trends of deposits in SACCOs (in billion Rwf)



## Assets value in SACCOs March 2020



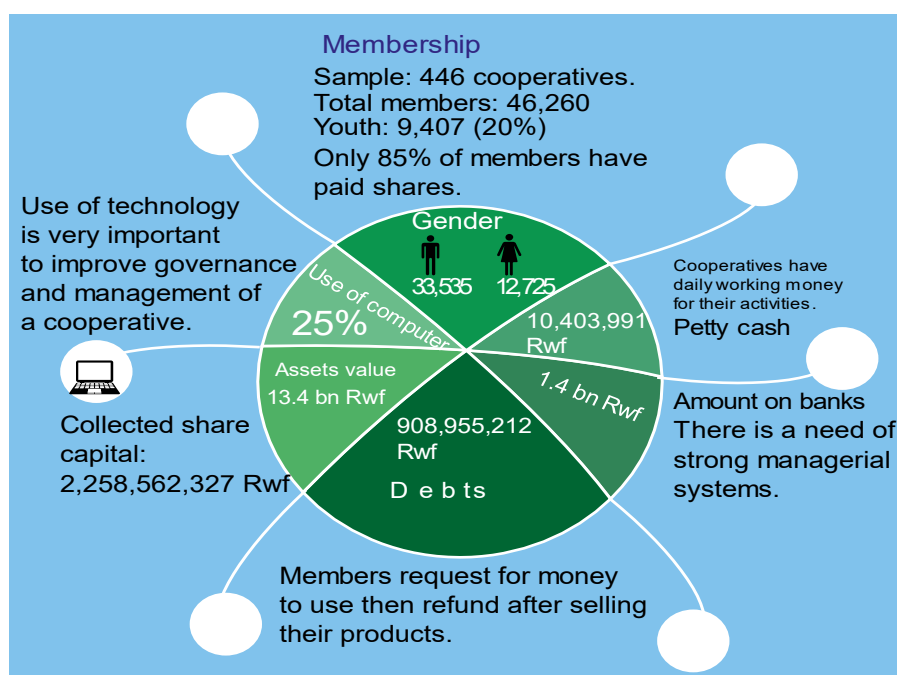
**229,682,637,791 Rwf**

## Gross loan offered by SACCOs March 2020



**121,315,058,073 Rwf**

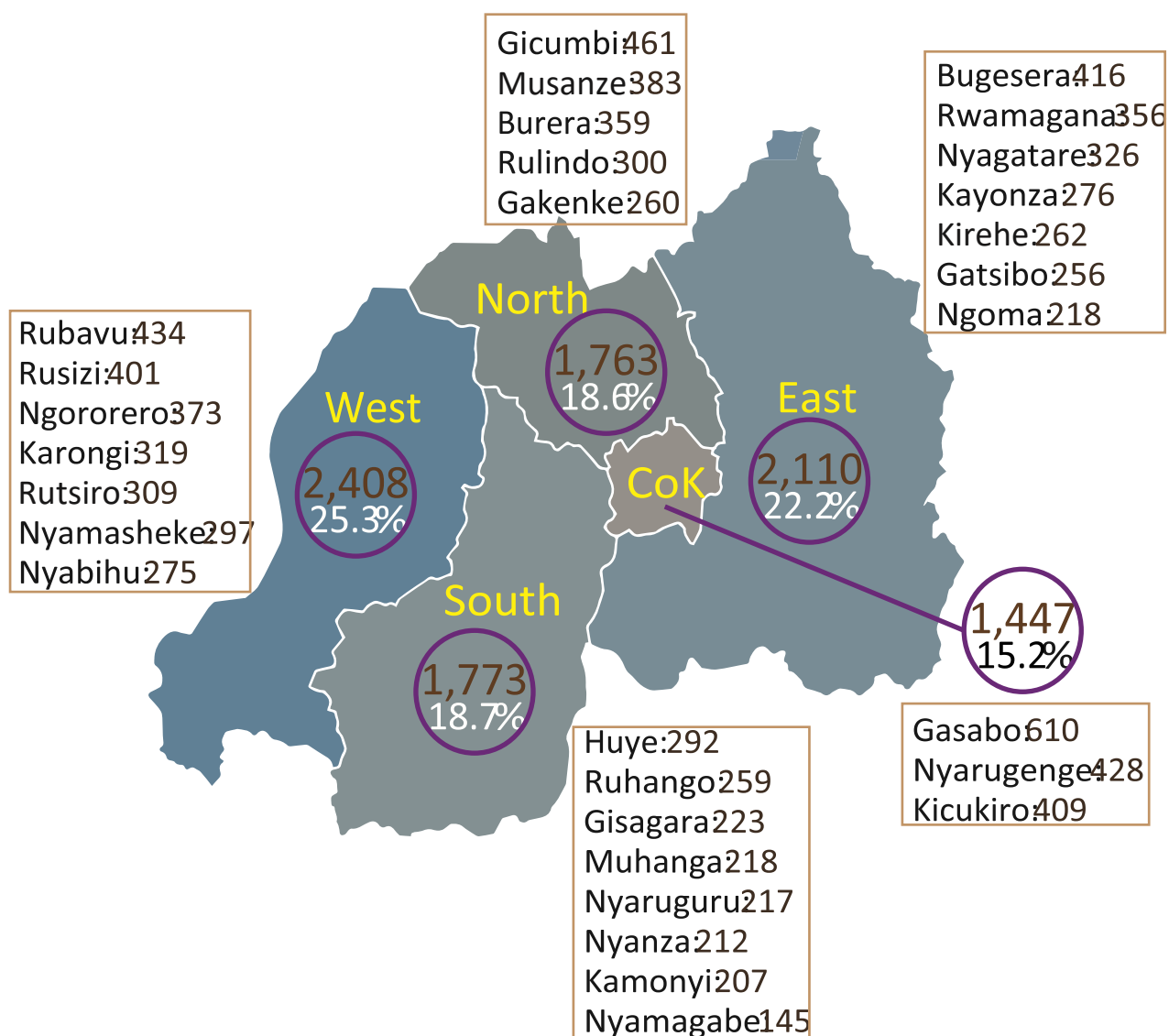
## Key highlights on sampled cooperatives from August to November 2020.



Good performing cooperatives satisfy members' needs by providing bonus and dividends every year to its members, interest to members' shares and subsidies necessary for members benefits.

Cooperative model is a member focused.

## Distribution of registered non-financial cooperatives at district and provincial level



## Employment creation by cooperatives

Cooperatives employ **8,554 permanent staffs** and their members gain their livelihood from cooperatives' activities and employed uncountable casual workers seasonally. Cooperatives are so important in the development of the country.

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