Community-Based Associations and Rural Development in Rwanda:

A Local Perspective on the Contribution of Social Capital to Human Capabilities

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Dedication

To my wife Anitha Kamikazi and our daughters Eloïse Keza Ingabire, Eloïne Linda Ineza and Louane Ella Iganze for their endless love and for enduring my absence during my doctoral studies,

To my late parents for having initiated me to education,

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List of Abbreviations and Acronyms

ADEPR: Association des Eglises de Pentecote au Rwanda.

AEER: African Evangelistic Enterprise Rwanda.

APROSOMA: Association for the Promotion of the Masses.

AU: African Union.

AUCA: Adventist University of Central Africa.

CARE: Cooperative for Assistance and Relief Everywhere.

CBAs: Community-Based Associations.

CD: Community Development.

CGT: Constructivist Grounded Theory.

CHUK: Centre Hospitalière Universitaire de Kigali

CND: Conseil National de Développement.

COOVAMAYA/MKC: Cooperative de Vannerie de Mayange.

DAAD: Deutscher Akademischer Austauschdienst.

DASSO: District Administration Security Support Organ.

DFID: Department for International Development.

EAC: East African Community.

EAR: Eglise Anglicane du Rwanda.

EDPRS: Economic Development and Poverty Reduction Strategy.

ES: Executive Secretary.

FAU: Friedensau Adventist University.

FARG: Fond d'Assistance aux Rescapés du Genocide.

FGD: Focus Group Discussions.

Frw: Francs Rwandais/Rwandan Francs.[1]

HGIs: Home-Grown Initiatives (also Home-Grown Solutions).

HIC: High-Income Country.

IMF: International Monetary Bank.

IFAD: International Fund for Agricultural Development.

IRD: Integrated Rural Development.

[1] One Euro approximately varied between 1,000Frw and 1,200Frw between 2018 and 2021 according to the exchange rate records. The exchange rates were ups and downs from time to time. Also, this was equivalent of between 900-1000 per one US Dollar.

JADF: Joint Action for Development Forum.

LED: Local Economic Development.

MCDO: Millennium Community Development Organization.

MDGs: Millennium Development Goals.

MDR: Mouvement Démocratique Republicain.

MINEDUC: Ministry of Education.

MRND (-D): Mouvement Révolutionnaire National pour la Démocratie (-et le Développement).

MSM: Mouvement Social Muhutu.

NGO: Non-Government Organization.

NST1: National Strategy for Transformation.

PPP: Public Private Partnerships.

PRSP: Poverty Reduction Strategy Paper.

RADER: Rassemblement Rwandais pour la Democratie.

RCA: Rwanda Cooperative Agency.

RGB: Rwanda Governance Board.

RDB: Rwanda Development Board.

ROSCAs: Rotating Savings and Credit Associations.

RPF: Rwanda Patriotic Front.

SACCO: Savings and Credit Cooperative.

SDA: Seventh Day Adventist.

SDGs: Sustainable Development Goals.

SEDO: Social and Economic Development Officer.

UMIC: Upper-Middle-Income Country.

UN: United Nations.

UNAR: Union Nationale Rwandaise.

UNDP: United Nations Development Program.

VSLAs: Village Savings and Credit Associations.

VUP: Vision 2020 Umurenge Program.

WB: World Bank.

Abstract

The post-World War II political discourse around development has stimulated academic debates in recent decades. While some of these debates simply aim to transform the development mainstream, many others among the post-colonial thinkers are more critical of and even reject mainstream development ideologies. Despite the valuable academic debates, most development practitioners seem to have remained unresponsive to some of the allegations. Their concept is incorporated in much of the contemporary political narratives and programs. Development has become a project targeting economically challenged places and people with the goal of bringing them a better life or positive changes.

Drawing from the various strategies to achieve the development goals, the present research was undertaken with the intention of analyzing grassroots cooperation in relation to local people's development narratives and achievements. I based my analysis on the practices of community-based associations (CBAs) and individual achievements in rural areas. With the help of Constructivist Grounded Theory research methodology (Charmaz, 2014), the empirical data I collected from the Gakamba cell in Rwanda led me to Bourdieu (1986) to conceptualize social capital and the role of the CBAs and then to Sen (1979; 1992; 2012) to conceptualize development as the expansion of human capabilities.

During the data coding, the categories that emerged led to three major empirical chapters: Chapter 6 highlights the major reasons for starting and joining associations, Chapter 7 highlights the key components of the CBAs' practices as I observed them and Chapter 8 sheds light on the Gakamba people's conceptualization of their achievements within the framework of human development and the capability approach. In addition to this, I also described people's contextual opportunities for development connected to their idea of the CBAs. Connecting people's development narratives, the country's political development discourse and the mainstream development narrative, I expanded on revitalizing Ubudehe through the community-based associations, a combination I describe as 'indigenous development cooperation.' I observed that despite some constraints within the Gakamba CBAs, people's cooperation ultimately enhances their "capability" to function.

Key concepts: community-based associations, social capital, development, human capabilities, grounded theory, ubudehe, indigenous development cooperation.

Zusammenfassung

Der politische Entwicklungsdiskurs nach dem Zweiten Weltkrieg hat in den letzten Jahrzehnten akademische Debatten ausgelöst. Während einige dieser Debatten nur dazu führten den Mainstream der Entwicklungspolitik umzugestalten, stellen sich viele der postkolonialen Denkern eher kritisch gegenüber den Entwicklungsideologien und fordern dazu auf, sie abzulehnen. Trotz der Debatten scheinen die meisten Entwicklungspraktiker auf einige der Behauptungen nicht zu reagieren. Das Konzept ist in viele der zeitgenössischen politischen Narrative und Programme eingeflossen. Entwicklung wurde zu einem Projekt, das auf wirtschaftlich benachteiligte Orte und Menschen abzielt, um ihnen ein besseres Leben oder positive Veränderungen zu ermöglichen.

Ausgehend von den verschiedenen Strategien zur Erreichung der Entwicklungsziele wurde die vorliegende Untersuchung mit der Absicht durchgeführt, die Zusammenarbeit in Bezug auf die Entwicklungserzählungen und -erfolge der lokalen Bevölkerung zu analysieren. Ich habe meine Analyse auf die Praktiken der gemeinschaftsbasierten Vereine (CBAs) und die individuellen Leistungen in ländlichen Gebieten gestützt. Unter Bezugnahme auf die konstruktivistische Grounded Theory Forschungsmethodik (Charmaz, 2014), die gesammelten empirischen Daten von der Gakamba-Zelle in Ruanda führten mich zu Bourdieu (1986), um das Sozialkapital und die CBAs als Teil seiner Beschreibung zu konzeptualisieren, und dann zu Sen (1979; 1992; 2012), um Entwicklung als Erweiterung der menschlichen Fähigkeiten zu konzeptualisieren.

Mit Hilfe der Datenkodierung wurden aus den entstehenden Kategorien drei empirische Hauptkapitel gebildet: Kapitel 6 beleuchtet die wichtigsten Voraussetzungen für die Gründung und den Beitritt zu Vereinen. Kapitel 7 hebt die beobachteten Schlüsselkomponenten der Praktiken der CBAs hervor und Kapitel 8 beleuchtet die Konzeptualisierung der Leistungen der Menschen im Rahmen der menschlichen Entwicklung und Fähigkeiten. Darüber hinaus habe ich auch die kontextuellen Möglichkeiten der Menschen beschrieben, die mit ihrer Vorstellung von CBAs für Entwicklung in Verbindung gebracht werden. Indem ich die Entwicklungserzählungen der Menschen, den entwicklungspolitischen Diskurs des Landes und die Mainstream-Entwicklung miteinander verband, ging ich auf die Wiederbelebung von Ubudehe durch die CBAs ein, die ich als indigene Entwicklungszusammenarbeit bezeichne. Ich habe festgestellt, dass trotz einiger Einschränkungen innerhalb der Gakamba CBAs, die Zusammenarbeit der Menschen ihre Funktionsfähigkeit verbessert.

Chapter 1: General Introduction

Over the past seven decades, poverty and underdevelopment of socio-economically challenged areas and people, and eventually their development, have been put in the forefront of world political affairs (Point four on the agenda of the 33rd US president Truman in his inaugural speech of 20 January 1949, pp. 3-4; the four UN development decades, 1961; 1970; 1980; 1990; UN, 2000; UN, 2015; Escobar, 1999, p. 382; Apodaca, 2010, p. 109; Fukuda-Parr, 2012, p. 2; Ravallion, 2020; etc.). This western ideology around economic growth and social progress has been extended to the local geographical and historical contexts already characterized by specific traditions and ways of living. It has obviously had a marked influence on them, which varies from undermining to changing people's lifestyles in these areas.

There is little doubt that it is from this perspective that the Belgian colonial masters made such a development endeavor possible in Ruanda-Urundi in the early 1950s. This was shortly after Truman's speech and before the end of their imperial control. In this period, the colonizers adopted a "Plan décennal pour le développement économique et social du Ruanda-Urundi[2]" (see Gourou, 1953, pp. 150-194). At the same time, development has recognized enormous failures in attempts to fulfil its mission over the past decades (UN, 1975, p. 5; Basler, 1979, pp. 190-195; Ranis, 1996; Baah-Dwomoh, 2016, pp. 14-15). This has led to numerous debates, which ranged from transforming it (UN, 1975; Nerfin, 1977, pp. 7, 10; Chambers, 1983; 1997; Nederveen Pieterse, 1998, p. 346; 2010, p. 85) to rejecting it (see for example Illich, 1981; Sachs, 1992, Esteva, 1992; Escobar, 1992; 1995; Rahnema and Bawtree, 1997; Ziai, 2016).

Despite the valuable critiques of development-related political discourse and practices, development seems to remain an important notion for most countries and populations in the Global South (see Chapter 2). Over the post-colonial years, this notion of development was politically welcomed and has been gradually expanding in Rwanda to the very local contexts by means of various political discourses, narratives, and guidelines (reference made to Republic of Rwanda, constitutions of 1962, art. 44; 1978, art. 7; 1991, preamble; the constitutionalized

[2] A ten-year plan for the socio-economic development of Ruanda-Urundi.

unique ruling political party, Mouvement Révolutionnaire National pour le Développement - MRND, 1973-1994; the post-genocide constitutions, 1995; 2003; 2015).

I was born, raised, and schooled in an era dominated by such development narratives (b. 1980), where the everyday local Kinyarwanda notion of *"iterambere/amajyambere"* is equivalent to the English notion of development. In both languages, it stands for progress, which literally means "an advance," "a movement forward" (Heywood, 2004, p. 253). In the present research, which was conducted with an intention to analyze the link between social capital, as an indigenous asset, and development, people's development should be understood as the expansion of human capabilities, as put forth by Amartya Sen (see for example Sen, 2012, pp. 319-327).

The present research therefore draws from four key related dimensions: a personal dimension, a social dimension, a national dimension, and a global dimension. As far as the personal dimension is concerned, this research is primarily based on my own experiences within the Rwandan rural life patterns and traditions, characterized by both a feeling of poverty and development ambitions. Secondly, it is influenced by my personal feeling and observation of neighborhood-based camaraderie, which was, at one point in time, contrasted by the politically motivated conflicts, both colonial and local, that deeply affected me. This is an examination of the various community-based networks among the Rwandan people.

Thirdly, this research is based on the general context and conditions of Rwanda. I primarily consider Rwanda as an economically challenged country (Republic of Rwanda's Vision 2050, 2020, p. 10) that has faced destructive conflicts and is the subject of various development plans (Republic of Rwanda, Constitution, 2015, pp. 25-26). I equally consider Rwanda as a predominantly rural country and a hub for socio-economic development discourse, visions, plans, and practices at both the micro- and macro-levels (Republic of Rwanda, Vision 2050, 2020).

Finally, this research is based on my interest in the general notion of development, as both an ideal and a contested term by its proponents and critics respectively, as it can be read in various academic literature. The four aspects are connected, in the sense that I am not only a development researcher, but also belong to certain contexts that have shaped, continue to shape, and will probably always shape my thinking. In this respect, the present chapter introduces the

research work completed between 2017 and 2021. It provides details on the four dimensions from which the research draws. It likewise outlines the research questions and the overall structure of the entire work presented in this monograph.

1.1. Personal Motivation: Historical Self-Reflection in the Context of Social Traditions and Development Realities

During my upbringing in the village of Rutarabana in the rural corners of the south-central part of Rwanda, I experienced, heard, and observed three major trends, to some extent both complementary and contradictory in my view: grassroots cooperation, development narratives, and destructive conflicts. There is little doubt that the last in this list affected the other two, while the former two could probably have prevented the last if managed with a sense of care for all people's well-being. The politically motivated conflicts constitute something that I consider to have strongly handicapped any form of social advancement, as the two are inextricably intertwined (Hansen, 1987/2011, p. 14; McCandless, 2007/2011, p. 21; Fukuda-Parr et al., 2008/2011, pp. 78,81; Neethling, 2005/2011, p. 228; Collier et al., 2003). I assume that grassroots cooperation as well as human development could have kept the same pace in terms of progress if there had been no politically motivated conflicts over power and wealth.

In fact, alongside the political development narratives heard and spread among farmers, I grew up seeing neighbors in rural communities sharing their scarce resources with each other and thereby also ensuring their own well-being. For example, I observed people volunteering their time to take a sick person to the health center as a group in a very traditional style (ingobyi, guheka umurwayi). This self-help tradition among people involved inviting at least four people at a time to take a sick neighbor to the hospital. They would rarely request any form of payment except reciprocity in similar situations in the future. This was often done to compensate for the limited access to common means of transport (such as an ambulance or taxi). I equally observed people collectively cultivating crops for one another during the farming seasons of their own free will (ubudehe, umubyizi, guhingirana) and sharing the available traditional drinks (ikigage, urwagwa, ubushera) afterwards. I further observed people sharing various things, ranging from small items such as fire to cook with, a little salt for one meal, some cups of water, etc. (kurahura, gutizanya, guhanahana, etc.) to highly esteemed things such as livestock, land, and other ceremonial gifts (kuragiza, kugabira, guhemba, gutwerera, etc.).

I grew up hearing various adages that reflected communal efforts to achieve certain things, such as "nta mugabo umwe," "ababiri bishe/baruta umwe," "ishyiga rimwe ntirigira inkono," etc. (translated as 'no man is an island,' or 'two people are better than one'). Names of newborn children were, and are still, sometimes given to recognize the help received from others (and God), with such names as Ntawigira, Ntawiha, and others that reference the individual's interdependence with others. Having many children (interestingly, mainly boys) was a great symbol of a family's strength. With these and many other social experiences, I came to understand that having supportive people around or working together to benefit a neighbor, relative, friend or colleague was of great concern in rural areas. This was of course at times self-interested as well. Yet, it was a balanced form of reciprocity and exchange. Was this not contributing to human development and the expansion of human capabilities? Indeed, most of these positive traditional beliefs and cooperative practices implied that people could work together to achieve larger goals or maintain their survival and progress. They could achieve bigger and better things together. In general, and in my childish view, all these socially oriented traditions among people seemed to place little importance on the differing tribalistic and ethnic ideologies among very close neighbors in rural localities, despite people's awareness of these differences in reference to their identity cards.[3]

However, at the same time, I also recognize having experienced the opposite situations, reflected in such egoistic behaviors as jealousy, envy, theft, poisoning, and murder among neighbors. This could sometimes change the often-valued tradition of cooperation among the people. This obviously led to some forms of distrust among some members of the same rural neighborhoods. In such situations, I expected the government to continuously play a role in preventing[4] such behaviors and promote more collaboration on development with narrations referring to "unity" in parallel to peace and development (https://www.dailymotion.com/video/x3c8rbs visited on 18 August 2021). To my surprise, however, I experienced the opposite and even worse. The situation deteriorated when the government promoted and supported hatred among its citizens. This is one thing that led to the politically motivated countrywide 1994 genocide against the Tutsi that I personally experienced and during which I lost many family members including my parents. There is little doubt that this was implemented to serve the interests of well-off politicians at the expense of the poor

[3] The ethnically based identity cards were introduced in the 1930s by the Belgians (Vervust, 2012, pp. 77, 105; Carney, 2014, p. 232) and were discontinued in 1994 after being badly exploited during the genocide against the Tutsi.

[4] I of course acknowledge the prevention and punishment measures implemented by the then government against various crimes.

farmers whose survival was based on their grassroots cooperation. The most 'civilized' and educated people, mainly leaders, seemed to have always been ethnically and regionally divided over political interests[5] that did not necessarily benefit the poor.[6] They spread political propaganda claiming that the Tutsi population was an omnipresent enemy and should be killed. This was communicated all the way down to the local level in the same way that the politicians used to spread the slogans of unity, peace, and development.

In my view, the impoverished Hutu majority were politically motivated to kill their Tutsi neighbors in order to take their property. This was done regardless of the interpersonal bonds shared in the neighborhood and their social advantages for the expansion of human capabilities. It was done in the name of development, as the Hutu ended up with more meat to eat, which they had rarely had before then. This new development did not last long, as not a few of them soon died of hunger, diseases, and wars in the forests of the Democratic Republic of Congo. The consequences faced by different innocent people are innumerable.

Nevertheless, given the already existing social capital, I recall that during the 1994 genocide against the Tutsis, some Hutus, at least in my very Christian-dominated region as I could directly observe and experience, were initially confused about what to do. They were confused between killing and being good Samaritans, between remaining faithful to God and betraying those who used to be good friends. At the very beginning, as one group of Hutus was taking the Tutsis' property, another small group of Hutus was fighting against them. Yet, this only lasted for a couple of hours as the government's sensitization to the mass killings intensified. During the genocide, as some Hutus were trying to kill Tutsis, other Hutus were trying to protect them by hiding them. A few Tutsis survived this way, while some Hutus also died for this noble cause of saving lives. Of course, the majority of powerless people decided to keep completely silent about what was happening or just accompany the killers in order to save their own lives.

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[5] In fact, the hatred from which this genocide emerged was planned several years earlier, and only the intellectuals saw the warning signs for the most part. Signs included the fact that some controls were instituted to prevent the Tutsis from advancing in education, official employment, and business. This was done in order to limit their access to power. It was, for example, clear in my school days that some people belonging to the so-called ethnic group of the Tutsis were limited from accessing higher education, including the primary school I was attending at the time. The ethnicity-based reports were regularly published in the school census as well as around the country in order to officially implement the ethnic quotas that would prevent most Tutsis from progressing from primary to public secondary schools, from the lower to the higher level of secondary schools, and from secondary schools to the public university. I personally did not feel this very much as a child until I was in the last year of primary education, and most importantly when I saw the genocide happening against us between April and July 1994.

[6] From my observation, most people in rural areas were economically challenged regardless of the social groups they belonged to.

Some Hutus could not understand what was going on, while others were well prepared to implement the principles of genocide. The main principle was the aim of eliminating all Tutsis in what has been known as an "apocalypse" with the participatory approach of "Umuganda" (community work). This time, umuganda turned out to be used for mass killing rather than for development, as it used to be politically narrated. Both my suffering and my survival from the genocide reflect this paradoxical scenario.

To further illustrate, I recall some militia killers taking my family's cows on 23 April 1994, while other neighbors would innocently try to bring these cows back to us through negotiation. They eventually were able to return three out of the four cows by negotiating a payment of 5,000Frw that my family had to bear. These cows were again slaughtered on the following day, however, when the real mass killing, looting, and house burning in our area started. It seems that it was still too early for the negotiators to have realized what was being politically propagated from above. On the other hand, these supposedly good neighbors and fellow Christians probably did not want to openly embarrass us at this early stage. However, in the following days I saw some of those who intervened to bring back our cows participating in this genocide. Suddenly, with a strong sensitization from Hutu militias and influential youth residing in the cities, it took just a short time for a large number of Hutu peasants to start slaughtering their Tutsi peasant neighbors along with their livestock, burning their houses, and taking their movable property (such as clothes, food items, household materials, the house roof, money, etc.), and then waiting to share the land probably with expectations of "development."

In fact, based on this personal as well as countrywide experience, I saw two contrasting scenarios: the existence of social capital for development, which could have been enhanced, and instead its destruction by those who were supposed to enhance it. This led to another form of social capital contributing to the elimination of some members of the traditional neighborhood networks. The Rwandan social capital in rural areas was abruptly destroyed, as people's collective efforts towards the common vision of mutual help, enhancing human capabilities, and social progress were instead used by the government to commit atrocities against innocent and apolitical people. Equally important is that these atrocities may have been accelerated because the impoverished people were expecting to take over their victims' property. I could argue that wealth as well as power were equally important in this scenario, more than the so-called 'ethnic logic' politically used to justify this unjustifiable animosity that took more than a million lives in just a hundred days. This view aligns with Basumtwi-Sam's

(2002, p. 99) argument that resource scarcity and competition is the basis of conflicts in Africa, as well as that of Asefa (2005, p. 8) who indicates that these conflicts most often arise when authoritarian rulers refuse to make credible economic and political reforms out of selfishness, fear of losing power, and lack of a long-term vision.

In the aftermath of the genocide, it cost a lot for many Rwandans, including myself, to begin a new chapter in life. This also highly depended on the presence of others with the same values and ways of life, as life was already greatly negatively affected. Towards the end of 1994, when I was told by my Hutu foster family[7] to go back to school, I first hesitated by replying to the father of this family that I was satisfied to receive only shelter and food from his family in compensation for serving them in the various household activities like looking after the cows. I think that was enough development for me by then. However, he tried to convince me (and I owe him much respect for this, though he has passed) of the importance of going back to school for the sake of my future, and I ended up accepting his advice. My concern was actually threefold. Firstly, I had not yet felt there could be any future life for me after what I had experienced. Secondly, I was not hoping to acquire the school fees and materials that my parents would have willingly tried to offer if they had been alive. Thirdly, I did not want to request much from him because having already secured my life was enough for me.

However, as I observed the post-genocide transitional government (known as the Government of National Unity by then), which assumed a lot of emergency tasks including dealing with genocide survivors and the many orphans who would need to return to school,[8] my mind progressively changed. My mind also changed with the help of some people from my extended family who survived, my neighborhood, and my church, who would always encourage me with comforting messages as well as some financial support no matter how little. In addition to that, the government was dealing with all the post-war and genocide challenges by insisting on the quick recovery of the Rwandan social structure and development that had obviously been lost.

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[7] This family eventually contributed to saving my life and we were together from early June 1994 until 1998.

[8] The emergent responsibilities of the government roughly included promoting unity and reconciliation among Rwandans; dealing with unburied bodies that were everywhere in the country; taking care of a large number of vulnerable people such as displaced orphans, widows, and refugees, as well as the genocide perpetrators in prisons all over the country; assisting with the overwhelming psychosocial trauma; counteracting the genocidal ideology and related insecurity caused by the Interahamwe militia, who had always wished to return to guns; and attending to the poor conditions of life in all its aspects (shelter for many genocide survivors, education, health, welfare, business, employment, etc.) in what can be termed "social economic recovery."

The local political agenda put more emphasis on home-grown initiatives (HGIs)[9] including "grassroots cooperation" to solve the various overlapping problems. Progressively and on several occasions, especially during youth meetings, we were often reminded that the development of the country was in our hands. Most of the things I was achieving, including my education, I often felt were part of this development and a result of different forms of cooperation from various people who assisted me in one way or the other.

While I was developing the proposal for this research, I kept in mind the thought that I had somehow developed by expanding my capabilities. I thus also believed in the possibility of contributing to the development of others. My emphasis was on rural areas, where I faced, observed, and still observe more problems pertaining to development. However, I did not reflect on the significant interventions I experienced as described above, except for the important opportunities I was given. I believed that any positive change in both social interactions and human capabilities does not necessarily have to take place in a centralized way from the top down, from highly positioned, educated, and technocratic people, but rather as a well-supported participatory and collaborative endeavor. Cooperation and human progress can very much be observed in the local practices that I saw Rwanda losing in the development narratives and internal conflicts, but that I equally saw returning quickly amongst the post-genocide government leaders and citizens. In fact, this kind of personal experience is grounded in the national context of Rwanda, which I describe in the following section.

1.2. Rwanda and Development: Reflecting on the National Context

Seven decades after the introduction of the notion of development in Rwanda (Gourou, 1953, pp. 150-194), socio-economic development seems to remain a major focus in Rwandan politics today (see, for example, Republic of Rwanda, the Rwanda National Strategy for Transformation (NST1), 2017-2024, pp. 12-13). This effort to transform the lives of Rwandans remains unbeatable in the face of the post-development criticism that was introduced around the time of the genocide against the Tutsis. Whereas most of the post-genocide national policies reflect many of the global and regional development goals (such as UN, AU, EAC development agendas), they also incorporate the local history and home-grown strategies. Indeed, the Rwandan constitution's declaration that its writers were "conscious that peace and unity (and

[9] The Rwandan Home-Grown Initiatives include such traditional practices as Gacaca courts for the purpose of truth and reconciliation; ubudehe, umuganda, and girinka for development cooperation; and itorero, umushyikirano, and umwiherero for civic education and good governance.

security and reconciliation) of Rwandans constitute the essential basis for national economic development and social progress" (preamble, 2003, p. 1/ 2015, p. 26) would probably be a good account of this notion of development in a particular local context and history. It is a result of the many internal conflicts (extreme cases of violence against the Tutsis in 1959, 1963, 1967, 1973, and 1994 (Uvin, 1998, p. 20; Van Hoyweghen, 1996, p. 382; Carney, 2014, p. 237) that were exploited within the colonial *divide and rule* principles.

Throughout the history of Rwanda, socio-economic challenges appear to have been very much connected with these internal conflicts, as both major cause and consequence. The colonial masters used this trump card to divide poor peasants, who would have probably developed with their traditional ways of living. It is undeniable that the pre-colonial Rwandan society was generally characterized by poor living conditions, which gave room for the colonial masters to impose their hegemonic imperial policies. However, it is also obvious that socio-economic changes were occurring before the Europeans landed in Rwanda. When they arrived, instead of bringing appropriate remedies to address the existing problems, the colonial leaders[10] instead caused more problems. They convinced the impoverished majority, reinforcing ethnic divides, that they needed to overthrow the monarch and put in place a peasant leadership that would bring democracy and development to the country. The situation that was imposed on Rwandans, like many other countries of the Global South, necessitates some form of decoloniality. It has handicapped any post-independence advancement, here referred to as development - both nationally and individually.

Although the same people who divided the society contributed to it in other ways, the post-colonial years have proven to suffer from their presence. The country is still far from being a homogeneously developed society, even in the classical sense of targeted development. Poverty rates among peoples in rural areas is still high. Progress has not always been uniform, and challenges endure. All these remain evident despite some considerable reported declines in poverty and rapid advances (World Bank, 2020, p. iii). From my everyday observations, there is a relatively clear divide between the rich and poor, urban and rural areas, center and peripheries. In this context, the poor, the rural, and the periphery always remain predominant. This corroborates the idea of Grabowski et al. (2013, p. 3) that

[10] These include both the political and religious leaders (mainly known as the White Fathers).

> "One can rationally assume that all countries want to achieve a decent standard of living for their people through improved material well-being. However, nearly seventy years after the conclusion of World War II, when the plight of the poor was brought to the forefront, and economists, policy makers, and rich countries leaped forward with solutions, many countries still have high rates of poverty. The gap between rich and poor has widened in many countries."

The post-genocide government of Rwanda still strongly believes in the concept of development and achieving it for all citizens without any form of discrimination, as various policy papers indicate (Republic of Rwanda, La Loi Fondamentale de la République Rwandaise, 1995; the National Constitution, 2003 and 2015; the vision 2020, 2000 and 2012; the vision 2050, 2020; different programs of poverty reduction, such as PRSP, 2000; EDPRS, 2008; 2013; the National Strategy for Transformation (NST1) 2017-2024; RPF, Constitution, 2013, p. 16). Despite this strong belief and some undeniable progress during the two post-genocide decades, the Rwandan president, Paul Kagame, in his "State of the Nation Address on 21 December 2015," a message that served to pave the way for another set of development goals for a new Vision 2050, claimed that

> "Vision 2020 was about what we had to do in order to survive and regain our dignity. But Vision 2050 has to be about the future we choose, because we can, and because we deserve it." (Republic of Rwanda, 2020, p. 4)

With this statement, it could already be noticed that the development goals had not been achieved, but rather survival and regaining dignity. This gives credit to the criticism that the idea of development is simply one of a utopia that should be abandoned, as most critical researchers argue (Ziai, 2016, pp. 54-67). However, rather than abandoning the concept, the president's statement instead shows the need for a new vision for development, which is still based on the aspiration to transform the country's economy and modernize the lives of all Rwandans (Republic of Rwanda, Vision 2050, 2020, p. 5). This message is obviously most welcome among rural peasants. It seems to be an improvement over other experiences that Rwandans have faced in the past. Although I feel an unresolved dilemma with regard to the concept of development between rejecting it and transforming it, in general and particularly in Rwanda, I have decided to view it through the double lenses of criticizing it while acknowledging its potential positive realities. I base my decision on the local perspective, which reveals that the concept is greatly appreciated among the people (see Chapters 6 and 8).

Despite the minor impact of the development discourse around ending rural poverty and social inequalities and promoting rural development in the various macro- and micro-senses of the term, the development discourse might have been used to create ambitions among people who would otherwise never have thought in that way, especially in the aftermath of the genocide experience. Therefore, the local experiences were needed to shed light on this. In other words, I assume that these political plans and policies together with all kinds of public discourse have raised the individual awareness around the needs of the people, with such language as 'poverty' (ubukene) and 'backwardness' (gusigara inyuma), especially among those living in rural and poor conditions. This in turn leads them to aim for something better in order to escape their top-down attribution of backwardness, which after all still prevails.

1.3. Rwanda and Community-Based Associations: Foundation for Social Capital

Community-based associations (CBAs) are initiated as a solution to some local problems that in the end would otherwise hinder people's development. Social networks can improve the individual's basic capabilities (Rahman and Haque, 2011, p. 74). In fact, for many years local citizen associations were found to be active in virtually every community as people organized around common cultural values, shared social problems, physical proximity, and specific tasks, and for this purpose sustainable and effective projects should work to engage the local associations in participation and governance (Turner et al., 1999, p. 2). Particularly in Rwanda, many CBAs could be identified throughout the country's history. Before the genocide, there were 3,000 registered cooperatives and farmers' groups and an estimated 30,000 informal groups (A World Bank 1989 report quoted by Woolcock and Narayan, 2000, p. 230). In the post-genocide period, these numbers increased even though the genocide had disturbed the social fabric.

In fact, this is due on the one hand to the government's political commitment that placed more emphasis on local initiatives including community work (umuganda), mutual assistance in the farming sector (ubudehe), exchange of cows (gira inka munyarwanda, kugabirana), mutual education of parents (umugoroba w'ababyeyi), and mutual help in health-related problems (Ingobyi), among others (Republic of Rwanda, 2009). The government claims that targeting rural poverty reduction also entails strengthening social cohesion and reducing inequality (Republic of Rwanda, 2013, p. 40; 2012, p. 9). In many of his speeches, President Kagame has often mentioned that Rwanda is not rich in natural resources, but is rich in human resources.

This is reflected, for example, in his statements in EDPRS II (Republic of Rwanda, 2013, p. xii) stipulating that

> "Our progress strengthens the belief that our development ambitions towards the Vision 2020 can be achieved with our concerted efforts. ...Conscious of these challenges, we forge ahead knowing that working together, we always overcome."

Furthermore, during the empirical research for my master's thesis conducted in 2011 with Bugesera District in Rwanda, most households and young people in FGDs confirmed that their neighborhood was very important in different ways. Some of the indicators of their strong connections in the neighborhood include practices such as lending each other money, sharing the little bit each was able to get, counselling each other in difficult times, giving somebody livestock, and forming the Rotating Saving and Credit Associations (ROSCAs) together. For example, Josephine, a widow who was part of a ROSCA for one year affirmed:

> "Even if I closed my bank account in "Banque Populaire du Rwanda," I am part of a ROSCA. I can contribute 3,000RWF per month, and we give the money to one individual every time we meet. When it is my turn, for example, I bought health insurance (mutuelle de santé) for my family and I also bought a goat." (Interview, May 2011, Gakamba; Hategekimana, 2011/2013)

Therefore, despite the criticisms against development, I discuss in this research the government's commitment to achieving developments using such grassroots social practices as *umuganda*, *girinka,* and *ubudehe* (Verwimp, 2013; Republic of Rwanda, 2009; Gatwa and Mbonyinkebe, 2019, Rutikanga, 2019). Following Constructivist Grounded Theory methods, I analyze local views and experiences in connection with these home-grown initiatives. My overall contribution is in line with the experienced and observed notion of grassroots social capital (indigenous cooperation) that characterizes most parts of Africa, such as in the philosophies of "Ubuntu" of South Africa, "Ujamaa" of Tanzania, "Ikibiri" of Burundi, "Harambee" of Kenya, and "Ubudehe" of Rwanda, just to mention a few.

These self-help groups have been proven to be deeply rooted in the rich traditions of the African people to pursue common activities such as constructing roads, bridges, palaces, market stalls, dwellings, etc. (Ogunleye-Adetona and Oladeinde, 2013, p. 29). In the Rwandan context,

ubudehe was mainly analyzed via the political programs (Gatwa and Mbonyinkebe, 2019, Rutikanga, 2019). For the present research, I consider revitalizing the concept of ubudehe (mutual help) in connection with the CBAs' practices and individual benefits rather than these public ones. This corroborates and elaborates on Bourdieu's view of social capital (1977, p. 503) as social relationships that will provide useful support if necessary.

1.4. Reflecting on the Notion of Development: A Global Ideal and Buzzword

The 33rd US President Harry S. Truman in his 20th January 1949 inaugural speech made a point that has attracted both the international community for development and the critical academics against this new political discourse over the past half a century:

> "We must embark on a bold new program for making the benefits of our scientific advances and industrial progress available for the improvement and growth of underdeveloped areas. More than half the people of the world are living in conditions approaching misery. Their food is inadequate. They are victims of disease. Their economic life is primitive and stagnant. Their poverty is a handicap and a threat both to them and to the more prosperous areas." (Truman's inaugural speech, 1949, p. 3; Ziai, 2016, p. 30)

Truman's speech indicates a clear categorization of the world's countries and peoples. Some are developed and others underdeveloped, and the former have to play a certain role in leading the latter towards development. Hearing or reading this, very few people would question its content. As a matter of fact, most colonized countries of the Global South, which automatically fell into the underdeveloped category, have welcomed and maintained over time the development ideology as an ideal. They probably hoped that they could get some form of development assistance from the Global North to heal the colonial wounds. It was thus easy for the colonial governments and international organizations from the North to make it possible for the western notion of development to travel to their old, and eventually also new, colonies by engaging themselves in development cooperation with the latter (Bracking, 2009). More precisely, the first United Nations development decade of 1961-1970 was inaugurated with great emphasis on development cooperation in global politics (UN resolution 1710 (XVI), 1961, pp. 17-18; Larionova and Safonkina, 2018, p. 102).

However, besides other failures, development was found to be a project inaugurated to expand capitalism (Mackatiani, 2014, p. 73) and colonialism in what is contemporarily known as neo-colonialism/coloniality in this post-colonial era (Saito, 2010, p. 31). Capitalism expands global inequalities and with it the world is governed by an imperial economy designed to steal wealth from the poor (Wainwright, 2008, p. 1), and so does development (Rodney, 1982; Mhango, 2018). Some critical researchers like Rist (2008, p. 1) would make the argument that:

> "The strength of 'development' discourse comes of its power to seduce, in every sense of the term: to charm, to please, to fascinate, to set dreaming, but also to abuse, to turn away from the truth, to deceive."

Research shows that such things as social inequality, poverty, and unsatisfied human basic needs are far from being eradicated through development, leading many to consider its basic ideology as well as its alternative approaches as mere buzzwords (Cleaver, 1999, p. 599; Cooke and Kothari, 2001; Cornwall and Brock, 2005; Cornwall and Eade, 2010; Rist, 2010, pp. 19-28; Adu-Ampong, 2012; Ziai, 2016, pp. 89-97; Clegg, 2019, pp. 125-128). In fact, since the time when the ideal for most governments and world development organizations changed in line with alternative development[11] (Banyai, 2011, p. 14), the technocratic and authoritarian hand and knowledge of the experts from above remains in control, as critical research shows. I argue that the major problem with this notion of development lies therefore in its important interconnected dimensions, namely a goal that remains unrealistic, a cooperative approach that is top-down and authoritarian, and decision-making power that is given to one person who ideally sets the goal and practically manages the approach with his/her supposed knowledge and expertise. With the top-down and authoritarian approaches to development, various countries of the Global South have been critically called "developmental states" (Beeson, 2009; Meyns and Musamba, 2010, Takagi et al., 2019). This is also the case for the government of Rwanda, which has been criticized of being a developmental state (Takeuchi, 2019, pp. 121-134).

Three decades now after the criticism by such post-development scholars (Illich, 1981; Sachs, 1992, Esteva, 1992; Escobar; 1995; Rahnema and Bawtree, 1997), the concept is still leading the world, as can be assessed from various countries' policy papers including Rwanda's. In

[11] Alternative development is an umbrella term for development strategies such as endogenous development, participatory development, integrated development, human development, sustainable development, reflexive development, etc.

other words, despite the relevant thoughts and debates deconstructing the development ideologies and practices for the sake of people, world political leaders have often remained unconcerned and unresponsive, as they seem to be obliged to align with international development organizations like the Bretton Woods institutions and the UN and related organizations for programs, evaluations, and rankings. Over the last two decades, most countries have conceptualized the Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs) into long, medium, and short-term goals that are hypothetically perceived to fit the local needs of the people. Eradicating extreme poverty and hunger, which are locally felt needs, has been the pivotal objective of the MDGs (UN, 2000; Rahman and Haque, 2011), and recently this has been an essential part of the SDGs (17 SDGs with 169 targets, 2015; Osborn et al., 2015; Grugel and Hammett, 2016, p. 2) for most countries. Kanie et al., (2017, p. 2) argue:

> "This single, goal-oriented agenda is not simply a continuation of unfinished elements of the Millennium Development Goals; it aspires to build from their central mission of poverty eradication and social inclusion a universal, integrated framework for action that also responds to growing economic, social, and planetary complexity in the twenty-first century."

In light of these controversial debates around development, the present research was undertaken to analyze the perspective of those people for whom development has been decided and dedicated, who live in rural areas and who usually explore cooperative strategies for self-development. I therefore discuss the local realities of this notion, which has migrated to the local people in the form of global ideologies and discourse and in the context of national policies.

1.5. Research Questions

The general research question I took to the field consisted of the aim to analyze the contributions of CBAs on rural development. With the fieldwork and the emerging categories, this research question morphed into some more specific questions. The main question for this research is therefore the following: How does social capital as an indigenous asset contribute to human capabilities in the framework of local development perspectives? To expand on the notion of social capital and how it functions in the Gakamba cell, two other questions were asked: What development-related issues constitute motivating factors for people to form and remain in

associations, and how do the associations' formation and continuation processes take shape in the Gakamba cell? How are the associations' operations managed? To expand on the notion of development, two further questions were asked, as follows: What sorts of opportunities and freedoms do the Gakamba people have in their context which would contribute to the expansion of human capabilities? How is the development discourse locally appropriated and individually experienced in rural areas of Rwanda (in the case of the Gakamba cell) and achieved by means of the CBAs? And, finally, what needs to be done to strengthen these CBAs for people's self-development, evaluated in terms of human capabilities?

1.6. Research Location and Methodological Choice

The choice of research location was predominantly based on my previous experience with this area when I was conducting the empirical research for my master's thesis in 2011. One village of the Gakamba cell was part of my sample (Kavumu village). I was intrigued by the existence of associations to sustain people's livelihoods. Additionally, the Gakamba cell, like some other areas, is an emerging rural area. I then opted to conduct grounded theory research (Charmaz, 2014) in this area to answer my research question and contribute to the development debate. Grounded theory was chosen based on my interest in understanding local views by means of consistent observations, intensive interviews, FGDs, and extant documents. I conducted my empirical research in two periods in 2018 (June to September) and 2019 (May to September). More details on this section are provided in Chapter 4.

1.7. Structure of the Thesis

To answer these questions, I conducted empirical research and studied the relevant literature, ideas from which the different chapters are discussed. Apart from this general introduction and the general conclusion, the thesis has eight main chapters. Chapter 2 is dedicated to the literature review and theoretical perspectives, based on thoughts drawn from the theories of classical development, mainstream development, alternative development, and alternatives to development to clarify the concept of development from its origin to its present mainstream use and criticism. After deconstructing development from the perspective of the critics and with my dilemma of rejecting it but wanting to transform it, I focus more on the thoughts of Amartya Sen and his capability approach to defining and measuring development. With the main reference to Pierre Bourdieu, I elaborate on the social dimensions of achieving human capabilities.

In fact, by choosing the topic "community-based associations and rural development," there is already a focus on social capital and development. Therefore, my argument, inductively derived from the empirical research, aligns with and expands on Sen's view (2009, p. 245) that

> "The capability approach's concern with people's ability to live the kind of lives they have reason to value brings in social influences both in terms of what they value (for example, 'taking part in the life of the community') and what influences operate on their values (for example, the relevance of public reasoning in individual assessment)."

I expand on this social dimension, which was criticized as not being well expanded in Sen's view of human capabilities (Stewart, 2004, p. 1; Palenc et al., 2015, p. 228) and thus requiring some practical experiences to fill the gap.

Chapter 3 is dedicated to the Rwandan politics of development. In this chapter, I basically discuss development politics in Rwanda. I start with its historical origins, assets, and challenges. I argue that development in Rwanda was started seven decades ago. I also base my argument on the conflicts that have dominated Rwandan politics to the level of destroying achieved progress and human lives. I show that the country of Rwanda is a hub of development today with its 'vision,' 'poverty eradication,' and 'national transformation' programs, political strategies founded on the country's local history and assets. This chapter is more of defining the context of the research from the national level.

Chapter 4 is dedicated to the methodological framework in which Constructivist Grounded Theory methods are detailed in both a conceptual and a practical sense. I define the method in general terms, but also regard to its constructivist turn (Charmaz, 2014). With this chapter, I show how I conducted my empirical research in the Gakamba cell over a period of two years (2018 and 2019). Besides explaining how I did the initial sampling to obtain my research participants, I also explain in detail how I conducted the theoretical sampling. This resulted from a process of initial coding and focused coding. I also discuss how I used methods of data collection such as semi-structured interviews, FGDs, participant observation, and documents, as well as the process of data analysis. Finally, I discuss the process of writing the chapters.

Chapter 5 is dedicated to the Gakamba cell context analysis. This chapter is concerned more with the village to study opportunities for development in terms of the social opportunities

(education, health care, and other social facilities), political freedoms (civil rights, political participation, democracies, freedom of expression, etc.), economic facilities (market, labor market, access to economic resources for the purpose of consumption, production or exchange, etc.), relational guarantees (trust, disclosure, lucidity, openness, etc.), and social security (unemployment benefits, statutory income supplements, famine relief, emergency public employment, etc.) that are available (Sen, 1999, pp. xii, 10, 17, 38-40).

Chapter 6 concerns the processes of the associations' creation, members' inclusion, and association sustainability. In this chapter, I deal with the initiation of the various CBAs and the background behind this. People highlight that they joined their CBAs with the intention of addressing specific life problems. They attend one or more of the associations in order to save money, access loans, and learn from others. Their aim is at the same time to escape or resolve problems and develop themselves. I also analyze the inclusion of members and the sustainability of the associations, considering how the associations grow over time and how this notion is transferred to the younger generation.

Chapter 7 is dedicated to the associations' management, especially in terms of money and human relations. This chapter shows the dynamics related to the system of rules that are decided by the CBAs' members. It highlights how these rules are observed by the owners and the role they play. The CBAs' management incorporates people's flexibility, trust, and cooperation. Yet, the chapter also expands on some of the CBAs' challenges. It is these challenges that prove the need for external intervention. In Chapter 8, I deal with the people's perceptions and experiences with the CBAs for development. In this chapter, I highlight the major set of human functionings as indicated by my research participants. This includes, for example, capabilities achieved in the farming sector, the health sector, the business sector, the education sector, etc. The list of potential as well as actual capabilities is open and could be evaluated in light of the people's targets for development. In general, it is in this chapter that I highlight the local perspective on development. During the research, people appeared to admire the concept in their various projects realized with the help of the CBAs.

Finally, my research contribution is developed in Chapter 9, in which I present the theories of social capital and the capability approach in dialogue with the people's view. I place emphasis on what I term "revitalizing ubudehe" through the CBAs and human capabilities. I qualify this as a form of indigenous development cooperation. It falls under the category of alternative

development with a cooperative component. Ubudehe stands for traditional cooperation in the farming sector. Ubudehe could also be perceived as a modern form of mutual assistance, as this research suggests. My overall argument is based on the fact that development cooperation could be perceived in a local context where people cooperate in order to develop themselves financially, professionally, or otherwise. Their development is thus understood as the expansion of their human capabilities. Additionally, whereas the focus in this research is not on my experiences, I expect no one will ignore how this has and still does shape my mind and visions over the years, including that of development, which is intertwined with the education I achieved. However, I cannot pretend to be free from any sort of bias methodologically as a result of the historical colonial legacies (and subsequent reactions to them) and considering my previous education in light of my rural experience.

Chapter 2: Theoretical Perspective: Development, Capability Approach and Social Capital

Following World War II and the independence struggles of most Global South countries, the United Nations and Bretton Woods Institutions were inaugurated. Economically buoyant countries like the USA had a strong say in the new agenda of development cooperation among these organizations, and President Truman declared the global development mission as the fourth major issue of his presidential term in 1949. This is something that has noticeably influenced many political plans mainly implemented in the so-called underdeveloped nations. Up to the present time, most constitutions of the Global South governments follow this vision and strategy for development with more or less the same political view as Truman's commitment of:

> "Helping the free peoples of the world, through their own efforts, to produce more food, more clothing, more material for housing, and more mechanical power to lighten their burdens. […] Only by helping the least fortunate of its members to help themselves can the human family achieve the decent, satisfying life that is the right of all people." (Truman's inaugural speech, 1949, p. 3)

Whereas there have been transformations and shifts in the development agenda and approach over time (see, for example, Section 2.3.3.), similar development fundamentals appear in various Global South countries' constitutions and policy documents. The examples include neighbors of Rwanda in the sub-Saharan African region, such as Kenya (Constitution, 2010, 16, art. 10 [2d], art. 11 [2b]), Tanzania (Constitution, 1977/2005, pp. 15-16, art. 9 [i-k]), Burundi (Constitution, 2018, p. 2 [preamble], p. 10 [art. 52]), Uganda (Constitution, 1995, pp. 21-22, art. IX-XII, XIV), South Sudan (Constitution, 2013, p. 9 [preamble], pp. 19-20 [art. 37]) and the Democratic Republic of Congo (Constitution, 2011, p. 7 [preamble], p. 17 [art. 36], p. 23 [art. 58]). Politically, government leaders around the world make promises in the name of development.

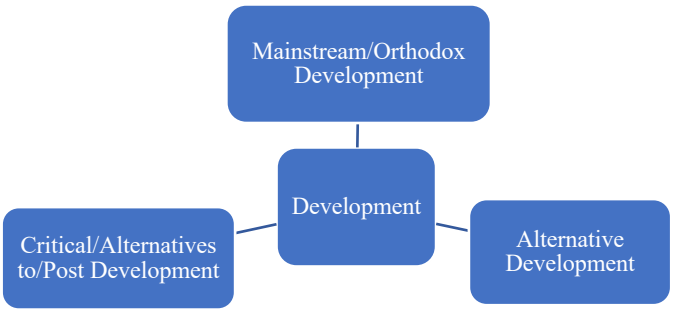
From the same perspective, the post-genocide Rwandan constitution (Republic of Rwanda, 2015, p. 55, art. 48; also see 2003, p. 11, art. 47), as the policy blueprint for many other political and apolitical programs, decisions and activities, declares:

> "The State has the duty to put in place development strategies for her citizens; All Rwandans have the duty to participate in the development of the country through their dedication to work..."

This vision of development shared over time among various countries and governments is often, at least theoretically, characterized by a certain hybridization of top-down (helping citizens) and bottom-up (citizens' own efforts) approaches to realizing it. My empirical research in the Gakamba cell proves that this notion of development has reached the local citizens (see Chapters 6 and 8) and this is due to the Rwandan political engagement toward development (see Chapter 3). There is therefore little doubt that different policies and political discourses are informed by the development philosophies, theories and definitions that experts learn in their various forms of training. What kind of theories, then, shape experts' knowledge of the development vision and strategies in ways that inform specific contexts and guide everyday activity as indicated in my empirical research?

To answer this question, I consider three main dimensions of the concept and discuss them historically: the origin of the development idea, which is western; the goal, which is progress; and the approach, which ambiguously varies from top-down to bottom-up approaches. In more general terms, I consider some debates that took place before the 1940s and the evolution of the development idea following Truman's speech in 1949 down to the current debates as far as the mainstream development, alternatives and criticism are concerned. Figure 1 summarizes the themes around which the various development debates turn:

Figure 1: Three main development perspectives



While I discuss these three perspectives in the next sections, my major focus on development rests on the theoretical framework of the capability approach developed by the economist

Amartya Sen (1933-*). Sen has tremendously contributed to the analysis and understanding of what human development should be in terms of expanding human capabilities and people's freedoms. This choice is inductively justified by my empirical results (Chapter 8) as far as the Constructivist Grounded Theory (CGT) method (Charmaz, 2014) of this research is concerned. As for the approach, I put more emphasis on the notion of social capital from the perspective of the sociologist Pierre Bourdieu (1930-2002). I equally consider people's participation in development activities (reflexive, integrated, sustainable, human, endogenous and indigenous cooperation). Social capital comes in as a form of indigenous cooperation to enhance human capabilities, as this is part of the community-based associations I analyzed. Whereas I start by discussing the various definitions of development, which in turn indicate the goals of development, my focus then turns to the relevant approaches suggested to reach the development vision and goal.

2.1. Defining a Complex and Controversial Concept: Development

When I started this doctoral research in 2017, my proposal was dominated by the belief that it was only necessary to escape neo-colonialism and top-down approaches to development. My intention was to adopt development approaches that would value people, such as participatory development through grassroots cooperation (community-based associations and their role in rural development). While interacting with various people who eventually enriched this work, I faced two contrasting viewpoints around this highly debated concept. On the one side, when discussing with intellectuals in the social sciences in the course of this research, mainly my colleagues and supervisors who read part of my work in different colloquia, I was asked how development would be understood. "Development, what is it actually?" some asked on different occasions. I am grateful to them for the question, which has shaped several dimensions of this research.

At that time, I was still taking the meaning of this concept for granted, as a concept that would not require much questioning. Rural development was clear to me. I expected everyone to know that development was a positive project that brings desirable changes (Chambers, 1997, p. xiv; 2004) to economically challenged people and their milieu, as I knew it from the everyday Rwandan narratives. I expected everyone to understand that development took the form of programs assisting people to escape from the undignified condition called 'under-development' as Esteva (2010, p. 2), who criticized the concept, highlighted. A concept that alludes to the gradual process of social change (ibidem, p. 4), one that cannot delink itself from the words

with which it was formed - growth, evolution, maturation. The word I thought always implied a favorable change, a step from the simple to the complex, from the inferior to the superior, from worse to better. It was supposed to indicate that one is doing well because one is advancing in the sense of a necessary, ineluctable, universal law and towards a desirable goal (ibidem, p. 6). I already had a definition that I would include somewhere in the thesis as I progressed with the various chapters.

However, when I went to the field and talked with my research participants in rural areas who have heard a lot of development promises in the past and are happy to achieve any milestone in the process in the name of development, I could notice a difference in perception compared to the world of academia. The majority of people, if not all, seemed to understand the concept well and felt happy to welcome someone like me, a development researcher or a potential development professional. In the reality of the Gakamba people, unlike in the academic world, not many people questioned this concept. A good illustration of this empirical experience is the case of Mukamunana[12], a woman who worked as a farmer in the village, who was member of various CBAs with the intention of developing herself. She proudly informed me of the various indicators that would serve to define development. Mukamunana said the following:

> "The way associations contribute to development is that there is a time one may get, for instance, that money then buy like that cement, then embellish one's house. And considering that one's house was of only mud materials and now one puts the cement, from that time that house looks nice. And this brings development and pride to the village." (Mukamunana, Rukora village, 21 June 2018)

I draw attention to two dimensions of Mukamunana's statement. Firstly, Mukamunana, like many others (see Chapter 8), was quick to inform me about how she was achieving development. Secondly, she used specific indicators to define her achieved development, which I found also varied from person to person. Mukamunana considers development in terms of the possibility to do something valuable, like getting some money and improving her house. This then affects the appearance and development of the village as a whole. It also corroborates my personal experience as presented in Chapter 1. The experience and feeling that most people in Rwanda, including myself, have around development exactly reflect the argument of Ziai (2016, p. 1), who critically argues that somewhere between 1949 and 2015 (even up until

[12] All the names of my research participants throughout the work, including this one, have been changed.

today), development had achieved the status of a certainty in the social imaginary (Escobar, 1995, p. 5), in that people now know what to think when they hear the word 'development.'

The concept of development is an easily and commonly understood concept in all the spoken languages, be it English, German, Swahili, Kinyarwanda, or any other. Yet, it carries many meanings (Esteva, 2010, p. 3), and has ultimately become a value-loaded, polysemic and controversial concept that is hard to define (see also Deneulin and Alkire, 2009, pp. 3-4). It is an umbrella term that encompasses many of the people's actions. According to the 1975 Dag Hammarskjöld report (UN, 1975, p. 7), development is a whole; it is an integral, value-loaded, cultural process; it encompasses the natural environment, social relations, education, production, consumption and well-being. Esteva (2010, p. 6) critically argues that:

> "Those who now use the word cannot free themselves from a web of meanings that impart a certain blindness to their language, thought and action. No matter the context in which it is used, or the precise connotation that the person using it wants to give it, the expression becomes qualified and colored by meanings perhaps unwanted."

From this perspective, when people define development, they add a new value to it depending on the domain of activity and the standpoint from which development is perceived. In practice, the concept is both positively and negatively perceived because of what it really means linguistically (Chambers, 1997, p. xiv) and its actual effect on people in a capitalist system (Ziai, 2016, p. 32). However, it could be argued that its definitional complexity constitutes its real "wealth" for those who wish to use it positively. I therefore highlight some of the defining features of this concept from different perspectives and understandings.

The requests from those who wanted me to define my view of development have helped me beyond answering the question. As I read more about the meaning of development in the works of various scientific thinkers and in the political discourse, I decided to investigate it based on separating mainstream/orthodox development (development political discourse, for example), alternative development and alternatives to development. In fact, development is frequently debated in terms of its goal, its approach and its critique, all of which contribute to improving people's lives.

First of all, the mainstream development concept can be simplified down to the dominance of economic growth thinking (Selwyn, 2011, p. 68; Willis, 2011, p. 3), which is more focused on quantitative, measurable aspects, such as the gross domestic product per capita (GDP), number of jobs, income per capita, number of dwellings, etc. (Stãnicã, 2014, p. 12), which in turn are means to achieve a nation's developmental goals and promote economic growth, equity and national self-reliance (Cowen and Shenton, 1996, p. 2). From its early conception, development was a western term meaning economic growth, western civilization, industrialization and a foundational belief underlying modernity, modernity being the period in western history when rationality was assumed to change the world for the better. In development, all the modern advances in science and technology, in democracy and social organization, in rationalized ethics and values, fuse into one single better world for all people (Peet and Hartwick, 2015, p. 2; see also Healy, 2008, pp. 52-54; Rist, 2008, p. 21; Willis, 2011, p. 2). And indeed, this was Truman's political belief, which was taken for granted by most post-colonial states' political leaders while being highly criticized by most post-colonial academics:

> "For the first time in history, humanity possesses the knowledge and skill to relieve the suffering of these people. The United States is pre-eminent among nations in the development of industrial and scientific techniques. The material resources which we can afford to use for assistance of other peoples are limited. But our imponderable resources in technical knowledge are consistently growing and are inexhaustible. I believe that we should make available to peace-loving peoples the benefits of our sum of technical knowledge in order to help them realize their aspirations for a better life." (Truman's inaugural speech, 1949, p. 3)

From this modernizing political discourse, the idea of development is perceived as a kind of trusteeship where one source of agency expresses an intention to develop the capacities of another, as Cowen and Shenton (1996, p. x; see also Ziai, 2016, p. 31) argue. There is no doubt that Truman's message itself echoes Stiglitz's view (2002, p. 164) that development represents a transformation of society, a movement from traditional relations, traditional ways of thinking, traditional ways of dealing with health and education and traditional methods of production to more "modern" ways. In fact, in this regard, Stiglitz shows that a characteristic of traditional societies is the acceptance of the world as it is; the modern perspective recognizes change, recognizes that we, as individuals and societies, can take actions that improve our living

standard, such as reducing infant mortality, increasing lifespans and increasing productivity (idem).

In the same vein, Galtung (1996, p. 131) indicates that western civilization understood itself as the universal civilization and universalized its history as a development history for others, yielding two equations: A. Development = Western development = Modernization and B: Development = Growth = Economic growth = GNP growth. Galtung, who suggested the 15 theses for defining development (pp. 127-136), explains development as the unfolding of a culture, the progressive satisfaction of the needs of a human and non-human nature, starting with those most in need, and economic growth at nobody's expense (pp. 127-129). The major conditions for economic growth in Galtung's definition are hard work, saving/investment, greed and inconsiderateness (ibidem, p. 131). Development has been mainly concentrated in areas of Africa, Asia and Latin America (Cowen and Shelton, 1996, pp. 407-408).

From such mainstream development conceptions, the development political discourses and narratives emerged, were fostered and globally expanded. They principally refer to the everyday development narratives in the Global South, international institutions and development cooperation (Nederveen Pieterse, 1998, p. 358), whereby the development must be understood as a planned process in which a certain situation goes from simple to complex, grows, comes to fruition and becomes better than it was, as Stãnicã puts it (2014, p. 11). Development entails a continuous change in a variety of aspects of human society (economic, social, political, legal and institutional structures, technology), a long-term process of structural societal transformation, and a short-to-medium-term outcome of desirable targets (Sumner and Tribe, 2008, p.11).

Secondly, from the proponents of alternative development, this has been criticized for both its goal and the means to achieve it, and attempts have been made to give development better definitions in terms of both aspects. However, in alternative development the focus is more on the approach than on the goal, although transforming the approach helps to consider the goal from the perspective of people at the bottom rather than as a given from the top. Apodaca (2010, p. 124) in his study *Do Global Strategies for Poverty Eradication in Sub-Saharan Africa Work?* has shown that "focusing on economic growth alone would actually be detrimental to poverty reduction." In this sense, development should be realized by producing a better life for everyone in terms of fulfilling their basic needs, such as sufficient food to maintain good health, a safe,

healthy place in which to live, affordable services available to everyone, being treated with dignity (Peet and Hartwick, 2015, pp. 1, 25) and creating the conditions for the realization of the human personality (Seers, 1972, p. 21; 1969, pp. 2-3).

Development would rather be perceived as a holistic project of personal, social and spiritual progress, as Alkire and Deneulin (2009, p. 3) highlight it, among other definitions of the concept. Further, even to achieve the macroeconomic goals, development should mean changing the world for the better, starting at the bottom rather than the top (Peet and Hartwick, 2015, P. 3). I would argue that these definitions remain attached to the mainstream development concept, although they put more emphasis on valuing people at the grassroots level, as indicated by Nederveen Pieterse (1998, p. 345) in reference to the notion of goals and the means to clarify this difference.

This emphasis on the bottom-up approach leads development to be construed as a process of expanding people's choices, enhancing participatory democratic processes, and granting people the ability to have a say in the decisions that shape their lives. It is also understood as providing human beings with the opportunity to develop themselves to their fullest potential, and of enabling the poor, women and free independent peasants to organize themselves and work together (Cowen and Shenton, 1996, p. 2; Rist, 2008, p. 8). Development is a process by which the members of a society increase their personal and institutional capacities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life consistent with their own aspirations (Korton, 1990, p. 67 quoted by Nederveen Pieterse, 1998, p. 353).

However, the third group of development thinkers emerged in the 1990s in reaction to the pitfalls of the two previous views. They put more emphasis on valuing people and their own concepts of development. They have claimed that the notion of development is an unburied corpse that is spreading all kinds of pestilence (Sachs, 1992/2010, p. xv; Esteva, 2010, p. 1; Ziai, 2017, p. 2547), which should be abandoned without dismissing all the practices that aim at improving the human condition (Ziai, 2016, p 54). Among the major and valuable reasons for this reaction is that, since Truman's speech on the project of development in 1949 and the subsequent development practices in global politics, there has been observed a continuation of colonialism (coloniality), Eurocentric supremacism alongside hegemonic capitalism, depoliticizing mission-obscuring inequalities, and authoritarianism accompanying

interventions in people's lives (Ziai, 2016, pp. 27, 54, 59-63, 81, 139). For researchers with this view, capitalist development is inherently unequal, socially unjust and environmentally unsustainable (Peet and Hartwick, 2015, p 161).

Bearing in mind the necessity of various elements of the mainstream development narrative that can contribute to the improvement of the human condition, building on my interest in the participatory approach toward this goal and agreeing with the critique against negative aspects such as coloniality, hegemonic capitalism and tyrannical approaches embedded in development, I focus on a definition that fits well with this research in reference to the narratives of the Gakamba people, and falls under the umbrella of alternative development. That is the definition given by Amartya Sen with his capability approach. From Sen's perspective, development means expanding the capabilities and freedoms that people enjoy, widening their choices, and protecting human rights (Sen, 2012, pp. 319-327, Sen, 1999, p. 3; Haslam et al., 2017, p. 12; Fukuda-Parr and Kumar, 2003, pp. v, xxi). In other words, the concept of development I am referring to is perceived as a social change in terms of the richness of human life resulting from it (Sen, 2012, p. 320).

Sen (2012, p. 320; see also Nussbaum, 2000, p. 5; Robeyns, 2005, p. 94) explains that the capability approach sees human life as a set of "doings and beings" that may be called "functionings" and seeks to evaluate people's quality of life in terms of their capability to function. I keep this alternative definition of development because it fits well with this work considering the views of my research participants and their descriptions of their own goals and achievements as what development means for them (see Chapter 8).

2.2. A Brief History of the Notion of Development: Western Philosophical Foundations and Political Discourse

Development, just like its counterparts slavery, colonialism, capitalism and the like, has been gradually imposed by the Global North on the Global South over the centuries, although its political discourse generally emerged in the 1940s. It is widely recognized that developmental ideologies, goals and strategies were initially imposed by the Global North, considered as a role model, on the Global South, considered as backward (Escobar, 1997, p. 91; Sachs, 2010, p. xi), with a general sense of the need to climb the economic ladder achieved by some dominant

countries as defined in terms of five steps in Rostow's *Stages of Economic Growth: a Non-Communist Manifesto* of the 1960s.[13] How did the concept evolve over time?

2.2.1. Tracing the Origin of Development: European Philosophical Beliefs

There are disagreements around establishing one single origin of the notion of development (Ziai, 2016, p. 71) and this makes it hard to properly locate development in the global historical context (Power, 2019, p. 24). Rist argues that the notion of development itself could be located in antiquity, a period during which there were two main sources of knowledge, one relating to myth and the other to the theories put forward by western philosophers. For example, in the philosophical work of Aristotle, the Greek word for 'nature,' *physis* or *φυ'σις*, comes from the verb phuo (φυ'ω), which means 'to grow or develop,' and thus 'nature' (*φυ'σις* or 'development') means (1) "the genesis of growing things [literally: which participate in the phenomenon of growth]"; and (2) "that immanent part of a growing thing from which its growth first proceeds" (Rist, 2008, pp. 28-29). Taking the concept to the social sciences, Esteva (2010, p. 4) pinpointed the evolution and interchangeable scientific use of this concept to the period between 1759 (Wolff) and 1859 (Darwin).

In line with these views, the roots of the concept in socio-economic terms, which were eventually the basis for the mainstream notion of development, could be traced back to the European economic philosophies, ideologies and political manipulations between the 17th and 19th centuries (Peet and Hartwick, 2015; see also Stern, 2001, p. vii; Sen, 1983, p. 745; Ziai, 2016, p. 71; Cowen and Shelton, 1996, p. 9; Nederveen Pieterse, 1996, pp. 543-547). The early philosophical concept of development economics engaged and opposed philosophers belonging to the classical schools of thought of the 17th to the 19th centuries, the philosophers of the neoclassical schools of thought of the 19th century, Marxism and Neo-Marxism, and later on the neo-liberals, and the modern and postmodern schools of thought of the 19th and 20th centuries[14] (Peet and Hartwick, 2015).

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[13] Rostow (1959, p. 1; see also 1960), in the early 1960s, developed a theory of five stages of economic growth defined in the sequence of the traditional society, the preconditions of take-off, the take-off, the drive to maturity and the age of high mass consumption.

[14] The list includes, for example, Thomas Hobbes (1588-1679), John Locke (1632-1704), David Hume (1711-1776), Adam Smith (1723-1790), Carl Menger (1840-1921), John Maynard Keynes (1883-1946), Friedrich von Hayek (1899-1992), Karl Marx (1818-1883), Friedrich Engels (1820-1895), etc.

In fact, Peet and Hartwick (2015, p. 27) argue that a theoretical and historical shift in the concept of development could be located in the British Enlightenment, during which the modern, free individual - which forms the basis of Adam Smith's and David Ricardo's economics - was then developed positively by theorists formulating a new progressive capitalism. Expanding on this capitalistic view, Cowen and Shelton (1996, p. 11) highlight that the modern idea of development was formed in the crucible of the first half-century of Western Europe's transition to industrial capitalism. Equally, Larrain (1989, p. 4) shows that this notion of development starts with the notion of competitive capitalism (1700-1860).

These various views, therefore, indicate that the origin of the notion of development in the social world is inseparable from capitalistic, progressivist and western beliefs. In fact, Rist (2008, p. 25), explaining that there might well have been hesitation about the right generic term for the many different practices designed to increase human well-being, shows that the concept was chosen from among other concepts which appear to have the same mission, namely civilization, westernization, modernization and liberation.

In any case, one of the major debates around development some centuries ago in the European context was based not on the meaning of the concept for people, but on the approach of intervention in people's lives and especially in the marketplace. The focus on the approach appears to have been primarily on both the state's intervention in the people's business and the liberalization of the market. For example, while the classical and neoclassical theorists, as well as the neo-liberalists, argued for the liberalization of the market with limited state intervention, others like the Keynesians were for strict state intervention. Others still were against the capitalistic component embedded in development itself (the Marxists).

As Peet and Hartwick (2015, pp. 30-33) argue, the classical economics were in conflict with the earlier mercantilism (15th to mid-19th century), a system of ideas, institutions, politics and economic practices that supported the absolutist (all-powerful) state and the ruling monarchical and aristocratic classes of the early capitalist period. By this time, national power based on economics did not lie in the country's citizenry or the spirit of its people. The classical economists' thought ran against that of the previous ruling class, the noble landowners, whose right to property rested on the force of the conquest. The British Enlightenment came as positive revolutionary ideas. With the 17th and 18th century Protestantism came different ideas like rational self-interestedness (Thomas Hobbes), property ownership (John Locke), preservation

of society, the reconciliation of self-interestedness and social responsibility, free trade and government intervention to preserve national economic advantage (David Hume).

The Scottish social philosopher and economist Adam Smith (1723-1790), who is perceived to be the father of the classical school of thought and who was interested in liberalizing the market and the division of labor, believed that human beings possessed an inherent urge to trade and, as traders, they were also inherently self-interested (Peet and Hartwick, 2015, p. 33). For Smith, natural liberty implied free competition, free movement of workers, free shifts of capital and freedom from government interventions (Lekachman, 1959, p. 89 quoted by Peet and Hartwick, 2015, p. 36). In the same vein, other ideas, like Jeremy Bentham's (1748-1832) principle of utility and John Stuart Mill's (1806-1873) ethical economics, argued for the government to enable the greatest possible happiness of the community by creating rights and removing restraints (freedom) (Peet and Hartwick, 2015, pp. 38, 42).

In the last half of the 19th century, humanistic ideas were suggested by neoclassical economics in which the central theme of economists changed from the growth of national wealth to the role of margins in the efficient allocation of resources (Peet and Hartwick, 2015, pp. 51-52). The Australian Carl Menger suggested that to analyze the root cause of economics, one must focus on valuing the individual. The neoclassical economics, as a school of thought, put forward that there are limited instances when the government should intervene to promote economic ends, other than encouraging market competition, providing adequate schooling, and encouraging savings and investment (Peet and Hartwick, 2015, pp. 51-55).

Although these capitalistic thoughts have changed over time, major similar views appear within neo-liberalism. According to Ludwig Heinrich Edler von Mises (1881-1973), the point of departure of all liberalism lies in the thesis of the rightly understood interests of individuals. The consumer's interest counts above all others, and all interests are harmonized by market forces, establishing what von Mises called 'consumer sovereignty.' A state may be necessary, but liberalism teaches that its power must be minimized and the laissez-faire approach should be left unhampered to work its miracle of development (Peet and Hartwick, 2015, pp. 91-92).

Along these lines, the view of Friedrich von Hayek (1899-1992) (Peet and Hartwick, 2015, pp. 91-92) was that the central role of the state should be restricted to maintaining the rule of law, with as little state intervention in the economy as possible. The apparatus of the state should be

used solely to secure the peace necessary for the functioning of a market coordinating the activities of free individuals. When economic power is centralized as an instrument of political power, it creates a degree of dependence scarcely distinguishable from slavery.

Unlike the thinkers who valued the self-interested individual in the process of economic growth/development, John Maynard Keynes' (1883-1946) came in with his economic theory during the early 20th century to legitimize state intervention into market economies with the aim of achieving growth rates decided on the basis of social policies (Peet and Hartwick, 2015, pp. 56-59). Peet and Hartwick (idem) indicate that while Keynesian economics was available to guide policy from 1936 onward, the Great Depression of the 1930s was ended through pragmatic government intervention, first through New Deal employment-generating programs undertaken as mass relief efforts and then, even more widely, the militarization of all the western economies involved in World War II. Particularly in Western Europe, political attitudes turned toward socialism, or more accurately, in a social democratic direction: state-run social services in England, for example.

An approach to development that is highly centralized goes hand-in-hand with what is known as a developmental state, which is also connected to Truman's development discourse. Peet and Hartwick (2015, p. 75; see also Beeson, 2004; 2009) show that, for instance, in the Third World, the "developmental State," a parallel conception to the Keynesian that drew from it in several respects, was employed during the post-war years, following the example of Japan. Since the beginning of the Japanese modern period (the meiji restoration of 1868), the state has been crucial to the country's development.

However, the neo-liberalists reacted to this state-centered socialism (Peet and Hartwick, 2015, pp. 91, 92). People like von Mises and von Hayek would argue that an economy can never be designed by social planners, but rather emerges spontaneously from a network of interactions among agents with limited knowledge (von Hayek), and that socialist ideology was a threat to western civilization and that classical liberalism alone could uphold freedom (von Mises).

In reaction to the flaws in how capitalism was implemented in the world social order, Marxist approaches to societal development of the 19th century, just like the neo-Marxist and post-developmentalist thinkers of the second half of the 20th century, came in with different radical thoughts. For example, as Peet and Hartwick (2015, p. 163) summarized, Karl Marx (1818-

1883) and Friedrich Engels (1820-1895) saw modernity as progress in the material side of life, but they also critically viewed it as a movement directed by a few rich people motivated by profit and capital accumulation and that had unequal results in terms of benefits. While modernist in its overall commitment, Marx' theoretical analysis was intended as a guide to radical political practice, aimed at changing society, especially its leaders, so that science could directly meet the urgent needs of the poorest people. The term 'accumulation,' in the Marxist tradition, refers to the self-expanding value of capital (Hoogvelt, 1997, p. 45), and Marxism, like other anti-capitalist theories, is radically against such practices, especially when they are done at the expenses of others.

Marxism critically puts more emphasis on the exploitation by the dominant of the lower class of society: exploitative social relations (owners of the land versus workers on the land). In the Marxist conception, development that transforms society is necessarily accompanied by class struggle between the rich and the poor (Peet and Hartwick, 2015, p. 220), and development means using the power of the state, backed by mass people's movements, to change society in favor of the oppressed (ibidem, p. 221). For the Marxists, socialist democracy means control of the state and its institutions by the majority of the people, which, in the context of the Global South, means control by the 90% of people who are poor. Development means social transformation that allows widespread freedom (idem). Development is equality and only equality will allow true democracy to emerge (ibidem, p. 307). Although Marxist beliefs appear to be the best for the majority of poor people, capitalism remains dominant in the contemporary social and political world, as the next section indicates.

2.2.2. The Rise of the Development Discourse in Global Politics: Development Goal, Intervention and Cooperation

The rise of the development discourse in global politics occurred towards the end of World War II with the founding of the Bretton Woods Institutions of 1944 and Truman's inaugural speech of 1949 (Sachs, 1992; 2010, p. xv; Escobar, 1997, p. 86; Dammasch, 2006, p. 6; Çelic et al., 2014, p. 56). On the eighth of his ten theses on globalization ("A World of Extremes," *Los Angeles Times*, July 17, 2001), Sen remarked that the world has changed since the Bretton Woods agreement that acted as the international, economic, financial and political architecture of the world mostly in the 1940s, following the Bretton Woods Conference in 1944. The main goal of development was then to modernize the world through cooperation and aid (Inkeles,

1969; Reyes, 2001; Saito, 2010, p. 22; Chandy, 2011; Klingebiel, 2014; Gould, 2019, p. 34; Chaturvedi et al., 2021). Inkeles (1969, pp. 208-225) indicates, for instance, that "in the post-colonial era already countries and societies were happy to make men modern." More particularly from this perspective, Truman stated:

> "In cooperation with other nations, we should foster capital investment in areas needing development… We invite other countries to pool technological resources in this undertaking. Their contributions will be warmly welcomed. This should be a cooperative enterprise in which all nations work together through the United Nations and its specialized agencies whenever practicable. It must be a worldwide effort for the achievement of peace, plenty, and freedom. With the cooperation of business, private capital, agriculture, and labor in this country, this program can greatly increase the industrial activity in other nations and can raise substantially their standards of living." (Truman's inaugural speech, 1949, p. 3)

At this time, the United States found an opportunity to give worldwide dimensions to the mission their founding fathers had bequeathed to them: to be the beacon on the hill (Sachs, 2010, p. xv). With his speech, Truman put an emphasis on the development goal and the strategy with which the development cooperation between countries should find its place. With development cooperation, foreign aid would be one of the crucial political innovations of the twentieth century because never before had wealthy countries transferred, unilaterally and non-reciprocally, such considerable financial resources to poorer nations (Thérien, 2002, p. 449). This cooperation established a strong intervention from above.

Regarding the goal, Meier (2001, p. 3) has shown that the development goals have evolved over time from the GDP to real per capita GDP, to nonmonetary indicators (HDI), to the mitigation of poverty, to entitlements and capabilities, to freedom and to sustainable development. This was followed by the flourishing of the ambitious MDGs and SDGs in the third millennium (Ziai, 2016, pp. 155, 194). In clear terms, most development activities were, as a result, devoted to bringing under- or undeveloped peoples or countries up to the living standards of developed nations (for example, see Rostow, 1960, p. xii), interpreted largely in physical and materialistic terms, as Frankel (2005, p. xviii) observed. Development thus became a major political subject, an economic opportunity and quite often also an important business, as there are many

consulting firms, contractors, manufacturers and service suppliers whose principal business is development (ibidem, p. xix).

With the arrival of Truman's development discourse after World War II, there is no doubt that Marxism had little space in the global thinking of socio-economic progress. We see that capitalism was promoted, spread and became dominant in post-colonial states. We see developmentalism gaining its place in the emerging countries. Meyns and Musamba (2010, p. 8) highlight that two countries in sub-Saharan Africa, Botswana and Mauritius, embarked on developmentalist trajectories soon after they gained independence in the 1960s, something that has actually spread over the last post-colonial years because of state-led interventions (ibidem, p. 28; Takagi et al., 2019).

On the other hand, in the process of development intervention and cooperation, it became important for the UN to set a common goal of promoting socio-economic progress and better standards of life for all people with greater freedoms and to this end to employ the international machinery (UN, 1945, p. 2; 1957, p. 15). Subsequently, this organization gave itself a mission to create "development decades" for international economic cooperation to occur (the first in 1961; then in 1970; then in 1980; then in 1990; then MDGs, 2000 and SDGs, 2015).

Besides the UN's commitment, the Bretton Woods Institutions (World Bank and the International Monetary Fund), with their mission of ending extreme poverty and boosting shared prosperity (World Bank, 2017, p. 2), bring the majority of world countries together to this end. In total, 189 countries are WB members (retrieved from https://www.worldbank.org/en/about/leadership/members updated on 20 November 2020; also Nelson, 2007, p. 2041) while 190 countries are IMF members (retrieved from https://www.imf.org/external/np/sec/memdir/memdate.htm updated on 21 October 2020), and all countries owe innumerable development plans and reports to these institutions in the name of development cooperation.

Although criticizing the development agenda, Sachs (2010, p. xv) argues that good neighborliness on the planet is conceived in the light of development. He states:

> "Though development has no content, it does possess one function: it allows any intervention to be sanctified in the name of a higher goal. Therefore, even enemies feel

united under the same banner. The term creates a common ground, a ground on which right and left, elites and grassroots, fight their battles." (Sachs, 2010, p. xix)

In fact, with the development cooperation, major international relations changed throughout the world (Sachs, 2010, p. xv). Different organizations emerged, mainly based in the Global North, and developed various programs with a lot of promises for the majority poor of the Global South.

Furthermore, technocracy found its place in world politics and policies also for economic development (Escobar, 1997, p. 91). Major changes occurred from the 1950s to the 1970s, and especially in the 1980s with new related concepts emerging, such as sustainable development, good governance, participation, civil society, and ownership (Ziai, 2016, p. 90). The 21st century is dominated by development cooperation with the goal of global partnership for development (MDG number 8; Nelson, 2007; Paulo, 2014; SDG number 17; Grugel and Hammett, 2016, pp. 1-2).

However, at the same time, it was found that development cooperation is a top-down and exploitative project. Whereas it generally starts with a narrative claiming to serve the purpose of assisting countries in their efforts to make social and economic progress (Klingebiel, 2014, p.2), it ends up impoverishing these countries (for example, see Rodney (1882) with his *How Europe Underdeveloped Africa* and Mhango (2018) with his *How Africa Developed Europe*). Galtung (1996, pp. 134-135) was right when he argued that the development assistance is the legitimate offspring of a western imperialist father and a Christian missionary mother and constitutes a highly competitive international market where donor and recipient nations do their bidding, offering and accepting projects under various slogans[15] to increase their share of what is offered and accepted, and with a necessary condition for development assistance an 'I help you; you help me' agreement of reciprocity.

Criticizing the system of development aid, Moyo (2009, p. 122) also argues that "it's time to stop pretending that the aid-based development model currently in place will generate sustained economic growth in the world's poorest countries." In fact, achieving cooperation is difficult

[15] Galtung refers to such slogans as pre-investment, infrastructure, transaction costs, community development, participation, import substitution, export substitution, basic needs, for the poorest countries, for the poorest people, for the poorest people in the poorest countries, for women, for the poorest women in the countryside, for the environment, for sustainable development.

in world politics. There is no common government to enforce rules, and by the standards of domestic society, international institutions are weak. Cheating and deception are endemic (Axelrod and Keohane, 1985, p. 226).

Besides international cooperation that failed, and keeps failing, state and NGOs' interventions have also failed over time. Easterly (2013, pp. 6-8), who contrasts the authoritarian development with free development, argues that for the development experts who took over the field by the 1950s, the authoritarian side won. By authoritarian development, he means purely technocratic approaches to ending poverty run by experts, especially economists. By free development, in contrast, he means development run by free individuals with political and economic rights. The next section on alternative development and alternatives to development sheds light on the debates criticizing the mainstream development trend due to its failures, from international cooperation to the experts' intervention in citizens' matters.

2.2.3. The Idea of Alternative Development and Alternatives to Development

In reaction to the deceptions evidenced by its failure to achieve its promises, especially with respect to citizens in rural and agricultural areas (UN, 1975, p. 5; Basler, 1979, pp. 190-195; Streeten, 1981, p. 328; Frieden and Lake, 2000, p. 377; Blaikie, 2000, p. 1033; Keeley, 2015, p. 32; Baah-Dwomoh, 2016, pp. 14-15), the concept of development raised debates among researchers and practitioners. The top-down and authoritarian approach, hegemonic capitalism, and coloniality embedded in development provoked the post-colonial thinkers (Peet and Hartwick, 2015, pp. 222, 234). The debates against its practices were more significant from the 1970s on, with the rise of *alternative development* (Nerfin, 1977; Chambers, 1983) and *alternatives to development* (Sachs, 1992; Rahnema and Bawtree, 1997).

2.2.3.1. Alternative Development

Alternative development emerged with a goal to find solutions that would again value indigenous knowledge, which was destroyed with the arrival of development policies that ended up failing (Briggs and Sharp, 2004, pp. 661, 663; Briggs, 2005; Slikkerveer, 2013, p. 39). Slikkerveer (2013, p. 39) argues that it had succeeded in the post-World War II period, where the early modernist model of rural development was based on classical interventions from outside, as in development from the top, known as 'exogenous development.' With the renewed

interest in the potential role of indigenous knowledge systems in development and the subsequent shift in the international development paradigm, rural development policies began to relocate their focus and embark on local structures, which soon became known as the more successful approach of endogenous development.

The research (UN, 1975; Nerfin, 1977, pp. 7, 10; Nederveen Pieterse, 1998, p. 346; 2010, p. 85) shows that the 1970s' dissatisfaction with mainstream development crystallized into an alternative, people-centered approach to development. According to the 1975 report of the Dag Hammarskjöld Foundation "What now? Another Development," development should be "geared to the satisfaction of needs," "endogenous and self-reliant" and "in harmony with the environment" and based on structural transformations. "Alternative" generally refers to three spheres – agents, methods and objectives or values of development. Alternative development is the terrain of the "third system" or citizen politics, the importance of which is apparent in view of the failed development efforts of government (the prince or first system) and market forces (the merchant or second system) (Nederveen Pieterse, 1998, p. 346; 2010, p. 85).

Alternative development therefore serves as an umbrella term to cover various modern paradigms of development (Banyai, 2011, p. 14), which include participatory development (Chambers, 1983; 1997; Cornwall and Brock, 2005), integrated development (Ray 2006), endogenous development (Lacoponi et al, 1995; Van Der Ploeg and Van Dijk, 1995; Vermeire et al., 2008 A&B), neo-endogenous development (Ray, 1999; 2006), reflexive development (Nederveen Pieterse, 1998; 2010), human development (Sen 1979; 1999; 2005; Fukuda-Parr, 2003; Deneulin and Shahani, 2009; Anderson, 2014) and sustainable development (UN, 1987; Sachs, 2015). All the forms of alternative development are characterized by something that is at the same time indigenous, endogenous, human and participatory. These views appear to emerge from and arrive at the same understanding:

> "Outsiders are people concerned with rural development who are themselves neither rural nor poor. Many are headquarters and field staff of government organizations in the Third World. They also include academic researchers, aid agency personnel, bankers, businessmen, consultants, doctors, engineers, journalists, lawyers, politicians, priests, schoolteachers, staff of training institutes, workers in voluntary agencies, and other professionals. Outsiders underperceive rural poverty. They are attracted to and trapped

> in urban 'cores' which generate and communicate their own sort of knowledge while rural 'peripheries' are isolated and neglected." (Chambers, 1983, p. 2)

This view corroborates Banyai's argument (2011, p. 27) that building capacity in a community is related to the concepts of autonomy and agency, which can be defined as the capacity of people to order their world, the capacity to create, reproduce, change and live according to their own meaning systems, and to have the power to define themselves. This is opposed to being defined by others (Bhattacharyya, 2004, p. 12; Giddens, 1984, pp. 7-16; Sen, 1992). Alternative development is analyzed here with respect to six dimensions.

First, participatory development is a concept that is generally used by various researchers to refer to the participation of a maximum number of concerned social and political actors in identifying, designing, planning, implementing, monitoring and evaluating development activities, including control and decision-making over the allocation of financial resources, and its empowering dimensions (Kuhn, 1998, p. 11). Hickey and Mohan (2004, pp. 6-8; 2005, pp. 239-240) show how the notion of participation was used in the mainstream development discourse over time, with such concepts as community development (1940s-1970s), political participation (1960s), emancipatory participation (1960s-1970s), alternative development (1970s-1990s), populist/participation in development (1990s-2005), social capital (1990s-2005), participatory governance and citizen participation (1990s-2005).

Laderchi (2001, p. 3) also shows that starting in the 1970s, popular participation was seen as an important component of rural development and basic needs strategies, and as such figured in the programmatical statements of many international agencies. In the 1980s, it became associated with discourses of grassroots self-reliance and self-help, with NGOs often having to fill in the void left by a retreating state as a consequence of neoliberal reforms. The 1990s saw participation being advocated on a larger scale, being moved beyond the boundaries of project or grassroots interventions to other spheres of social, economic and political life. As a development agency, DFID (quoted by Carney, 1999, p. 8), in its model of development, stressed that poverty-focused development activity should be people-centered, responsive and participatory, multilevel, conducted in partnership, sustainable and dynamic.

Chambers (1995, p. 185), with his emphasis on participation by the poor, critically rejects people who are not poor making decisions on issues that matter to the poor. He (ibidem, p. 197)

shows that professionals, whether in NGOs, government departments, training institutes and universities or donor agencies, have been slow to see that the ideas of participation, ownership and empowerment by and for the poor ultimately demand institutional change by those in control. In his view, participation by the people will not be sustainable or strong unless these controllers too are participating. Ownership by the people means non-ownership by the elite. Empowerment for the people means disempowerment for elite. In consequence, management cultures, styles of personal interaction and procedures all have to change (idem).

Second, expanding on this notion of alternative development, the idea of endogenous in contrast to exogenous development efforts needs to be understood. According to Gkarzios and Lowe (2019, p. 161), the essential elements of the endogenous approach to rural development include: a territorial and integrated focus, the use of local resources and local contextualization through active public participation. As Picchi (1994, p. 195 cited in Lowe et al., 1995, p. 91) argues, endogenous development is a form of local development produced mainly from local impulses and grounded largely in local resources. High and Nemes (2007, p. 106) further underline that endogenous development is aligned with a logic of evaluation that is embedded and intersubjective, compatible with modes of knowing in the local heuristic system and based within the ongoing interactions of social beings in a particular context.

The idea of endogenous growth has been favored by many working on rural development because a model of endogenous development guarantees autonomy in the process of transforming the local economic system. It does so by underlining the centrality of the decision-making processes of local social actors and their capacity to control and internalize external knowledge and information, and by generally assuming the traits of a self-sustaining process of development (Margarian, 2011, p. 9). Further, the term 'neo-endogenous development' describes an approach to rural development which is locally rooted, but outward-looking and characterized by dynamic interactions between local areas and their wider environments (Slikkerveer, 2013, p. 41). At the heart of neo-endogenous development is the assumption that presently disadvantaged rural areas can take action in order to ameliorate their condition (Ray, 2001, p. 4).

Third, the notion of integrated rural development (IRD) was also introduced under the umbrella of alternative development. It is the idea that it is the responsibility of government to ensure that small farmers have access to the services and inputs they require to improve their

circumstances. Integrated rural development means not only comprehensive action, but also integrated action. The idea is that the various complementary activities of rural development require a single administrative framework rather than being implemented by a variety of separate agencies (Baah-Dwomoh, 2016, pp. 14-15; also Basler, 1979, pp. 190-195). Fourth, another important notion that was introduced is that of sustainable development. According to the World Commission on Environment and Development (UN, 1987, p. 43; also, Singh, 2009, p. 2; Asefa, 2005, p. 1), sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

Fifth, human development, also connected to the capability approach, grew as a reaction to the irrelevance of narrow economism. Its roots go back many decades, to the social and humanist ideals of development across several continents. This was humanism, most often developed in national liberation struggles, in the face of colonial regimes and imperial powers (Anderson, 2014, p. 64). It emerges with a view that the states which do not promote social participation, or which no longer do so, lose both popular legitimacy and their potential as 'human development enabling' agencies… human development must be seen as a broad, emancipatory and social process. Independent human development paths require the cultivation of individual freedoms alongside, and through, social processes led by a strong state, committed to building human capacity and fomenting high levels of social participation (Anderson, 2014, p. 72).

Sixth, another term that was adopted is reflexive development which is drawn from reflexive modernity, a notion that Ulrich Beck (1992 quoted by Nederveen Pieterse, 1998, p. 367) used to contrast 'simple modernity' concerned with 'mastering nature' with reflexive modernity, the condition in which the moderns are increasingly concerned with managing the problems created by modernity. In fact, Nederveen Pieterse (idem) indicates that after several development decades, development thinking and policy have become increasingly reflexive in relation to the failures and crises of development. New policies are increasingly concerned with managing the hazards, risks, unintended consequences and side-effects brought about by development itself.

Nevertheless, the alternative development trend has also been criticized as a buzzword based on various facts. For example, Leal (2010, p. 89) argues:

> "Somewhere in the mid-1980s, participation ascended to the pantheon of development buzzwords, catchphrases, and euphemisms. From that moment on, and throughout the

> greater part of the 1990s, the new buzzword would stand side by side with such giants as 'sustainable development,' 'basic needs,' 'capacity building,' and 'results based.' Participation entered the exclusive world of dominant development discourse; it had gained currency and trade value in the competitive market struggle for development project contracts, an indispensable ingredient of the replies to requests for proposals that issued from multilateral aid agencies everywhere."

In fact, the *alternative* component is alternative in relation to state and market, but not necessarily in relation to the general discourse of developmentalism, as Nederveen Pieterse (1998, p. 346; 2010, p. 86) points out. Additionally, despite all the development transformations over the last four decades, poverty and inequality remain persistent and increasing for the majority over time, both within and between countries (Collier, 2007, p. 3; Grabowski et al., 2013, p.3). In the recent years dominated by alternative development practices, Klasen et al. (2016, p. 29) highlights that in spite of differences between countries in terms of inequalities, there seems to be an agreement that global inequality is high and that changes over time, if any, tend to be rather small. In fact, whatever is done in the name of development goals exactly reflects the argument put forward by Sachs (1992/2010, p. xv), namely that every effort and every sacrifice is justified in reaching the goal, but the light keeps on receding into the dark.

In his book C*ultivating Development* on research conducted in India, ethnographer and anthropologist Mosse (2005, pp. 45-46) highlights that the development process is planned by the donor institution and negotiated by its field consultants and that the policy process requires ambiguous concepts like participation that mediate or translate between divergent interests. This ends up with development organizations priding themselves on not implementing projects themselves, but supporting local visions and cooperating with local organizations, as Schöneberg (2016, p. 6) indicates with her study on *Partnership and Cooperation* in Haiti. In fact, simply intending to develop a society does not necessarily mean that development will result from any particular action undertaken in the name of development (Cowen and Shenton, 1996, p. viii).

2.2.3.2. Alternatives to Development

Over the last three decades, mainstream development together with its alternative approaches has been critically debated by several renowned post-colonial scholars (Illich, 1981; Esteva,

1992; Sachs, 1992; Escobar, 1995; Rahnema and Bawtree, 1997; Ziai, 2016). The main purpose of this perspective appears to be decolonization and hearing the voices of previously voiceless people of the peripheries, oppressed by the colonial, capitalistic and authoritarian powers embedded in the concept, the project, and the practices (Ziai, 2016, p.2). This gave birth to a focus on what is currently known as alternatives to development or post-development, beyond development (Nederveen Pietersen, 2000, p. 175), anti-development or populism (Blaikie, 2000). Criticizing the development discourse and practices, Escobar showed that by attacking underdevelopment politicians ended up multiplying it, for instance arguing that:

> "Development grew to be so important for the Third World countries that it became acceptable for their rulers to subject their populations to an infinite variety of interventions, to more encompassing forms of power and systems of control; so important that First and Third World elites accepted the most convenient bidder, of degrading their physical and human ecologies, of killing and torturing, of condemning the indigenous populations to near extinction; so important that many in the Third World began to think of themselves as inferior, underdeveloped and ignorant and to doubt the value of their own culture, deciding instead to pledge allegiance to the banners of reason and progress; so important, finally, that the achievement of development clouded awareness of the impossibility of fulfilling the promises that development seemed to be making." (Escobar, 1997, pp. 91-92)

Escobar argues that development was - and continues to be, for the most part - a top-down, ethnocentric and technocratic approach, which treated people and cultures as abstract concepts, statistical figures to be moved up and down in the charts of progress (idem). Based on their critique, the proponents of alternatives to development put more emphasis on valuing local people and resources for their advancement, not in the name of development. The post-development scholars argue rather that 'alternative development' is not enough, because it reproduces the idea that the majority of the world's population is 'underdeveloped' and needs to live like the West. They argue that because of the exclusion produced by the project of 'development,' ordinary men and women would recover 'their own definition of needs' as well as 'autonomous ways of living.' They would be creating alternatives to 'development,' i.e. to the universal western models of the economy, politics and knowledge, and reclaiming the commons, often falling back on indigenous or traditional concepts and practices (Ziai, 2017, p.

2548). Although this approach makes sense for the oppressed people, it was also criticized as romanticizing the local and the grassroots (McEwan, 2009, p. 104; Huerta, 2017, p. 21).

Based on the controversies around development as shaped by the three perspectives (mainstream, alternative and alternatives to development), I therefore argue that despite its pitfalls and the critique against it, the idea of mainstream development remains in force and enjoys various transformations from the perspective of development politics and experts. In fact, development cooperation and experts' intervention seem to have been blindly the most positively perceived and welcomed by both the leaders and citizens of the Global South, regardless of its deceptions as the case analyzed here suggests (Chapters 3 and 8). For countries, this is probably due to the continuity of the development promises with Truman's language, who tried to distinguish development from other forms of imperialistic exploitation:

> "The old imperialism - exploitation for foreign profits - has no place in our plans. What we envisage is a program for development based on the concepts of democratic fair dealing. All countries, including our own, will greatly benefit from a constructive program for the better use of the world's human and natural resources. Experience shows that our commerce with other countries expands as they progress industrially and economically." (Truman's inaugural speech, 1949, pp. 3-4)

Despite the dilemmas and deceptions caused by development, it is not easy to find an African country that in practice rejects the development arbitrariness and failures that have been debated by both the proponents of alternative development and alternatives to development. My analysis of the Gakamba people's views likewise suggests that development is considered important among the local citizens without questioning these pitfalls. In their narratives, the Gakamba people referred to development in the mainstream sense, echoing the everyday development discourse found in most countries of the Global South, international institutions and international development cooperation initiatives, as Nederveen Pieterse (1998, p. 358) highlights. This is obviously inherited from the Rwandan political discourse and NGOs' practices.

Therefore, based on these local views scrutinized through the use of Constructivist Grounded Theory (Charmaz, 2014), and based on my own experiences and observations over time, it appears that development could be both the best and the worst of human projects - best in terms

of potential and worst in terms of its failed contemporary practice. It may rest on the best of human aspirations, yet is subject to manipulation reversing its original intent by people who feign good intentions in order to gain great power, as Peet and Hartwick (2015, p. 4) framed it. I, therefore, decide to investigate the situation with reference to Amartya Sen's capability approach, which also takes a humanistic perspective, as discussed in the next section.

2.3. Human Development and the Capability Approach

In the search for an alternative way to understand human development, the economist Amartya Sen, inspired by Adam Smith and Karl Marx, and indeed Aristotle (Sen, 2012, p. 320), developed the notion of the *capability approach* in the early 1980s (Sen, 1979/1980). Over the last four decades, therefore, these notions of human development, capability approach or capabilities approach were often used interchangeably in the development and policy world, starting with such questions as: What are people actually able to do and be? And what are the real opportunities available to them? (Nussbaum, 2011, p. x). The analysis I conducted based on the empirical research suggests that human development can be considered, quite simply, in terms of what people are able to do and be. How, then, does this focus on capabilities contribute to development, specifically human development in rural areas? This section deals with this question by theorizing the notion of Sen's capability approach in relation to my empirical study in the Gakamba cell.

2.3.1. Background of the Notion of the Capability Approach

Initially and theoretically, it was in relation to the evaluation of equality in *The Tanner Lecture on Human Values (Equality of What?)* from 1979 that Sen criticized the utilitarian, total utility, and Rawls' primary goods approaches to understanding equality because he judged them to be informationally lacking (Sen, 1979/1980, p. 217; Lessmann, 2007, p. 2). He then suggested his idea of the capability approach. He developed the approach progressively over the next decades in his subsequent works (Sen 1981; 1983; 1984; 1985; 1987; 1988; 1992; 1999; 2003; 2009, etc.), while various other studies emerged that tested its application in different domains of human development.

Studies included, for example, research on gender and feminism (Robeyns, 2003; Iversen, 2003; Agarwal et., 2005; Huerta, 2017; …), human rights and social justice (Nussbaum, 1997;

2011; 2017; …), quality of life (Nussbaum and Sen, 1993; Alkire, 2008; …), food security (Burchi and De Muro, 2012, …), development policy (Hasselskog, 2017, …), in connection to buen vivir (Carballo, 2015; …), trade and sustainable development (Cosbey, 2004,…), education (Walker and Unterhalter, 2007; Saito, 2018; …), etc. This plurality of domains for application of the capability approach explains how useful this approach can be to the analysis of human development. Huerta (2017, p. 57) has summarized that the capability approach builds a transdisciplinary body of literature examining very diverse issues from the points of view of sociology, political theory, technology and arts.

In the 1980s and onwards, Sen himself shifted from domain to domain in the conceptualization of the concept. He elaborated his concept of human capability building on and concomitantly with his analysis of social inequalities based on both class and gender (Sen, 1978/1980), famine and lack of basic commodities (1981; 1987), poverty and deprivation (1981; 1992), lack of freedom and social injustice (1999; 2009), and consideration of human development as a means rather than an end in itself (1983; 1988; 1999, 2004), among other dimensions that are important for human development.

In fact, Sen's continuous study and deep analysis of various famines including those in Bengal of 1943, Ethiopian Wollo of 1973, Bangladesh of 1974, and the Sahel in Sub-Saharan Africa (Sen, 1981; Sen 1983, 755; Drèze and Sen, 1989, pp. 31-34) shaped his analysis of the capability approach from early on. Although these are different contexts and different issues than the context of this research, development in general pursues the goal of moving from unfavorable situations such as famine, poverty, etc. to a more favorable situation of well-being, which the capability approach can then help to evaluate.

Furthermore, there is little doubt that Sen's inquiry into the capability approach is rooted in his background as a trained positivist economist who became a normative and humanistic economist, as Agarwal et al. (2005, pp. 3, 329) point out. In an interview with Agarwal, Humphries and Robeyns (2005, p. 321), Sen affirms that his interest in inequality, which goes back to his school days, was initially fixed on class divisions, which is something that preoccupies most Marxists (Peet and Hartwick, 2015, p. 220). It is also considered to be very important in poverty and development analysis (Laderchi et al., 2003, pp. 253-257).

Nussbaum, who is also critical of some dimensions of Sen's capability approach to assessing human well-being, often recognizes Sen's founding role in the development of the approach, explaining that "the 'Capability Approach' and 'Capabilities Approach' are the key terms in the political/economic program Sen proposes in works such as *Inequality re-examined* and *Development as Freedom*, where the project is to commend the capability framework as the best space within which to make comparisons of life quality, and to show why it is superior to utilitarian and quasi-Rawlsian approaches" (Nussbaum, 2011, pp. 17-18). Agarwal et al. (2005, p. 6) likewise highlight that "Nussbaum agrees with Sen that the capability approach, as a framework for examining social justice, is superior to utilitarianism, resource-focused analysis, the social contract tradition, or even some accounts of human rights."

2.3.2. Capability Approach, Functioning and Well-Being

Basic capabilities in Sen's view simply represent the ability a person has to do certain basic things (Sen, 1979/1980, p. 218). Capability is distinguished from functioning, as the potential to do or be something compared to an achieved action or state, respectively. In Sen's analysis, he distinguished between four different notions: a good, a characteristic of a good, a functioning of a person, and utility (Sen, 1984, p. 316). Focusing on the third item - a person's functioning - he argues that, in fact, the natural interpretation of the traditional view of positive freedom is in terms of someone's capability to function. This specifies what the person can or cannot do, or can or cannot be (Sen, 1983, p. 160; 1984, p. 316).

Despite Sen's critique of the other three evaluation criteria, he does not completely reject them (Sen 1983, p.160; 1984, p. 316). He argues instead that one's standard of living is not determined by goods, nor their characteristics, but by the ability to do various things obtained from those goods or those characteristics, and it is that ability rather than the mental reaction to that ability in the form of happiness that, in this view, reflects the real standard of living (Sen 1983, p. 160). He also (Sen, 1984, pp. 315, 317) recognizes the confusion around the four characteristics and explains, for example, that the distinction between *characteristics* and *functioning* is worth noticing.

For Sen (idem), characteristics represent, of course, an abstraction from goods, but still they relate to goods rather than to people. Functionings, however, are personal features; they tell us what the person is doing. The capability to function reflects what a person can do. Of course,

characteristics of goods owned by a person do relate to the person's capabilities, because a person achieves these capabilities through the use of those goods, among other things, but still the capabilities are quite different from the characteristics of goods possessed. In other words, a characteristic - as understood in consumer theory - is a feature of a good, whereas a capability is a feature of a person in relation to goods.

In fact, to justify the capability approach in human development, Sen (1979, pp. 218-219) was critical of the primary goods approach, as although the list of goods is specified in a broad and inclusive way, encompassing rights, liberties, opportunities, income, wealth, and the social basis of self-respect, it is still concerned with good things rather than with what these good things do for human beings. Likewise, utility is concerned with what these things provide human beings but uses a metric that focuses not on the person's capabilities but on his or her mental reactions. And therefore, Sen determines that the focus on basic capabilities can be seen as a natural extension of Rawls' concern with primary goods, shifting attention from goods to what the goods do for human beings.

Whereas Sen recognizes the interrelation between the conditions undermining human well-being, he clarifies that each one can stand on its own and cause problems for the person. For instance, to differentiate poverty from inequality, Sen (1981, p. 15) argues that a transfer of income from someone in the top income group to one in the middle-income range must, ceteris paribus, reduce inequality, but it may leave the perception of poverty quite unaffected. Equally, Sen (1999, pp. 20, 87) argues that there are good reasons for seeing poverty as a deprivation of basic capabilities, rather than merely as low income. Deprivation of elementary capabilities can be reflected in premature mortality, significant undernourishment (especially of children), persistent morbidity, widespread illiteracy, and other failures. In fact, as Kurt von Figure (in Sen, 2006, p. 1) argues:

> "Amartya Sen has not only extended the theory and analysis of welfare, poverty, hunger, and inequality, but also greatly shaped international development policy concerning poverty reduction, the defeat of famines and hunger, the reduction of gender inequality and the measurement of human well-being. His work inspired the Human Development Index of the United Nations as well as the Millennium Development Goals by the world community in 2000."

Sen (1981, p. 24) critically argues that the most common route to identifying the poor is to specify a set of basic or minimum needs, and regard the inability to fulfill these needs as the test of poverty - but this, in his view, is doomed to fail. He explains that these basic needs are specified in terms of commodities or characteristics of these commodities that the consumers seek. Securing a certain amount of these commodities gives the person command over their corresponding characteristics. However, the characteristics of the goods do not tell us what the person will be able to do with them (Sen, 1999, p. 6). The capability perspective does highlight the central relevance of unequal capabilities in the assessment of social disparities. Similarly, in judging the aggregate progress of a society, the capability approach would certainly draw attention to the great significance of the expansion of human capabilities of all members of a society (Sen, 2009, p. 232).

In judging the well-being of a person, Sen shows that it would be premature to limit the analysis to the characteristics of goods possessed. We have to consider the person's 'functionings.' While the ownership of commodities is a personal matter, and thus the command over the characteristics of goods owned is also a personal matter, the quantification of characteristics does not correlate directly with the personality features of the individual possessing the goods (Sen, 1999, p. 6). A functioning in this sense is a person's achievement: What he or she manages to do or be. It reflects, as it were, a part of the state of that person. This has to be distinguished from the commodities that are used to achieve those functionings (Sen, 1999, p. 7).

The well-being of a person is best seen as an index of his or her functionings (Sen, 1999, p. 17). Well-being is an assessment of the particular achievements of the person - the state of 'being' he or she succeeds in reaching. The well-being of the person can be seen in terms of the quality (the 'well-ness,' as it were) of the person's being (Sen, 1992, p. 39). In the capability approach, well-being is seen as the freedom of individuals to live lives that are valued (termed the capability of the individual), i.e. the realization of human potential (Sen, 1992; 1999).

2.3.3. Capability and the List of Capabilities: Sen vs Nussbaum

Whereas Nussbaum supported much of Sen's work with the capability approach, the two theorists sometimes diverged. One of the major criticisms that Nussbaum, just like Robeyns, directed against Sen related to his tendency toward under-specification (Agarwal et al., 2005, p. 6) and unnecessary abstraction (Huerta, 2017, p. 80), leading her to formulate a suggested

list of ten important capabilities[16] (Nussbaum, 2000, pp. 78-80; 2011, pp. 33-34; Lessmann, 2007, p.11). However, Sen decided to maintain his position that the capabilities should remain open and that there should not be a canonical list. He nevertheless acknowledges that having a list should not be perceived as problem either. For him, any list should be context-specific and flexible. Sen asserts that there is also the problem of determining the relative weight and importance of the different capabilities included in any list (Sen, 2004, pp. 77-80; 2005, p. 157; Agarwal et al., 2005, pp. 7, 335-337). The capability perspective on poverty is inescapably multidimensional, for example, since there are distinct capabilities and functionings that people have reason to value (Sen, 2000, p. 4).

For both Sen and Nussbaum, however, the capabilities are plural and nonreducible (Sen, 2009, p. 233; Nussbaum, 2011, p. 18). Sen, for example, illustrated his notion of capability and functioning with different examples instead of giving a canonical list. The examples included such elementary functionings as the ability to move or travel, the ability to meet one's nutritional requirements, the wherewithal to be clothed and sheltered, escaping morbidity and mortality, the ability to read and write, to take part in literary and scientific pursuits, to develop skills to pursue one's work-related plans and ambitions, etc., to many complex functionings such as the power to participate in the social life of the community, to live without shame and achieve self-respect (Sen, 1979/1980, p. 218; 1983, pp. 162-163; 1983, p. 754; 1985, pp. 197-198; 1992, pp. 5, 39; 1999, p. 75; 2005, p. 158; 2009, p. 233; Lessmann, 2007, p. 12).

Sen's argument is that the functionings are constitutive of a person's being, and evaluation of a person's well-being has to take the form of an assessment of these constituent elements (Sen, 2012, p. 321). It has to do, in Marx's words, with 'replacing the domination of circumstances and chance over individuals by the domination of individuals over chance and circumstances" (Marx and Engel, 1846, English of McLelan, 1977, p. 190 as quoted by Sen, 1983, p. 754). My argument aligns with Sen's view as long as the list of capabilities in the context of Gakamba remains open and includes most of the elements that Sen highlights as presented in Chapter 8.

The capability to function represents the various combinations of functionings (states of being and actions) that the person can achieve. Capability is, thus, a set of vectors of functionings, reflecting the person's freedom to lead one type of life over another. Just as the so-called

[16] The list of capabilities by Martha Nussbaum include things like life, bodily health, bodily integrity, senses, imagination and thought, emotions, practical reason, affiliation, other species, play, control over one's environment (political and material).

‘budget set’ in the commodity space represents a person’s freedom to buy commodity bundles, the capability set in the functioning space reflects the person’s freedom to choose from possible ways of life (Sen, 1992, p. 40).

In fact, it can be argued that the capability approach gives a better account of the freedoms actually enjoyed by different people than can be obtained from looking merely at the possession of primary goods. Primary goods are means to freedoms, whereas capabilities are expressions of freedoms themselves (Sen, 2012, p. 323). A person’s capability set can be defined as the set of functioning vectors within his or her reach. In examining the well-being of a person, attention can legitimately be paid to the capability set of the person and not just to the chosen functioning vector. This has the effect of taking note of the positive freedoms in a general sense (the freedom “to do this” or “to be that”) that a person has (Sen, 1985, p. 201).

2.3.4. On the Means to Achieve Capabilities

Of the many theories and approaches that Sen developed, there seem to be some that are more interlinked than others in the sense of causality. This is to say that even for the human capabilities, Sen views them as needing to be achieved under certain specific conditions that he eventually considers as a means to this end. These conditions include traditional development economics in terms of income, entitlements in the form of ownership and social exchange, opportunities, advantages and freedom, among others. I focus on the ones explained in this section for two major reasons: I consider them to be important in Sen’s analysis of the capability approach. Also, they are related to the findings of my empirical research in the Gakamba cell (see Chapters 5 and 7).

2.3.4.1. Income

It has been critically argued that an increase in monetary income is not an end in itself for describing human development, but that this rather constitutes an important means, among others, to certain other ends that are valuable to people, such as the freedom to pursue well-being according to Sen (1992, pp. 28-30; 1999, p. 1). This critical point also concerns the evaluative statement on individual development based on macro-economic factors such as GDP and GNP, or industrialization or technological advance or social modernization (Sen, 1999, p. 1).

Sen argues that the income per capital, GNP, GDP and the like are part and parcel of the traditional economic development analysis (Sen, 1983, pp. 745-754). While he does not ignore their importance in the process of development, he also argues that these should not be considered the goals of development, but rather a means to some other ends that he calls the expansion of human capabilities (Sen, 1983, p.754; 1999, p. 3). Sen (1983, p. 760) is critical in his observation that traditional development economics has been less successful in characterizing economic development, which involves the expansion of people's capabilities.

For this, economic growth is only a means and often not a very efficient means either. Growth of GNP or of individual income can, of course, be very important as a means to expanding the freedoms enjoyed by members of the society (Sen, 1999, p. 3). According to Sen (2006, p. 35), income is one input among many, such as social and political opportunities, personal factors, and the environment in which people live. Distinguishing between being well off and being well, Sen (1985, p. 197, 198) argues that the primary feature of well-being can be seen in terms of how a person can "function," taking that term in a very broad sense. Sen further (1985, p. 199) argues that "opulence, of course, contributes to functioning, and the command that it gives can indeed be important for a person's well-being and advantage."

2.3.4.2. Entitlements

To expand his ideas on human capabilities, Sen introduces the concept of entitlements. For example, Sen applies the approach to entitlement to food, which he contrasts with food availability. He shows (1981, p. 434) that the traditional approach to famines looks for a decline in food availability. A sudden, sharp reduction in the food supply in any particular geographic local has usually resulted in widespread hunger and famine. For him, this approach toward food availability decline has some superficial plausibility, since it seems natural to sense a shortage of food when people die as a result of not having food. He shows, however, that starvation is a matter of some people not having enough food to eat, and not a matter of there not being enough food to eat.

In development, the leading critique of Sen seems to be the view that "perhaps the most important thematic deficiency of traditional development economics is its concentration on national product, aggregate income and total supply of particular goods rather than on

‘entitlements’ of people and the ‘capabilities’ these entitlements generate” (Sen, 1983, p. 754). He would argue that it is not appropriate to push much further the reduction of human beings to ‘means’ by considering the poor as creating problems for those who are not poor (Sen, 1981, p. 9).

The entitlements approach concentrates on each person’s entitlement to commodity bundles including food, and views starvation as resulting from a failure to be entitled to any bundle with enough food. Sen defines this entitlement as consisting of a set of vectors of alternative commodity bundles, any one of which the person can decide to have (Sen, 1981, p. 435). In fact, entitlements refer to the set of alternative commodity bundles that a person can command in a society using the totality of rights and opportunities that he or she has available. Entitlements are relatively simple to characterize in a pure market economy (Sen, 1983, p. 754).

Sen (1983, p. 755) reasons that for most of humanity, about the only commodity a person has available to sell is labor power, so that the person’s entitlements depend crucially on his or her ability to find a job, the wage rate for that job, and the prices of commodities that he or she wishes to buy. The problem of starvation, hunger and famines in the world could be better analyzed through the concept of entitlement than through the use of traditional variables of food supply and population size. His concern is about what people can or cannot do, and this links directly with their ‘entitlements’ rather than with overall supplies and outputs in the economy. He argues (idem) that the failure to see the importance of entitlements has been responsible for millions of people dying in famines. Famines may not be at all anticipated in situations of good or moderate overall levels of supply, but acute starvation can nevertheless hit suddenly and widely due to failures of the entitlement systems, operating through ownership and exchange.

Sen distinguishes exchange entitlement from ownership entitlement. Exchange entitlement mapping or E-mapping will, in general, depend on the legal, political, economic and social characteristics of the society in question and the individual’s position in it (Sen, 1981, p. 435). Ownership relations are one kind of entitlement relations, as an entitlement relation applied to ownership connects one set of ownerships to another through certain rules of legitimacy (Sen, 1981, p. 1). The limit of what the person can buy is set by his or her ownership (“endowment”) and exchange possibilities (“exchange entitlement”), the two together determining his or her overall entitlement (Sen, 1983, p. 754). On the basis of one’s entitlement, one can acquire some capabilities, i.e. the ability to do or be something (e.g. to be well nourished), and fail to acquire

other capabilities. The process of economic development can be seen as a process of expanding the capabilities of the people. Given the functional relation between entitlements of people over goods and their capabilities, a useful - though derivative - characterization of economic development is in terms of expansion of entitlements (Sen, 1983, p. 755).

Entitlements operate not only through market processes, but also through the state social security with an established system of command (Sen, 1983, p. 756). Thus, a study on entitlements has to go beyond purely economic factors and take into account political arrangements (including pressure groups and news distribution systems) that affect people's ability to take command of commodities, including food (Sen, 1981, p. 3; Sen, 1983, p. 760). The entitlement approach to starvation and famine concentrates on the ability of people to obtain food through the legal means available in the society, including the use of production possibilities, trade opportunities, entitlements vis-à-vis the state, and other methods of acquiring food (Sen, 1981, p. 45). While one of the criticisms against the entitlement approach is that it is overly economics-oriented (De Waal, 1990, p. 473), my empirical research suggests that the economic aspect is very important for the operation of the CBAs in the Gakamba cell, like anywhere else (see Chapters 6 to 8).

2.3.4.3. Advantage, Opportunities and Freedom

The notion of entitlement enhancing human capabilities involves other notions as well, like opportunities, advantage and freedom, that characterize Sen's arguments. These notions are interlinked to a considerable extent. For example, *advantage* has to take note of the opportunities available to the person. Its evaluation must involve the evaluation of a set of potential achievements and not just the actual ones (Sen, 1999, p. 33). The evaluation of functioning is only a part of the story if we look not at well-being as such, but at a person's advantage. Advantage can be seen as referring to the opportunities a person has, of which only one will be chosen (Sen, 1999, p 38). Sen (2009, p. 231) notes that "individual advantage is judged in the capability approach by a person's capability to do things he or she has reason to value. A person's advantage in terms of opportunities is judged to be lower than that of another if he or she has less capability - less real opportunity - to achieve the things most valued.

Advantage refers to real opportunities that the person has, especially compared with others (Sen, 1999, p. 3). "An assessment of the opportunities a person has would require some

understanding of what the person would want to have and have reason to value having" (Sen, 2002, p. 5). *Freedom* can be valued for the substantive opportunity it gives to the pursuit of one's objectives and goals. In assessing opportunities, attention has to be paid to one's actual ability to achieve the things that one values. This is the opportunity aspect of freedom and it can be contrasted with the process aspect of freedom, which consists of a focus on the freedom involved in the process itself, such as whether the person was free to choose, whether others intruded or obstructed the choice, and so on (Sen, 2002, p. 10). The capability approach is a general approach focusing on information about individual advantages, judged in terms of opportunities rather than a specific 'design' for how a society should be organized (Sen, 2009, p. 232).

Furthermore, according to Sen, a person's position in a social arrangement can be judged from two different perspectives, namely (1) the actual achievement, and (2) the freedom to achieve. Achievement is concerned with what we manage to accomplish, and freedom with the real opportunity that we have to accomplish what we value (Sen, 1992, p. 31). Functionings are seen as constitutive elements of living: A functioning is an achievement of a person, what he or she manages to do or to be, and any such functioning reflects, as it were, a part of the state of that person. Capability reflects a person's freedom to choose between different ways of living (Sen, 2012, p. 321). And the capability to function is the thing that comes closest to the notion of positive freedom, and if freedom is valued then capability itself can serve as an object of value and moral importance (Sen, 1984, pp. 315-316). Sen defines development as a process of expanding the real freedoms that people enjoy (Sen, 1999, p. 3), in addition to expanding capabilities. In fact, development as freedom proceeds from the basic recognition that freedom is both (1) the primary objective, and (2) the principle means of development (Sen, 2006, p.160).

Sen (1985, pp. 203-204) also introduces the concept of *agency freedom,* which he describes as what someone is free to do and achieve in pursuit of whatever goals or values he or she regards as important. Agency freedom is freedom to achieve whatever the person, as a responsible agent, decides he or she should achieve. The agency aspect takes a wider view of the person, including valuing the various things he or she would want to see happen, and the ability to form such objectives and have them realized (Sen, 1987, p. 59). In this regard, the person's rationality in its turn depends on freedom, not merely because without some freedom of choice the idea of rational choice would be quite vacuous, but also because the concept of rationality must

accommodate the diversity of reasons that may sensibly motivate choice (Sen, 2002, p. 5). If we see development in terms of enhancement of human living and the freedom to live the kind of life we have reason to value, then there is a strong case for focusing on "functionings" and the "capability" to function (Sen et al., 2006, p. 35).

Sen (2005, p. 152) argues for human rights as the entitlement to capabilities. He says that human rights are best seen as rights to certain specific freedoms, and that the correlate obligation to consider the associated duties must also be centered around what others can do to safeguard and expand these freedoms. Since capabilities can be seen, broadly, as freedoms of particular kinds, this would seem to establish a basic connection between the two categories of ideas. Furthermore, commodity command is a means to the end of well-being, but can scarcely be an end in itself (Sen, 1999, p. 19), thus it must be considered in terms of its connection with the functionings it enables.

2.3.5. Groups and Human Capabilities

Besides the criticism that Sen's theory is rather vague and abstract (which I do not find problematic), another major point put forward by his critics is that he places less emphasis on the social dimensions with his capability approach (Evans, 2002; Stewart, 2004, p. 1; 2013, p. 1; Palenc et al., 2015, p. 228; Huerta, 2017, p. 83; Rosignoli, 2018, p. 814). Stewart, for instance, shows that all people belong to certain groups and the group membership affects people's well-being in several ways. One of the ways the group affects individuals' well-being is that it can be instrumental to the expansion of human capabilities (Stewart, 2004, p. 5).

In their critique and expansion of Sen's ideas (because he did not completely ignore the social influences, Sen, 1999; 2009), researchers touched on the social dimension in terms of both the conditions needed for the individual's capabilities to emerge and the emergence of collective capabilities (Evans, 2002; Stewart, 2004; 2013; Foster and Handy, 2008; Lessmann et al., 2013; Raushcmayer et al., 2017). Different labels are therefore used in research to frame this social dimension and include, for example, combined capabilities (Nussbaum, 2000, pp. 84-85; Lessmann, 2007, p. 19, 20), group capabilities (Stewart, 2004; 2013), collective capabilities (Evans, 2002; Palenc et al., 2015; Ibrahim, 2006; 2013; Rauschmayer et al., 2017), relational capabilities (Dubois et al., 2008) and external capabilities (Foster and Handy, 2008).

Foster and Handy (2008, p. 1) explain external capabilities as functional abilities that are conferred by direct connection or relationship with another person. Ibrahim (2013, p. 4) argues that collectivities are at the same time a means for pursuing the goals and arenas for formulating these goals. Relational capability is connected to relational anthropology, which understands personal identity as being shaped through a relationship with otherness (Dubois et al., 2008, p. 6).

Although Nussbaum (2000, pp. 84-85) defined combined capabilities as internal capabilities combined with suitable external conditions, she also paid less attention to group capabilities (Nussbaum, 2006, p. 216). Based on this limited recognition of collective capabilities by both Sen and Nussbaum, Rosignoli (2018) explored another dimension of collective capabilities, categorized as either resistant capability or resilient capability. By resistant capability, Rosignoli (2018, p. 819) referred to the opposition and resistance against top-down decisions generating structural injustices imposed by authorities upon any group. Resilient capability, on the other hand, Rosignoli (2018, pp. 822-823) explains as the capacity of any group to react constructively to structural injustices by means of self-help initiatives, adaptive strategies and collective agency.

Although Sen recognizes this "methodological individualism" (Sen, 2009, p. 244), he emphasizes that capabilities are primarily seen as attributes of people, not collectivities such as communities (ibidem, pp. 245-246). He does not strongly recognize, or alternatively takes for granted, the social factors at play when dealing with human capabilities by arguing that there is of course no great difficulty in thinking about capabilities of groups. This argument can easily be justified by the views of Gakamba people as they shared in the interviews. On this note, Evans (2002, p. 56) argues:

> "Gaining the freedom to do the things that we have reason to value is rarely something we can accomplish as individuals. For those already sufficiently privileged to enjoy a full range of capabilities, collective action may be superfluous to capability, but for the less privileged attaining development as freedom requires collective action."

Taking into account the criticisms of Sen's approach from a more individualistic methodology as well as his defense, in which he makes clear that he does not completely ignore the social dimension, the next section complements the capability approach with a consideration of social

capital from Bourdieu's perspective. I find this an important consideration in light of the relatively high value accorded to community-based associations in the Gakamba cell (see Chapter 6). I therefore attach to this debate around human development and the expansion of human capabilities the notion of social capital as explained in the next section. This will expand on the social dimension that was originally taken for granted in the capability approach.

2.4. Community-Based Associations as Indigenous Social Capital for Development

Whereas the perspective of alternative development puts more emphasis on poor people's action and participation in their own development (Nederveen Pieterse, 1998), this has remained part and parcel of mainstream development, with relatively similar pitfalls as discussed in Section 2.3.3. Furthermore, its proponents seem to provide little space for collectivist approaches to development. It is worth recalling that the strategies for making a living, combatting poverty and ensuring development among the poor are usually diverse and often complex (Chambers, 1995; Chambers, 1997, p. 162; Narayan et al, 2000, pp. 48-65; Carney, 2001; Scoones, 1998; 2009; Ellis, 2000; Geetha and Hemalatha, 2016) and this includes such things as human capital, social capital, natural capital, physical capital and financial capital (see, for instance, Scoones, 1998, p. 4; 2009, p. 177). Social capital is part of the communitarian strategies, which consist of the three principles of co-operative enquiry, mutual responsibility and citizen participation as indicated by Etzioni (1998, pp. vii, 12-18).

Moreover, of all the capital assets**,** social capital is one of the non-economic forms of capital that has theoretically raised debates over the last four decades (mainly by Bourdieu, 1986; Coleman, 1988; Putnam, 1993) due to its importance in the human development sector. Osborne et al. (2007, p. 1), among other social capital scholars, argue for example that:

> "In the face of an increasingly globalized world, in which sudden shifts in investment can cause the loss of hundreds of jobs from a community, it is widely accepted that the quality of relationships and social cohesion, described as social capital, can be an important resource for sustaining communities' resilience in difficult times."

This section outlines the potential role that social capital, as a dimension of rural neighborhoods, plays in human development, especially when perceived as capability expansion. I highlight two important aspects of the collectivist approach to development,

namely the community and neighborhood connections on which rests the existence of CBAs, and then the notion of social capital in the poor and rural communities viewed in the form of indigenous cooperation for development.

2.4.1. Community, Rural Neighborhoods and Rural Development

Defilippis and Saegert (2012, pp.1, 3) perceived communities as places where people live and work, though not necessarily both in the same place. They are the people, places and institutions we encounter in everyday life that provide opportunities and support for our activities, as well as barriers and constraints. Communities are places of interdependence and the realms in which social reproduction occur. Communities are the sites for our housing, education, health care, daily convenience shopping and the other activities that sustain us physically, emotionally, socially and psychologically.

Drawing on the work of Kubisch and Sullivan (1996), Leventhal et al. (2012, pp.127-129) have identified three different approaches to defining communities: (1) communities as 'place,' (2) communities as 'face' and (3) communities as 'space.' Communities as 'place' are conceived of as neighborhoods (geographical locales) and bureaucratically defined catchments. Communities as 'face' emphasize the psychological associations that residents have within their community; in other words, the community comprises relationships and social support. Communities as 'space' views communities as physical and built environments for living, working and political organizing.

In fact, communities are commonly traversed spaces where people meet face to face, sometimes coordinate their actions and aims, and, on occasion, act collectively to change the way these spaces and relations enable or constrain collective aims. Community fulfills a range of human desires, from shelter and nurturance, through safety at home and in one's daily rounds, to historically rooted, politically and ecologically defined spaces in which individuals, households, and groups contest and cooperate with each other to make life possible (Defilippis and Saegert, 2012, p.4).

Communities are often characterized by mutual obligations and expectations among the community members (Kyriacou, 2015, p. 2). According to Defilippis and Saegert (2012, pp. 4-5), people who share a space together build a common set of experiences that, when

accumulated over time and in different parts of life (common schools, places of worship, parks, etc.), form much of the basis of people's support networks in their daily lives. People in communities come to rely on each other for a variety of forms of support, from informal bartering of goods and services such as swapping childcare responsibilities to providing intangible emotional support when households are facing stress and difficulties. This is particularly true in communities where households are not financially able to treat such services as commodities to be bought and sold, because they simply do not have enough money to do so. People, in short, can and do form communities, by virtue of facing a common set of issues in their daily lives. Place-based communities anchor the way everyday life is planned, executed and interrupted.

From this perception, the communities are considered as physical neighborhoods where various associations are produced and reproduced to solve people's life challenges. Talking about the notion of neighborhood, Appadurai indicates that the neighborhoods are imagined, produced and maintained against some sort of ground (social, material, environmental) for local practices and projects to take place (Appadurai, 1995, p. 213). Neighborhoods constitute a cultural given, as part of everyday life (Otto and Schultz, 2016, p. 169). In Sudanese neighborhoods, people often share a more inclusive concept of identity which is based on specific values, such as hospitality, mutual aid and sharing (ibidem, p. 170). The neighborhood as a family is characterized by openness and accessibility of the neighbor's house, and the reciprocity of taking and giving in terms of the exchange of things one needs (ibidem, p. 171).

Most analyses of CBAs occur in rural areas, where they probably have more reason to exist. Munton (2008, p. xiii) argues that "rural areas have long been regarded as important sites for geographical enquiry." The term "rural geography" might be applied to the economic geography of agricultural production (Clout, 1972, p. 1). Rural areas are geographical spaces belonging to the countryside, areas dominated by the extensive use of land for agricultural activities, areas different from their counterpart areas termed as urban, areas defined as isolated islands of cultural specificity and traditionalism (Cloke, 2006, pp. 18-20).

Rural areas can offer attractive locations for the establishment of new economic activity, often associated with the most advanced sectors of a modern economy, such as information technology, and many areas have gained employment from the establishment of new firms and types of employment (Keeble and Tyler, 1995; North, 1998 quoted in Hodge and Midmore,

2008, p.27). Rural areas often follow divergent paths, some in long-term decline and others experiencing considerable prosperity. Some continue to be characterized by the 'traditional' rural problems (ibidem, p. 28). Often, rural areas require interventions for the sake of social progress or development, thus the notion of rural development.

According to Singh (2009, p. 3), the term 'rural development' connotes overall development of rural areas with a view to improve the quality of life of rural people. In this sense, it is a comprehensive and multidimensional concept, and encompasses the development of agriculture and allied activities, village and cottage industries, crafts, socio-economic infrastructure, community services and facilities and, above all, the human resources in rural areas. In the words of Chambers (1983, p. 147), rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small-scale farmers, tenants and the landless. The term 'rural development' stands for a process leading to sustainable improvement in the quality of life of rural people, especially the poor.

2.4.2. Community-Based Associations and Indigenous Cooperation for Rural Development

CBAs are not a new effort to achieve well-being for poor people. Many years earlier, the French count Alexis de Tocqueville (1805-1859), who documented the experiences of American communities, claimed associations were at the center of the local civic and community-building process. In his travels, he found that local citizens who came together in small groups to solve their problems were making the crucial decisions about politics and the economy. His conclusions were that healthy associational life explained the unique vitality of political and economic life in US communities and had resulted in a new form of democracy (Turner et al., 1999). In the 1920s, Chayanov published *The Theory of the Peasants Co-operatives,* in which he highlighted that peasants' cooperatives were alternatives to development in the agrarian Russian society (Chayanov, 1991).

CBAs in relation to development can refer to community-based organizations, self-help groups, village associations, savings and loans associations, farmers' cooperatives, grassroots associations, voluntary associations, savings groups, etc. (Forno, 2013, p. 1; Attwood and

Baviskar, 1988). Whereas all these kinds of CBAs result from some form of neighborhood acquaintances, the most well-known self-help groups consist of sharing money above other interests. Ardener and Burman (1995, p. 1, see also Geertz, 1962; Ardener, 1964; Low, 1995) argued that Rotating Savings and Credit Associations (ROSCAs), in diverse forms, have existed in various locations over the century and probably long before; how long depends on how one defines them. Possibly, they may derive from the forms of cooperation that had roots in a spirit of neighborliness and offered help in kind or in labor in a predictable, regular way.

From his empirical research in the 1950s studying development based on traditional cooperation practices in Eastern Java in Indonesia, Geertz actually found out that these intermediate institutions were growing within peasant social structures, to harmonize agrarian economic patterns within economic ones and to act as a bridge between peasant and trader attitudes towards money and its use (Geertz, 1962, p. 242). The ROSCAs were therefore defined by Geertz (1962, p. 243) as "consisting of a lump sum fund composed of fixed contributions from each member of the association being distributed, at fixed intervals, and as a whole to each member of the association." Criticizing this definition, Ardener (1964, p. 201) indicated that arguing for fixed contributions was too restrictive even in the cases analyzed by Geertz himself. She rather argued that "a ROSCA is an association formed upon a core of participants who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation." This critique corroborates the realities I observed during my empirical research in the Gakamba cell.

Geertz (1962, p. 241) connected the idea of CBAs to the development agenda when he places an emphasis on the idea of Gunnar Myrdal (1956), namely that "the building up of a variety of institutions, serving the purpose of promoting individual savings, and organizing them and making them fruitful to the saver and to the community should be given a high priority in every development plan." He also showed that money was often shared to achieve a specific goal (Geertz, 1962, p. 242), besides the creation of communal harmony (Geertz, 1962, p. 244). These CBAs were found across the world, with various local names in different local languages (Low, 1995, pp. 24-25).

Development practitioners, like in the case of CARE International in 1991 (https://www.vsla.net retrieved on 25 November 2020), became interested in founding and transforming these types of associations. CARE International adopted the name of Village

Savings and Loans Association (VSLAs), something that can be considered as a form of reshuffling the existing ROSCAs, though the two remain coexistent as I observed in the Gakamba cell. Researchers have shown interest in both ROSCAs and cooperatives, VSLAs and other self-help groups, for the purposes of development in various dimensions.

For example, some perceive associations as an opportunity to access remote areas (Ritchie, 2007 with the World Bank); as an opportunity to obtain financial benefits or a tool for business improvement (Bisrat et al. 2012 in Ethiopia; Sibomana and Shukla, 2016 in Rwanda; Singh et al., 2011 in India); as an opportunity tool for poverty alleviation, women's empowerment, intra-household resource allocation, community development, agricultural development, rural livelihoods enhancement, rural development, socio-economic boosting and well-being improvement (Flynn, 2013 in Uganda; Akpomuvie, 2010 in Nigeria; Hussain, 2014 in Nigeria; Benda, 2013 in Rwanda; Ntamazeze, 2013 in Rwanda; Chisholm, 2014 in Rwanda; Mbonimpa, 2015 in Rwanda; Muhaturukundo et al., 2016 in Rwanda; Mubashankwaya and Manyange, 2017 in Rwanda; Datta et al., 2018 in India; Isapeule et al., 2018, in India; Anderson and Baland, 2002 in Kenya; Chitere, 2018, in Kenya; Ochanda, 2013 in Kenya; Okello, 2014 in Kenya; Nyataya, 2016 in Kenya; Brannen and Sheehan-Connor, 2006 in Tanzania); as an opportunity to improve maternal health services and reduce child malnutrition (Mutebi et al., 2017, in Uganda; Brunie et al., 2014, in Mozambique); etc.

The idea of CBAs could also be viewed through the lens of philosophies of social life, such as the South African Ubuntu, the Tanzanian Ujamaa, the Kenyan Harambee, etc. Ubuntu is a southern African concept, which means humanness. It concerns the unfolding of the human being in relation to other human beings and the more-than-human world of non-human nature. In other words, becoming human is dependent on other human beings and the cosmos. Moreover, ubuntu suggests that a human being is not an atomized individual as in the western tradition but is rather embedded in social and biophysical relations. Therefore, ubuntu is anti-humanist because it emphasizes the relational existence of the human being (Le Grange, 2019, p. 323, 324; Ziai, 2014, p. 147).

The former Tanzanian president Julius Nyerere (1922-1999), with his motto of "Uhuru na ujamaa," translated as 'freedom and socialism,' (Nyerere, 1968; Oakley et al., 1991, P.2; Bliss and Neumann, 2008, p. 15), employed the concept of Ujamaa to invoke a sense of collectivism in people's participation in their own development. He argued that rural development requires

the participation of people in a reciprocal training experience involving themselves, their local resources, external agents and outside resources. People cannot be developed; they can only develop themselves through participation in decision and cooperative activities that affect their well-being. Nyerere, who espoused these views all throughout his political discourse, policies and practices around Tanzanian community development during his years as president (1964-1985), left them as a legacy to his country until today through what is still known in Tanzania as Ujamaa (Mann, 2017, "the smell of Ujamaa is still felt there").

2.4.3. Defining Social Capital from Different Perspectives: Bourdieu, Coleman and Putnam

The notion of CBAs is inseparable from that of social capital, though the two are often not debated together in research. The contemporary popular use of the concept of social capital, which does not refer to the previous idea of ROSCAs, is mainly drawn from three researchers whose domains and contexts of research differ. These are the French sociologist Pierre Bourdieu (1930-2002), the American sociologist James S. Coleman (1926-1995) and the American political scientist Robert D. Putnam (1941*) (Field, 2003/2008, pp. 13-43). This list, however, should not be perceived as ignoring the early contribution of Glenn C. Loury in the 1970s (DeFilippis, 2001, p. 783) to shaping the understanding of the concept. In one way or the other, critically or not, the three inspired each other and/or were also inspired by ideas from the German philosopher Karl Marx (1818-1883), the German sociologist, historian, jurist and political economist Max Weber (1864-1920), the French sociologist Emile Durkheim (1851-1917) and the French philosopher and political scientist Alexis De Tocqueville (1805-1859).

Bourdieu (1977, p. 503; 1986, p. 249; Bourdieu and Wacquant, 1992, p.119) defines social capital as:

> "The sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition or in other words, to membership in a group - which provides each of its members with the backing of the collectively owned capital, a credential which entitles them to credit, in the various senses of the word."

On the other hand, Coleman (1988; 1990, p. 300; Field, 2003/2008, p. 27) defines social capital as:

> "The set of resources that inhere in family relations and in community social organizations and that are useful for the cognitive or social development of a child or young person. These resources differ for different persons and can constitute an important advantage for children and adolescents in the development of their human capital."

Defining social capital, Putnam (1993, p. 167) argues that social capital includes:

> "Those features of social organization, such as trust, norms, networks, reciprocity, social ties that can improve the efficiency of society by facilitating coordinated actions and cooperation … [or as] features of social life-networks, norms and trust that enable participants to act together more effectively to pursue shared objectives."

Although there are differences related to the context of study, the scientific interests, content, clarity and wording, the three definitions are complementary in the understanding of the concept of social capital, and also in the present work on CBAs. Field (2003, p. 13) argues that "while Coleman and Putnam were working in a North American tradition of social and political thought, Bourdieu was very much a European sociologist, interested in the persistence of social class and other entrenched forms of inequality." Bourdieu conducted a great part of his early empirical research mainly in the post-colonial Algerian Kabylia of the 1960s and in France (Thiriot et al., 2012; Garett, 2013, p. 121).

Bourdieu appears to be more philosophically and theoretically rigorous and sophisticated than his colleagues (DeFilippis, 2001, p. 783), who seem to apply and expand the idea of social capital with various new concepts. Coleman's definition is more context-specific, and Putnam's definition is more language-specific. Bourdieu was probably predominantly rural (see, for example, Bourdieu, 1962, and his *Célibat et Condititions Paysannes*, 1963) and his *La Société Traditionnelle: Attitude à l'Egard du Temps et Conduite Économiques*). This makes him appear more like an anthropologist and ethnographer than his counterparts as theorists of social capital, considering their western fields of work (mainly Italy and America).

On the other hand, in spite of the minor differences in their definitions, the three authors share at least two important ideas (among others) that directly connect the concept of social capital to the notion of development: (1) social capital consists of certain (collective) actions (within

the family, kinship groups, religious groups, clubs and associations, neighborhoods, etc.) and 2) the actions are directed towards the achievement of certain goals (individual as well as collective, self-interested as well as disinterested). The concept of development is highly connected to goals even at the local level, which I analyzed in this study.

It is also worth mentioning that these three social capital scholars do not disregard the role played by single individuals, although they put more emphasis on the social dimensions. They mention, for example, not only the idea of membership in a group, relationship, reciprocity, network, or mutual benefit, but also the action of the actor (Bourdieu, 1986, p. 248; Coleman, 1988, p. 98; Putnam, 1994, p. 7). This implies particular attention being paid to the presence and role that each single individual potentially or practically plays in a social relationship for mutual benefits.

2.4.4. The Notion of Social Capital from Bourdieu's Perspective

Most theories develop gradually. Bourdieu is perceived as the most contemporary influential theorist in the social sciences, especially with his three concepts of Habitus, Field and Capital (Atkinson, 2016, p.1). He gradually developed theories of social capital in addition to other forms of capital. For instance, already with his early publications (*Celibat et condition paysanne in Etudes Rurales*, 1962, p. 33) he discussed an important social phenomenon. He talked about marriage as a social phenomenon that engages the whole future of the family, "because it was an occasion for economic transaction of higher importance, because it contributed to reaffirming the social hierarchy and the position of the family more than that of the individual. It is the family that was marrying, and one gets married to the family." [Trans.]. This argument already embeds his premature ideas of social capital in the study of marriage as a family business with family benefits. Likewise, Bourdieu argues that "the economic drive/behavior supposes a set of social values which orients it" (Bourdieu, 1963, p. 24).

From his analysis of the Algerian context, Bourdieu then distinguishes such notions as mutual aid (entr'aide) and cooperation (1963, p. 31), explaining that:

> "Mutual aid consists always of associated individuals united by the relations of blood, real or fictive, is encouraged and praised by the tradition, whereas cooperation consists of collective work oriented towards abstracts ends. In the first case, the group pre-exists

> for the accomplishment together of a common task, when even this task gives him the occasion to revive the sentiments founding the community; in the second case, the group exists only by reference to the future ends which are targeted and conceived together, in a way that, finding outside himself, in an anticipated future by the project and granted by the contract, his own principle of unification, he concurrently ceases to exist with the contract establishing it." [Trans.]

Elsewhere, Bourdieu (1966, p. 325) debates the influence of family cultural capital on children's school education, which then in turn enhances the family's cultural heritage. Bourdieu's study of cultural capital, defined in terms of achieved education, could be perceived as social capital for the children from higher class families in France to favor them, thus creating and promoting more social disparities and inequalities in the society (Bourdieu, 1977; Bourdieu and Passeron, 1964/1979, pp. 5, 12).

Referring to Bourdieu's main theoretical tools, which center around the 'habitus,' 'field' and 'capital' (Garrett, 2013, p.121), Garrett argues that: "a social life incorporated, and thus individuated, Bourdieu's habitus seeks to transcend the opposition between the individual and society" (pp. 123-124). Bourdieu's conception of habitus exists in close relationship with his notion of the field. A field, or 'champ', is "a structured social space, a field of forces," with agents and groups of agents defined by their relative positions in this space (Bourdieu, 1998, p.40; Garett, 2013, p.127). Capital, for Bourdieu, does not exist or function except in relation to a field (Bourdieu and Wacquant, 1992, p. 101). Thus, in most fields, we may observe what we characterize as competition. Bourdieu first discussed the idea of capital by extensively focusing on what he termed cultural capital, relational capital, intellectual capital, emotional capital and symbolic capital besides the pre-existing economic capital.

Bourdieu (1986, p. 241) analyzed the notion of capital, and with it, accumulation and all its effects. He described this social world as accumulated history, in which agents are treated as interchangeable particles. For him, the concept of capital "is accumulated labor (in its materialized form or 'its incorporated,' embodied form) which, when appropriated on a private, i.e., exclusive, basis by agents or groups of agents, enables them to appropriate social energy in the form of reified or living labor" (Bourdieu, 1986, p. 241). From this definition of capital, Bourdieu already highlights its three main aspects, namely agents as interchangeable particles, groups of agents and social energy.

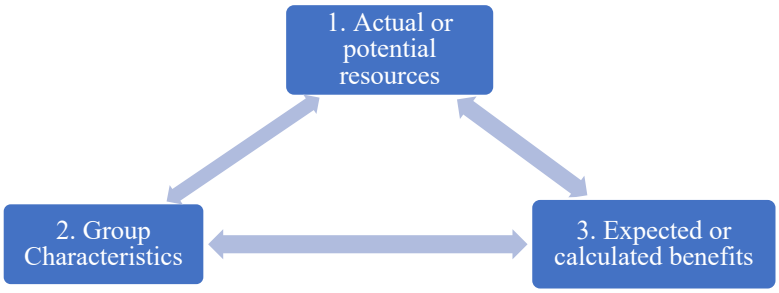
Before presenting his detailed thoughts on social capital, he first advanced his arguments on economic capital, which he found immediately and directly convertible into money and which may be institutionalized in the form of property rights. Cultural capital he found convertible, in certain conditions, into economic capital and believed that it may be institutionalized in the form of educational qualifications. In parallel to these two forms of capital, he described social capital as made up of social obligations ("connections"), convertible under certain conditions into economic capital, and saw that it may be institutionalized in the form of titles of nobility (Bourdieu, 1986, p. 243).

Bourdieu's description of social capital is strongly connected to his early definition of the concept as it was given in a context where he was talking about cultural reproduction and social reproduction, insisting on the implication this had for social inequalities. Bourdieu (1977, p. 503) argues that social capital is "a capital of honorability and respectability which is often indispensable if one desires to attract clients in socially important positions, and which may serve as currency, for instance in a political career." He first argued that such things as social hierarchies and social order were produced and legitimated by educational systems (1977, p. 496). His argument was that "those sections which are richest in cultural capital are more inclined to invest in their children's education at the same time as in cultural practices liable to maintain and increase their specific rarity; those sections which are richest in economic capital set aside cultural and educational investments to the benefit of economic investments" (Bourdieu, 1977, p. 502). He found that social capital was to compensate for those groups of people who were relatively well provided with both forms of capital, but was not sufficiently integrated into economic life to put their capital to work within it (Bourdieu, 1977, p. 503).

Sabatini (2007, p. 78) separates Bourdieu's social capital into two components: a resource that is connected with group membership and social networks, and then the quality produced by the totality of the relationships between actors, rather than merely a common quality of the group. Recognizing Sabatini's view and its relevance, I argue from another perspective that Bourdieu's main definition (1986, p. 248, see Section 2.4.3.) embeds three key interrelated dimensions that are of particular interest in this work: actual or potential resources, a number of group characteristics (durable networks, institutionalization, mutual acquaintance and recognition, access to membership) and expected or calculated benefits (in terms of collectively owned

capital and entitlements to credits in the various senses of the word). Based on Bourdieu's definition, I make a connection between the three dimensions of social capital as follows:

Figure 2: Three major dimensions of social capital



Expanding on the first dimension of actual or potential resources, Bourdieu points out an important characteristic of groups, constituting the epicenter of social capital. He argues that "being based on indissolubly material and symbolic exchanges, the establishment and maintenance of which presuppose reacknowledgement of proximity, they are also partially irreducible to objective relations of proximity in physical (geographical) space or even in economic and social space" (Bourdieu, 1986, p. 249). The volume of the social capital possessed by a given agent thus depends on the size of the network of connections he or she can effectively mobilize, as well as on the volume of the capital (economic, cultural or symbolic) possessed in its own right by each of those to whom the agent is connected (idem).

He explains that the network of relationships is the product of investment strategies, individual or collective, consciously or unconsciously aimed at establishing or reproducing social relationships that are directly usable in the short or long term, i.e., at transforming contingent relations (Bourdieu, 1986, 249). For Bourdieu,

> "The reproduction of social capital presupposes an unceasing effort of sociability, a continuous series of exchanges in which recognition is endlessly affirmed and reaffirmed. This work, which implies expenditure of time and energy and so, directly or indirectly, of economic capital, is not profitable or even conceivable unless one invests in it a specific competence (knowledge of genealogical relationships and of real connections and skills at using them, etc.) and an acquired disposition to acquire and maintain this competence, which are themselves an integral part of this capital" (Bourdieu, 1986, p. 250).

Talking about conversions, for example, Bourdieu argued that "the different types of capital can be derived from economic capital, but only at the cost of a more or less great effort of transformation which is needed to produce the type of power effective in the field in question" (Bourdieu, 1986, p. 252). For example, he shows that there are some goods and services that can be obtained only by virtue of a social capital of relationships (or social obligations) established and maintained over a long time (idem). This shows that for individuals to be able to access social capital, they have to invest some private economic capital, which may not be available to some people.

People's social capital, in the sense of Bourdieu, actually depends on the volume of cultural, economic and symbolic capital that they have access to. Bourdieu uses the term 'social capital' to account for actors' mediated access to valuable resources that contribute to defining their position in society alongside other forms of capital (economic, cultural and symbolic) (Vitolas, 2011, p. 27). Bourdieu sees the forms of capital as mutually constitutive in that economic capital affords the time and resources for investment in the development of children's cultural capital, which is associated with future education and occupational success and, in turn, contributes to the accumulation of economic capital. Social economic success is also associated with greater social capital in that one's social network becomes broader, more influential, and more conducive to opportunities and further enhancement of one's other capital stocks (Edgerton and Roberts, 2014, p. 195).

Expanding on the second dimension of group characteristics, most groups have many features that are useful for their formation, information and sustainability. Bourdieu discussed the application of a name, a whole set of instituting acts designed simultaneously to form and inform those who undergo them (Bourdieu, 1986, p. 249). For him, the existence of a network of connections is not a natural given, or even a social given, constituted once and for all by an initial act of institution. It is the product of an endless effort at institution in order to produce and reproduce lasting, useful relationships that can secure material or symbolic profits (Bourdieu, 1986, p. 249). He argues again that exchange transforms the things exchanged into signs of recognition, and through the mutual recognition and the recognition of group membership which it implies, re-produces the group (Bourdieu, 1986, p. 250).

Bourdieu also talked about the limits of the group and that each member of the group is a custodian of the group's limits. However, he recognizes the facts about the introduction of new

members leading to the initial definition of the group (its fines, its boundaries and its identity) to a redefinition, alteration and adulteration (Bourdieu, 1986, p. 250). Bourdieu admitted that for the group's sustainability, it is necessary to favor legitimate exchanges and exclude illegitimate ones by producing occasions, places and practices that bring together, in a seemingly fortuitous way, individuals as homogeneous as possible in all the pertinent respects (Bourdieu, 1986, p. 250). He also shows that social capital accruing from a relationship is that much greater to the extent that the person who is the object of it is richly endowed with capital (mainly social, but also cultural and even economic capital) (Bourdieu, 1986, p. 250).

One other important dimension under the characteristics of social capital is that of leadership and delegation. Bourdieu (1986, p. 251) explains that every group has its more or less institutionalized forms of delegation. He shows that this enables it to concentrate the totality of the social capital, which is the basis of the existence of the social group (a family or a nation, of course, but also an association or a party), in the hands of a single agent or a small group of agents. He also shows that this enables it to mandate this plenipotentiary, charged with plena protestas agenda et loquendi, to represent the group, to speak and act in its name and so, with the aid of this collectively owned capital, to exercise a power incommensurate with the agent's personal contribution (idem).

To supplement the economic means to grasp and maintain social capital, or at least to compensate its lack, Bourdieu makes reference not only to monetary means, but also to the economy of time and attitudes. Bourdieu (1986, pp. 253-254) says that the transformation of economic capital into social capital presupposes a specific labor, such as the expenditure of time, attention, care or concern. In the terms of the logic of social exchanges, this is a solid investment, the profits of which will appear, in the long run, in monetary or other form. In fact, the convertibility of the different types of capital is the basis of the strategies aimed at ensuring the reproduction of capital. The declared refusal of calculations and guarantees, which characterizes exchanges, tends to produce social capital in the form of a capital of obligations that are usable in the more or less long term (exchanges of gifts, services, visits, etc.).

Expanding on the third dimension, he argues that the profits that accrue for membership in a group are the basis of the solidarity that makes them possible (Bourdieu, 1986, p. 249; Häuberer, 2011, p. 46). However, Bourdieu does not show individual interest in the collective, as he seems to insist on group benefits. Through what he has termed "conversions of capitals,"

one could perceive the calculated benefits underpinning the social agent in the process of accessing membership if this is not automatic. Elsewhere, he says himself that "he has often quoted a remark of Weber about law which says that social agents obey a rule only insofar as their interest in following it outweighs their interest in overlooking it" (Bourdieu and Wacquant, 1992, p. 115). Most of the associations I visited in the Gakamba cell corroborate this argument because of the benefits they perceive in savings and loans.

The three major dimensions of social capital from Bourdieu's perspective are useful for the definition of the CBAs. Bourdieu lists the characteristics of what he has termed 'associations' as a subset of social capital, including the needs and goals of the association, the association's formation, its sustainability, its management (with rules and regulations, with leadership and decision making), its cooperation with other agents, its self-evaluation and finally how it connects social capital to development. Bourdieu can be criticized, however, as Sabatini (2007, p. 78) shows, for the fact that his idea of social capital emphasizes class conflicts as social relations that are used to increase the ability of an actor to advance his or her interests, and thus social capital becomes a resource in social struggle. Sabatini (2007, p. 76) argues that "the economic activity is deeply embedded in the social structure, and agents' decisions are always influenced by a wide range of social and cultural factors."

Beyond Bourdieu's theories on social capital, many other researchers have shown interest in popularizing the concept, especially in the economy of peasants. The commendable role of Coleman and Putnam in education, democracy and other areas, has already been appraised in the previous sections. Expanding on his early definition of social capital, Coleman (1990, p. 302; Field, 2003/2008, p. 29) argues that "social capital is defined by its function. It is not a single entity, but a variety of different entities having two characteristics in common: they all consist of some aspects of a social structure, and they facilitate certain actions of individuals who are within the structure." Putnam, meanwhile, argues that "actors with social capital have a greater propensity to accumulate more" (1993, p. 169), that "social capital enables participants to act together more effectively to pursue shared objectives" (1996, p. 56 quoted by Field, 2008, p. 35), and that "social networks have value… social contacts affect the productivity of individuals and groups" (2000, p. 19).

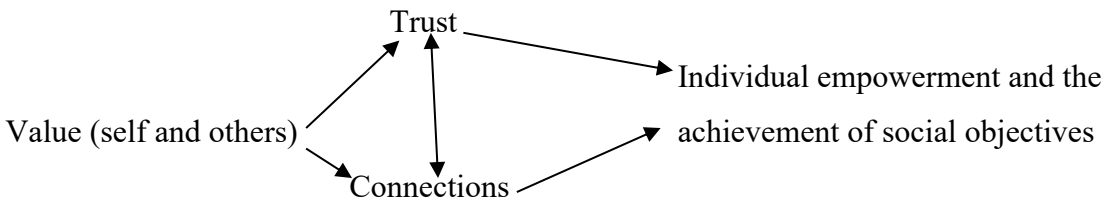
A considerable number of other researchers have shown interest in expanding its content and application in different contexts and domains of life. In the years following the three key

authors' works on social capital, most of the subsequent social capital scholars and users (Ellis, 2000; Dekker and Uslaner, 2001; Field, 2003/2008; Durlauf and Fafchamps, 2004; Flap and Volker, 2004; Baron and Armstrong, 2007; Osborne et al., 2007; Fine, 2010; Garrett, 2013 and others) have highlighted the benefits targeted and gained by poor people when they engage in social relationships of mutual acquaintance.

Onyx (1996, p.1) argues that "the state, the market, the non-profit organizations and the informal world of family and friendship, the private world of the household and the day-to-day unstructured activities of people living in the community, make up the social capital for the survival of a given household." Berry (1989; 1993), for instance (as quoted by Ellis, 2000, p. 8), emphasized that social capital within rural households in countries of the Global South is characterized by personalized networks, systems of rights and obligations designed to improve their future livelihood security. Durlauf and Fafchamps (2004, p.15) argued that networks and clubs "raise equity concerns whenever they have real economic benefits." According to Catts (2007, p. 15), social capital has been identified as a construct that may be related to desired outcomes in a range of policy areas including social, educational and community development.

Catts (2007, pp. 24-25) distinguishes between family social capital, neighborhood social capital, community social capital and institutional social capital. He defines family social capital as close personal networks, neighborhood social capital as connections with people in the physical area where one lives, community social capital as the organizations that one volunteers to join, and institutional social capital as associational and community networks, which might include the workplace or schools. In the same vein, Onyx (1999, p. 7) distinguishes between formal versus informal networks, bridging versus bonding social capital, and strong versus weak ties. Expanding on the meaning of some categories of social ties, Osborne et al. (2007, p.3) argues that bonding connections are made between people with similar backgrounds, bridging ties are made between people who rather share interests and loose similar backgrounds, and linking ties are made between people of dissimilar backgrounds). Figure 3 explains the formation and intention of social capital through a simple model suggested by Onyx and Bullen:

Figure 3: The Model of Social Capital



Source: Onyx and Bullen (1996, p. 6)

In Figure 3, there are two important elements: the process and finality. The process of social capital consists of people valuing one another, trust and connections, whereas the finality consists of the goals achieved that promote empowerment (individual as well as collective) and social objectives. It could be argued that most authors envisage social capital as consisting more of horizontal social groups, such as associations, clubs and voluntary agencies, that bring individuals together to pursue one or more objectives in which they have a common interest (e.g. farmers' associations) and which have an effect on community productivity and well-being (Ellis, 2000, p. 36). This is the case, for example, with Bassani (2007), who applies social capital theory on youth well-being; Bowen (2009), who debates social capital, social funds and poor communities in Jamaica; Wiesinger (2007), who debates development, networking and decision making in rural areas, and many others.

Nevertheless, like other buzzwords such as poverty reduction, participation and empowerment, social capital was equally regarded as a buzzword when it was adopted by the World Bank in the context of development, for example (Fine, 2010, pp. 127-130). My argument, however, is that social relationships constitute a great asset for people in rural areas, as my research suggests. This is something that was not emphasized by Bourdieu because he underplayed the importance of social capital for otherwise disadvantaged groups, as Field (2003, p. 40) argues. He seems to define social capital for those who are economically well off and able to invest in it.

2.5. Conclusion

This chapter examined the theoretical framework around development, from which the capability approach and social capital were emphasized. The chapter started by defining and tracing the historical shift in the notion of development, with its debates around *mainstream*, *alternative* and *alternatives to development,* together with various critiques against each perspective on development. Having analyzed the different lines of thought around the means and goals of development in this chapter, I mainly focused on the capability approach to aid in the understanding of human development as potential or achieved actions or states of being, and social capital as providing the capacity to invoke a grassroots approach of cooperation to achieve this end.

Development, despite its different conceptions and deceptions, is considered here to result in expanding human capabilities (Sen, 2003/2012), while social capital is conceived as an alternative strategy to achieve this human development goal (Bourdieu, 1986). This combination is something that neither Sen nor Bourdieu expanded on, which was found to be one of their major criticisms. While Sen gives little space to the social dimensions of capability, Bourdieu did not reflect much on how social capital can increase the capabilities of the poor. However, the existence of CBAs in rural and poor areas is an indicator of the need for expanding the two authors' views. The two actually constitute the major theories that inductively came out of the empirical findings from my field research conducted in 2018 and 2019.

Both Bourdieu and Sen are important in this thesis because of their academic affiliations, which are equally important as far as development is considered, with both its social and economic dimensions. Both authors, being philosophers and political theorists for the poor and middle-class people, were influenced by Karl Marx on class struggles and social inequalities, yet they belonged to complementary domains - Sen as an economist and Bourdieu as a sociologist. All these reasons highlight the importance of putting their work together when studying the relevant debates around development. Furthermore, this is important for the socio-economic development that appears to be of great importance in the context of Rwanda.

Chapter 3: Development Politics in the National Context: Mainstream Development, History and Home-Grown Initiatives in Rwanda

Over the past two decades, the post-genocide Rwandan government has shown considerable aspirations to achieve an accelerated poverty reduction and development (see Republic of Rwanda, Loi Fondamentale de la République Rwandaise, 1995, p. 3; National Constitution, 2003, p. 11, art. 47; 2015, p. 55, art. 48; Vision 2020, 2000; 2012; Vision 2050, 2020; PRSP, 2000; EDPRS, 2008; 2013; the National Strategy for Transformation (NST1) 2017-2024; the RPF Constitution, 2013, p. 16; etc.). At the same time, the Rwandan development aspirations incorporate the previous historical challenges and traditional strategies, termed home-grown initiatives (HGIs),[17] drawn from the population's ancestors (Republic of Rwanda, the Constitution, 2015, pp. 25-27 (preamble), p. 35 (art. 11); Republic of Rwanda, 2014). This combination is an indicator that the country is determined to keep learning from its past in order to prepare for the future and follow its vision of development.

More particularly, with Rwanda's recent development plan known as "Vision 2050," inspired by President Kagame's 2015 *State of the Nation Address* (21 December 2015) and summarized as "the Rwanda we want" (Inama y'igihugu y'umushyikirano,[18] 21-22 December 2015, p. 1; Republic of Rwanda, 2020, pp. 3, 8, 10), the Government of Rwanda aims for economic prosperity and growth, which it defines as creating wealth for all citizens over the long term. In his 2015 State of the Nation Address introducing the national dialogue retreat forum, Kagame underlined that:

> "We do not want to be a status quo country or status quo people. Vision 2020 was about what we had to do in order to survive and regain our dignity. But Vision 2050 has to be about the future we choose, because we can, and because we deserve it. Rwandans will not be satisfied to live paycheck to paycheck, harvest to harvest, without accumulating wealth and financial security... If this sounds right, then we are together. That means not alone, but all of us." (Republic of Rwanda, 2020, p. 3)

[17] Also, home-grown solutions or mechanisms or strategies.
[18] The National Dialogue and Retreat Forum.

Closely analyzing this message, one notices three important dimensions. These include the goal of national and individual economic growth (progress by accumulating wealth and ensuring financial security), the history as a background and a motivation to reach the goal (the reference to surviving and regaining dignity reflects the past challenges), and the invitation to local cooperation as a strategy to achieve the goal ("not alone, but all of us").[19] In fact, while the first dimension is drawn from the mainstream development discourse, the Rwandan history and the home-grown initiatives respectively constitute a grassroots motivation and strategy to achieve what the country has envisioned.

This mainstream development in Rwanda implies a competitive economy (regionally and globally) and aspirations to become an upper-middle-income country (UMIC) by 2035, and a high-income country (HIC) by 2050 (Republic of Rwanda, 2020, p. 10). Analyzed using what is known as ibyiciro by'ubudehe (citizens' socio-economic categories) (Republic of Rwanda, 2002, p. 15; 2008; 2014, pp. 14-15; Ezeanya-Esiobu, 2017, pp. 14-15), this idea of competitive development and development in stages has been adopted by the local citizens as well. In fact, as the country tries to climb the ladder of economic growth in stages, such as those suggested in Rostow's theory (1959/1960), it also calls its citizens to gradually shift, and by all means possible, from the lowest to the highest ubudehe, or social economic category. This will entail learning from the country's history and culture, and will necessitate the people's cooperation. Research shows that most home-grown solutions are part of the African socio-economic and cultural heritage, commonly known as indigenous knowledge systems (Gatwa, 2019, p. 45).

In line with this political background, in the present chapter I analyze the development discourse in Rwanda based on the three key dimensions as they appear in the Rwandan mainstream development discourse. Firstly, I discuss the introduction and evolution of the development discourse to Rwanda and the activities constituting social-economic change that were in place even before the colonial period (part of the indigenous knowledge). Secondly, alongside the development debates in Rwanda, I analyze the history that accommodated it, shaped it and was intertwined with it. Given this history, I criticize the colonizers, the church and the elite leaders based on their role in the conflicts, as this hindered any steps toward

[19] In the entire speech of around 42 minutes (my translation using both Kinyarwanda and English languages), President Kagame insisted on what history and cooperation mean for the future of Rwanda, which was dedicated to the entire population, and most especially to the youth. Three pillars to build the country were emphasized: staying together, being accountable and thinking big (see https://www.youtube.com/watch?v=ckH1VqK-S7M last accessed 1 June 2021; also, Republic of Rwanda, 2020).

development. I finally analyze the post-genocide development politics from the perspective of the government's strong appropriation, historicization, contextualization, and then decentralization of the mainstream development.

3.1. Brief History of the Development Discourse in Rwanda until the 1994 Genocide

Like in other African countries, and along with the expansion of capitalism and colonialism (Karp, 2002, pp. 82-100; Bordonaro, 2009, p. 7; Uvin, 1998, p. 19), the development discourse and development cooperation have a history in Rwanda that can be traced back to the early 1950s under the Belgian colonial regime. This shift occurred shortly after the introduction of the development discourse in global politics and the creation of international organizations that shape development goals (see Chapter 2). In the 1950s, and most probably aligning with this new wave of the global mainstream development discourse of the 1940s, the Plan décennal pour le développement économique et social du Ruanda-Urundi (1951) was adopted by the Belgian ministry of the colonies (Gourou, 1953, pp. 150-194; Papy, 1953, pp. 406-407).

Gourou (1953, pp. 150, 152) indicated that due to the observed rapid population growth with limited local resources in Ruanda-Urundi, the mission of the colonizers changed in nature. It changed from organizing communications, maintaining order and promoting hygiene to putting more focus on the levels of consumption. It is from this argument that ideas such as enhancing agriculture and livestock (ibidem, pp. 153, 170), villagization in rural areas (ibidem, p. 178) and industrialization (ibidem, p.188), among others, were conceived as exogenous solutions.

In fact, the colonizers considered Rwanda to be extremely poor viewed through their European lens of industrial development. They therefore thought that their colony needed external long-term assistance to achieve industrialization, which was thought to cost the colonizers more than what they could afford (ibidem, pp. 152-153). As Gourou (idem) indicates, from the colonizers' point of view, the expected benefit of investing in development, contrary to colonization, was no longer a direct benefit. Their focus was on the advantage that the most industrialized countries had amidst expectations of general progress in the world's economy. This can be seen in Truman's mission in 1949 to relieve poverty in the so-called underdeveloped areas that was probably meant to boost the US economy more than that of the intervention areas. Yet, the colonizers forgot that before their arrival, they found the indigenous people already conducting certain practices that supported their lifestyle at their own pace. Before discussing the evolution

of the mainstream development discourse and interventions during the post-colonial decades, the next section briefly sheds light on the socio-economic activities that were part of the indigenous heritage before the colonizers initiated this modern endeavor in the development of Rwanda.

3.1.1. Indigenous Activities Encouraging Socio-Economic Change before Mainstream Development in Rwanda

Prior to the arrival of the colonizers and before the introduction of mainstream development ideas, Rwanda was organized in certain ways that supported the people's livelihoods. The major socio-economic activities promoting people's well-being and social advancement traditionally included cattle herding, land cultivation, fruit and vegetable gathering, hunting and pottery making (Strizek, 2003, p. 7). The economic exchange took the form of barter, where people traded goods to satisfy their needs (Mbonimana, 2016, pp. 128-137). While cattle herding was a symbol of wealth (Gatwa, 2019, p. 50), land ownership and use was equally important for both the cattle herders and the agriculturalists. The land system was governed by customary laws, whereby the land system in the Centre, East and South of the country followed "Isambu-igikingi,"[20] while in the peripheries of the North and North-east it followed the system of "Ubukonde"[21] (André, 1998, p. 142; Mbonimana, 2016, pp. 117-128).

The distinction between the Hutu, Tutsi and Twa as ethnic groups has generated controversies among researchers and appears to be arbitrarily defined (Vervust, 2012, pp. 76-77 among others). Yet, it is commonly believed that those involved in farming were mainly called Hutu, those involved in cattle herding were mainly called Tutsi and those involved in pottery were mainly the minority called Twa (Vervust, 2012, p. 75; Uvin, 1998, p. 11; Republic of Rwanda, 2016, p. 10). In pre-colonial times, like today, the differences between these three groups in the same community were minimal compared to the huge set of valuable commonalities that united them. Such commonalities included living in the same neighborhood, sharing the same culture, following the same religion, speaking the same language, obeying the same king, belonging to the same clans,[22] etc. (Republic of Rwanda, 1999, pp. 7-9; Uvin, 1998, p. 14). Although the cattle herders (mainly Tutsi) were considered elite and superior to many indigenous farmers

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[20] Controlled and authorized by the central leadership.

[21] Owned through the family lineage.

[22] The Rwandan clans include Abasinga, Abasindi, Abazigaba, Abagesera, Abanyiginya, Abega, Ababanda, Abacyaba, Abungura, Abashambo, Abatsobe, Abakono, Abaha, Abashingo, Abanyakarama, Abasita, Abongera and Abenengwe (Republic of Rwanda, 1999, p. 8; Gatwa, 2019, p. 22).

(including Hutu and Tutsi), there was a possibility for socio-economic mobility upon acquiring or losing a certain number of cows before the colonial masters officially divided them into the three distinct ethnic groups in the 1930s (Van Hoyweghen, 1996, pp. 380-381; Republic of Rwanda, 1999, p. 60).

To achieve certain aspirations (both human and national) in precolonial times and perhaps even acquire a new social status, there were traditional practices that were used to unite people and are still characteristic of the people's socio-economic mobility in the present time when considered from an endogenous perspective of development. These include such traditional practices as imihigo (setting targets), ubudehe (mutual help, mainly in farming), umuganda (community work), girinka ('may you own a cow') and ubuhake (clientship), among others. In fact, the precolonial Rwandan people also enjoyed the capacity to set targets and dedicate themselves personally to work and collective efforts in order to achieve their goals.

The system of imihigo[23] (setting targets) in Rwanda mainly comes from war times, where people had to collectively set targets to bravely protect the integrity of the nation (Gatwa and Uwimbabazi, 2019, p. 287). It consisted in publicly setting challenging targets and vowing to meet them (Republic of Rwanda, 2014, p. 85; Hasselskog, 2018, p. 317; Kamuzinzi, 2019, p. 262; Gatwa and Uwimbazi, 2019, p. 288). Connected to imihigo, one would also expect ibigwi (achievements). Imihigo and Ibigwi were ceremonial systems understood and used by the people to define strategic goals for themselves and for the nation, committing themselves to their fulfilment at the highest level and reporting their achievements in public (Republic of Rwanda, 2014, p. 86; Gatwa and Uwimbabazi, 2019, p. 288). This system stimulated people to work hard and achieve a lot to receive praise and other benefits.

[23] Generally, Rwandans resorted to this cultural practice when they sought to overcome a huge societal problem requiring voluntarism and commitment from an individual, an organized group or all citizens. The community regarded such a commitment as an act of bravery and would expect committed individuals or groups to successfully achieve set objectives efficiently, whatever the object. Imihigo included an element of evaluation done through a public ceremony where the actor or actors were given a chance to inform the community about their exploits. This ceremony called "Guhigura Imihigo" or "Kwivuga ibigwi" was a praise ceremony, where successful contenders were publicly praised for their bravery, or allowed to chant about their bravery before the community leader, and the King at the highest level, describing in lyrics all the stages and obstacles that were overcome. Performance rewards included nomination to senior positions, gifting of cows and land grants, public praise, bravery recognition, respect, etc. The system guided the building of the nation over centuries all the way up to the colonial era, during which the practice remained intact as a cultural heritage (Government of Rwanda, 2014, pp. 85-86).

The traditional initiatives for socio-economic change also included collective efforts from people, such as ubudehe and umuganda, which served development in Rwanda during the post-colonial years (Gatwa, 2019, p. 49). In this sense, ubudehe is defined as "a local and traditional Rwandan practice of mutual help or mutual assistance among people in order to solve their problems" (Republic of Rwanda, 2014, p. 14; Rutikanga, 2019, p. 62). Ubudehe consisted of people cultivating their land together in preparation for the agricultural season. This means that a group of households joined together to dig their fields; acting collectively to share the burden of the work and make sure that everyone is ready on time for the planting season (Republic of Rwanda, 2009,1; 2014, p. 14; Hasselskog, 2018, p. 316; Ezeeanya, 2015, p. 3).

Similarly, umuganda (community work)[24] alludes to a pre-colonial tradition of voluntary work in which people called upon friends and neighbors to help complete difficult tasks (Hasselskog, 2018, p. 317). In the local Rwandan language, Kinyarwanda, umuganda means "a piece of wood that is driven into the ground in order to serve as pillars for the house…when neighbors were building, each person in the neighborhood would bring a piece of timber to assist in building, and in that mutual self-help context, the term 'gutanga/gutiza umuganda' meant 'to offer or lend/provide communal strength towards housebuilding for the needy" (Shimamungu, 1998; 2005 quoted by Bates, 2012, p. 4; Uwimbabazi, 2012, p. 29 and Republic of Rwanda, 2014, p. 69). Although umuganda works well to serve public interests, it was politically abused in practices similar to slavery (uburetwa) in colonial times (Bates, 2012, p. 4) and the mass killing in the 1994 genocide (Verwimp, 2013, p. 122; Bates, 2012, pp. 4-5). Yet, umuganda as well as ubudehe are still used politically as part of the home-grown solutions for development in the post-genocide era, as I indicate in Section 3.3.6. of this chapter.

Such traditional practices for social economic advancement also included giving one another cows (girinka) (Hasselskog, 2018, p. 316) through friendship or a system of clientship

[24] Umuganda refers to doing things together and pooling together individuals' energy to supplement the efforts of one person. It is part of the Rwandan culture of community volunteerism. This type of volunteerism could be performed involving several families getting together to work on projects like communal farming, crop harvesting or construction of shelter and thatching, as well as maintenance of public infrastructure and management of the environment (Republic of Rwanda, 2012, p. 1; 2014, p.69; Uwimbabazi, 2012; 2019, p. 95). The activities of umuganda in the past included, for instance, farming assistance for those who were unable to do so due to either physical handicap or old age, building houses for the poor and providing transportation to medical facilities to those who were in need (Mukarubuga 2006, p. 20 quoted by Republic of Rwanda, 2014, p. 70). A group of households used to come together to share the burden of the work, making sure that everyone in the community had shelter and had their farms ready in time for the planting season. This played a significant role in protecting human security and increasing household income (Midgley et al., 1986, p. 17 quoted by Republic of Rwanda, 2014, p. 70).

(ubuhake). It is believed in Rwanda that the concept of girinka was inherited from King Mibambwe Gisanura (ca. 1660 CE), who decreed that no Rwandan child was ever to lack daily milk again while others had plenty. Since then, Rwandans have given cattle to one another, or milk to those in need (IFAD, 2011, 104 quoted by the Republic of Rwanda, 2014, p. 46). In Kinyarwanda, praising someone for having given you a cow (yampaye inka) was and is still common due to such practices of giving and receiving cows. Cows are great symbols to help strengthen friendship and family ties. They are given and received as gifts among friends or at important ceremonies like weddings.

Considering that cattle herding was socially and economically superior to farming the land, there existed the possibility of being given cows in the patron-client relationship (ubuhake). Although ubuhake turned to become a system of exploitation (together with umuganda), it was initially a system that benefited many poor peasants who received cows through this system (Mbonimana, 2016, p. 98) after rendering faithful services to their patrons, who also had to respect the unwritten contracts between themselves and their clients. Ubuhake served as an umbrella to strengthen people's social relations, bringing them together while serving their patrons. Ubuhake was not dedicated to any specific group, but rather to all poor peasants who were interested in having cows (Republic of Rwanda, 1999, pp. 33-36; Gatwa, 2019, p. 27). Politically, the system of ubuhake was abolished when King Mutara III Rudahigwa requested that the patrons transfer their herds to their clients in the early 1950s (André, 1998, p. 144; Viret, 2010, p. 13; Rutayisire, 2016, p. 319) when the practice became mixed with the colonial indirect rule and practices of exploitation through labor (Republic of Rwanda, 1999, p. 36).

3.1.2. Mainstream Development in Rwanda after Independence

Under the first and second republics (1961-1994), most Rwandans remained dependent on subsistence agriculture and cattle herding as they used to be many years earlier. However, several changes in comparison to the previous times occurred in both the land management and cattle herding. These came along with the newly introduced development programs and land reforms. For example, the decree of 2 May 1960 affected the institution of igikingi (using the land for agricultural activities and pasturage), and the Legislative Decree No. 09/76 of 4 March 1976 regulated the land market transactions in rural areas by imposing a procedure for the purchase and sale of land under a customary regime that guaranteed farmers a minimum area of two hectares (André, 1998, pp. 145-146).

Whereas it could be argued that the first republic's leadership predominantly spent most of its time focusing on social struggles with an ethnic dimension that had been created in colonial times (see Republic of Rwanda, the Constitution, 1962), the mainstream development brought by the colonizers remained part and parcel of the new government politics under the motto of the Republic: "liberty, cooperation and progress" (article 4, p. 5). This first constitution of the Republic of Rwanda states in article 44 (1962, p. 14) that "the national economy is organized according to plans that match the principles of social justice, of family promotion, of the development of the country's productivity, and of the person's standing of living."

With the second republic, the notion of development clearly became a political discourse through three important avenues (Uvin, 1998, p. 24): the name and practices of the constitutionalized sole ruling party (Mouvement Révolutionnaire National pour le Développement- MRND founded in 1975), the name and activities of the national assembly that changed to become the National Council for Development (Conseil National de Développement-CND as stipulated in the 1978 constitution) and the revised constitution of 1978 itself. In this period, development was highly institutionalized, constitutionalized and popularized more than before. The 1978 constitution announces, for example:

> "Convinced of the well-founded essential principles of the Revolutionary National Movement for Development (MRND) in order to ensure the economic, social and cultural development of the nation; considering, in particular, that peace, national unity and the mobilization of all living forces of the nation are essential conditions for the realization of development …The National Revolutionary Movement for Development's mission is to unite, stimulate and intensify the efforts of the Rwandan people with a view to achieving their development in the national peace and unity." (Rwandan revised constitution, 1978, p. 1 and 3, Preamble and Art. 7)

This clearly shows that development was heavily emphasized during the Habyarimana regime. When I was attending primary school under this regime prior to the 1994 genocide, I remember having heard people singing (and even myself sang) a song that emphasized development (amajyambere) as part of the MRND motto, which, in addition to peace (amahoro), unity (ubumwe) and various activities aiming at development like agriculture, umuganda and cooperatives, included a call to all citizens to contribute to the country's construction and then

rely on regional and global integration and praise. The chorus[25] of the song stated "Umugambi ni umwe Banyarwanda: amahoro, ubumwe, amajyambere, MRND yacu nziza, sugira maze usagambe mu Rwanda" ('there is one plan dear Rwandans: peace, unity, and development. Our best MRND, may you live long and prosper in Rwanda'). Yet, despite this political party's song and important visions for the Rwandans, discrimination and ethnic division that led to the genocide remained unaddressed (see Section 3.2.).

Although the idea of development was maintained in the constitution revised in 1991 (preamble, p. 1), more emphasis would now shift to that of democracy with the acceptance of many political parties (pp. 1-2 with the preamble, art. 1, and art. 7), and to dealing with a new struggle that took away millions of lives. In fact, under the leadership of president Habyarimana and his political party, MRND, the word "democracy" was completely lacking in politics until the early 1990s when its name changed to MRNDD (Mouvement Révolutionnaire National pour la Démocratie et le Développement). This shift was stimulated by the Franco-African summit in La Baule on 5 July 1990, in which President Mitterrand requested that all the partnering countries introduce democratic reforms through a multi-party system (Uvin, 1998; Strizek, 2003, p. 18).

In general, under the Habyarimana regime, development as a goal, development intervention, participation in development and development cooperation were emphasized in the policy documents and political discourses down to the local levels. The Habyarimana regime was masterful at playing the development card (Uvin, 1998, p. 24). The development practices were more interventionist from the side of the government, as Rwanda qualified as a developing state (Verwimp, 2013, p. 25). An excellent example of the functions of the development discourse can be found in the role of the commune, the decentralized level of the state. One of the first acts of the Habyarimana regime in 1974 was to attribute to Rwanda's 143 communes the role of "motor of development." The communes would be the basic unit of development (forums for local-level, participatory development planning and project implementation) and the dream of the development enterprise (Uvin, 1998, p. 24).

[25] The original text in Kinyarwanda included: Ibikorwa bitsura amajyambere byabaye intego yacu twese… isuka yahawe agaciro kayo, umuganda uratera imbere… Dushimye za cooperatives kuko ari amajyambere y'u Rwanda …Twubake u Rwanda rwacu neza, urusuye agenda aturirimba… amahoro yarasagambye mu Rwanda rwunze ubumwe n'amahanga… Burundi, Zaire n'u Rwanda aho ngaho umubano ni wose… Kenya, Uganda na Tanzania aho ngaho umubano ni wose … Amahanga yose muri iki gihe, usanga avuga u Rwanda neza… OCAM umuryango w'Afrika uzi kungamo uraturirimba… OUA umuryango w'Africa uzi kungamo uraturirimba (https://www.dailymotion.com/video/x3c8rbs visited on 18 August 2021).

For the purpose of local development, researchers show that large sums of development aid were invested in Rwanda through such activities as "capacity building" at the commune level and NGOs' work at large (see Uvin, 1998, pp. 25, 42). Until the early 1990s, Rwanda was one of the most aided countries in the world. Development aid to Rwanda was vastly larger than private investment and commercial exports combined. In total, there were approximately 200 donors in the country: about 20 bilateral ones, 30 multilateral ones, and 150 nongovernmental organizations (NGOs). Together, they managed more than 500 projects in 1986, ranging from the very small to the very large (Hanssen 1989, 25; Voyame and others 1996, 60 ff. quoted by Uvin, 1998, p. 42). 143 registered NGOs were active in 1987 (Uvin, 1998, p. 42). At the end of the 1980s, Rwanda was the largest recipient of aid from both Belgium and Switzerland. Hanssen (1989, p. 161 quoted by Uvin, 1998, p. 42) counted 881 of them in 1988. United Nations Development Program (UNDP) data show that, excluding expatriates working for NGOs, there were 757 foreign technical assistants in the country in 1989 (Bizimungu and others 1991, p. 8 quoted by Uvin, 1998, p. 42).

The Ministry of Foreign Affairs and International Cooperation at that time calculated that, in 1990 (quoted by Uvin, 1998, p. 42), there were 210 volunteers and 453 technical assistants working for government services. There were equally as many missionaries in the business of development at least part-time, and hundreds of specialists on short-term missions. This development aid supplied the fuel on which the machinery of the state ran. According to the World Bank, "foreign assistance financed over 70 percent of public investment" in the 1982–87 period (World Bank 1989b, 11 quoted by Uvin, 1998, p. 42), and the figure rose afterward. Development aid constituted more than three-quarters of the state's capital budget, as well as a non-negligible share of its current budget (Uvin, 1998, p. 42).

Referring to James Scott in his 1998 book *Seeing like a state*, Verwimp (2013, p. 122) describes the Rwandan development state before the 1990s as characterized by four elements constituting a disastrous form of social engineering: the administrative ordering of nature and society or its 'legibility,' a high modernist ideology, an authoritarian state, and a prostrate civil society. He argues that the power of the state was used to remodel agrarian space, register and control the population, and replace politics with development. It is worth mentioning that despite the development discourses and promises in Rwanda by this time at both the national and

international levels, corruption was high among the few elite leaders at the expense of the poor peasant majority (Gasana 2002, p. 50 quoted by Strizek, 2003, p. 16).

The development practices in Rwanda supported through development cooperation in the post-colonial years aligns with the argument put forth by Appadurai (1995, p. 1; 1996, p. 89) that "for the former colony, decolonization is a dialogue with the colonial past, and not a simple dismantling of colonial habits and modes of life." In this period, Belgium and France intervened in different development programs until liberals criticized the Belgian government for supporting a "dictatorship with the support of the clerical forces" (Van Hoyweghen, 1996, p. 389) and until Mitterrand strongly supported the government that committed the genocide (idem).

In the Rwandan pre-genocide mainstream development movement, participatory strategies were also promoted. Besides the individual efforts toward development, as local people had already assimilated the concept into their plans, participation also took the form of practices like umuganda and ubudehe and the country's high density of civil associations for development (Verwimp, 2013, p. 122; Uvin, 1998, pp. 164-167; Woolcock and Narayan, 2000, p. 230). Organized forms of participation were numerous, including the umuganda community work every Tuesday, savings and agricultural credit systems, and associations and cooperatives that organized collective actions. Learning from the previous colonial administration, umuganda became a compulsory policy in the 1970s under the Habyarimana regime for development purposes (Uwimbabazi, 2012, pp. 41-46). While the first milk cooperative in Nyanza dates from 1943 (Uvin, 1998, p. 164), many other cooperatives emerged over time, especially during Habyarimana's regime. In 1985 there were 3,240 cooperatives and peasant organizations, including the Rwandan Popular Banks. There were 9,243 tontines (ROSCAs) with 200,000 members. Even just before the genocide, there were 3,000 registered cooperatives and farmers' groups and an estimated 30,000 informal groups (a World Bank 1989 report quoted by Woolcock and Narayan, 2000, p. 230).

3.2. Intensification of the Social Struggles alongside Mainstream Development Discourse in Rwanda

Research shows that the first Europeans who came to Rwanda found the country organized under the rule of a Mwami (king) and in a hierarchical order, from the senior chiefs

(legalists/ritualists, favorite chiefs, senior chiefs), land chiefs, army chiefs, livestock chiefs, village chiefs, neighborhood chiefs and family chiefs and then the adult male members of the family (Strizek, 2003, p. 7; Mbonimana, 2016, p. 115). They then brought with them the preconceptions of late 19th-century Europe; they saw rulers and ruled, slaves and masters, and directed their sympathies according to their personalities or social class (Linden, I. and Linden, J. 1977, p. 2).

Rwanda, under the same colonial rule as neighboring Burundi (Ruanda-Urundi), has known two successive European colonial powers: German rule (1897-1916) and the Belgian mandate and protectorate (1916-1961) (Viret, 2010, pp. 8-9; Safari, 2010, p. 876) that coexisted with the leadership of three kings (Viret, 2010, pp. 8-14): King Yuhi V Musinga (1896-1931); King Mutara III Rudahigwa (1931-1959) and King Kigeli V Ndahindurwa (1959-1961). In addition, the Catholic church missionaries who were commonly known as "Pères Blancs" (White Fathers) also played an important role in major social changes of the country, both positive and negative, during their presence in Rwanda. At the beginning, these three major powers of the period were characterized by a political game of mutual support in order to sustain each one's presence and power (Linden, I. and Linden, J., 1977). Yet, the colonizers and the White Fathers progressively abandoned the King until this reached its peak towards the end of the 1950s.

While it is obvious that there were many social struggles among the Rwandan people in pre-colonial times through such things as ubuhake (clientship) and other top-down or rich-poor relations of exploitation, my argument is that this was not necessarily a problem of a Hutu-Tutsi divide. Many poor Tutsi were also clients (Vervust, 2012, p. 81). Furthermore, the social problems could arise in reference to any other social divisions, such as the Rwandan clans or regions around certain perceived interests, often related to leadership. History has shown this in the case of the 1896 Rucunshu war between the clans of Abega and Abanyiginya (Republic of Rwanda, 1999, p. 10; Linden, 1975, p. 48; Viret, 2010, p. 8) and the 1973 Habyarimana Coup d'Etat against his predecessor Kayibanda.

In fact, the case of Kayibanda and Habyarimana can be detailed here to clarify my argument. Following almost a year of transition led by Mbonyumutwa Dominique as the first Rwandan President (1961-1962), Kayibanda Grégoire replaced him for two terms between 1962 and 1973. He committed atrocities against the Tutsis who remained in the country, while some of them were migrating to neighboring countries year after year to save their lives. He also brought

about another regional divide, as his regime relied on a patronage network that promoted the interests of his inner circle located in the South of Rwanda (Uvin, 1998, p. 20; Van Hoyweghen, 1996, p. 382; Pottier, 2002, p. 35; Carney, 2014, pp. 237, 382).

After this ethnic cleansing and regional discrimination, Kayibanda was then overthrown in a military coup d'état by his ethnic peer from another region by the name of Major General Habyarimana Juvenal (1973-1994), who also promoted and relied on his fellow northern Hutu soldiers whom Kayibanda had marginalized in his government (Van Hoyweghen, 1996, p. 382; Safari, 2010, p. 880). This is something that became part and parcel of the politics under Habyarimana in what has been known as a structural "equilibre ethnique et regionale" in all major services of the country (Uwizeyimana, 1990, pp. 17-30; Verwimp, 2013, p. 49).

Referring to the regional divide that opposed Kayibanda and his then chief of army staff, like the Rucunshu war, it can therefore be argued that the political agenda based on the Hutu-Tutsi divide to promote social revolution had relatively little meaning for the majority of the people. It was rather connected to a power grab by a small group using the ethnic excuse to justify their self-serving acts. This in the end caused massive destruction. Not all Tutsi can ever benefit from anything perceived as a Tutsi regime and, likewise, not all Hutu can ever benefit from any Hutu regime simply because the president is necessarily of their group. Yet, in times of conflicts all people suffer, as history has shown. Kayibanda promised to help the Hutu majority through the social revolution, for example, but he did not reach everyone and did so rather by decimating the Tutsi, including the less privileged ones.

From the same political perspective, Habyarimana promised to put an end to the Hutu violence against Tutsis and initiate a moral revolution (Safari, 2010, p. 880); yet, the 1994 genocide was planned and attempted under his regime (see Strizek, 2003, p. 18; Verwimp, 2004, p. 233). Van Hoyweghen (1996, p. 382) argues that the story of this regime needs to be rewritten in relation to the tragic events of April 1994. Both presidents died a death that was not the death of a president assumed to be a hero, at least for the majority. From my point of view, it was all about poor politics that used an exaggerated ethnic divide to convince a large group of people that their neighbors were a threat to them. My argument also suggests that it is wrong to base one's political development agenda on ethnicity even when this can clearly be defined among the citizens. In the Rwandan context, however, where the ethnic definition remains highly subjective, the politics and development plans have often still been based on this.

To expand my view, one could refer to Nafziger and Auvinen (2005, pp. 48-49), who argue that ethnicity is not a primordial given. Ethnic identities are socially constructed, highly malleable, and situationally defined. For example, as the authors indicate, the concept of the Yoruba people in Nigeria expanded under British reorganization after the beginning of the twentieth century, when Yoruba as an ethnic category referred only to the people of the Oyo kingdom. Elites exploit identification with ethnic and regional communities, and even accentuate them, to transfer potential hostility that might otherwise be directed toward themselves, because of the inequalities and power disparities within their communities, to the elites and subjects of other communities instead. Referring to the arguments of Alexander, McGrogor, and Ranger (2000), the authors show that in many instances, ethnic antagonism emerges during conflicts rather than causing the conflicts. Drawing from the situation of South Africa, Nafziger and Auvinen both indicated that in 1980s South Africa, ethnic consciousness and cleavages were deliberately provoked as part of the government's strategy of divide and rule implemented through the security apparatus (ibidem, p. 39). The Rwandan context can be perceived as yet another case where ethnicity was used as a tool to divide and conquer the population by both the colonial and elite leaders of the 20th century to serve their own interests.

An analysis of the Rwandan social structure (Republic of Rwanda, 1999, p. 8; Uvin, 1998, p. 14) shows that the Hutu, Tutsi and Twa belonged to the same clans which were overshadowed by the later developments around the three. They were then the subject of manipulation from colonial times onwards. Although the Rwandan post-colonial leaders fell into the trap of playing a big role in Rwanda's internal conflicts, there is little doubt that the major ethnicity-based conflicts that shook the country during the post-colonial years were intensified by the activities of the old colonial rulers as well as the Catholic missionaries (see also Verwimp, 2004, p. 233), who gradually and officially divided the society through various interventions that were designed to legitimize their continued presence in the country.

For example, the schools and religion, as major development institutions in the history of Rwanda, were introduced as early as the 1900s and their positive impact remains undeniable. Yet, these two institutions were used to benefit some at the expense of others, ultimately to serve the invaders' interests (Van Hoyweghen, 1996, p. 380; Uvin, 1998, p. 16; Strizek, 2003, pp. 3-4; Republic of Rwanda, 1999, pp. 21-22, 66). History shows that the first schools were introduced by the colonizers mainly to train children of the chiefs (mainly Tutsi) who would

serve in the colonial administration (idem), and the Catholic Church was caught up in the maelstrom of political and social power struggles that shook the country before it achieved its independence on 1 July 1962 (Strizek, 2003, p. 3).

The major issue seems to be related to the work of the church at that time. In fact, the Catholic Church, which was initially considered a church for the poor, later became a church for social and political struggles (Strizek, 2003, p.4; Carney, 2014, p. 232). By closely linking "poor" with "Hutu," Catholic missionaries helped to solidify a growing ethnic consciousness among the Hutu, despite the fact that the vast majority of Tutsi were themselves poor peasants. The label "Tutsi" became increasingly associated with economic wealth and political power (Carney, 2014, p. 230). A certain Bishop Classe reported that when they spoke of the Batutsi, they were thinking solely of the great Tutsi chiefs, who constituted a very restrained aristocracy. 'Tutsi' referred not to ethnic origin but rather a social condition, a state of fortune; whoever was a chief, or was rich, would often be called 'Tutsi' (1911/1922, p. 681 cited by Carney, 2014, p. 232).

André Perraudin,[26] a Swiss Bishop who arrived in the country in the 1950s, wasted no time in addressing social questions (Carney, 2014, p. 233). In his first annual report to White Father leaders in Rome, he wrote of Catholic social teaching as absolutely necessary in what he qualified as difficult times, where democracy tended to replace the former feudalism (idem). However, this divisive ideology within the church was defied by the first Rwandan Catholic Bishop, Aloys Bigirumwami, who called on the Catholics to serve all of the poor, whether Hutu, Tutsi, or Twa (Carney, 2014, p. 235). Yet, his message seems to have been transmitted in vain. This political game within the church led to the so-called 'social revolution' that left the country in chaos towards the end of the 1950s, as it caused many deaths among the Tutsi in the following years. In other words, while some of the colonial and missionary work in Rwanda could also be perceived as making some positive contribution in different ways, it played a tremendous role in creating and furthering the ethnic divide, ethnic awareness, ethnic intensification and tribal conflicts, ultimately hindering development as well.

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[26] Bishop Perraudin supported the underlying aims of the socio-ethnic revolution roiling Rwandan society (Carney, 2014, p. 236). On 11 February 1959, Bishop Perraudin published a pastoral letter for Lent that had an explosive effect. He wrote: "The divine law of justice and social charity (charité) requires that the institutions of a country be structured in such a way that they ensure for all legitimate social groups the same fundamental rights and the same opportunities for human advancement as well as participation in public affairs. Institutions approving of a regime of privileges, favoritism and protection, be it for individuals or for social groups, would be at odds with Christian morality" (Strizek, 2003, p. 10; Adekunle, 2007, p. 44; Carney, 2014, p. 235).

The colonial period ended with two major social struggles: the appeal for independence that started with King Mutara III Rudahigwa in the 1950s (Viret, 2010, p. 14) and the so-called social revolution, in the name of Hutu emancipation and democratic reforms, which was promoted within the Catholic Church (Strizek, 2003, p. 3; Uvin, 1998, p. 19). Tensions increased between the Hutu and Tutsi more than ever before due to the ethnic awareness promoted by the colonial leaders and the White Fathers among the peasants, and this at the expense of the call for independence. The so-called social revolution resulted in a multiparty system, in which different political parties were created around an ethnic divide intensified by the colonial masters and religious leaders. These included the radical Hutu parties MDR-Parmehutu (Mouvement Démocratique Republicain; at first, this was the radical Mouvement Social Muhutu-MSM) led by Gregoire Kayibanda according to his 1957 Hutu Manifesto and the APROSOMA (Association for the Promotion of the Masses) party founded by Joseph Habyarimana Gitera, then the other predominantly Tutsi parties UNAR (Union Nationale Rwandaise) and RADER (Rassemblement Rwandais pour la Democratie) (Viret, 2010, p. 14; Republic of Rwanda, 1999, p. 52; Rutayisire, 2016, pp. 385-391). Yet, despite the use of the word 'democracy' at this time, MDR-Parmehutu gradually became the sole political party in 1968 (Viret, 2010, p. 23), later to be replaced by MRND in 1975 (ibidem, p. 25).

Over the next three post-colonial decades, the ethnic ideology dominated the discourse right alongside the mainstream development. The idea was sold to the people as the notion that Rwanda and the development in Rwanda belonged only to the Hutu (see also Uvin, 1998, p. 26), and thus the Tutsi had to die for this development to take place – which is what happened in the following years (Uvin, 1998, p. 20; Van Hoyweghen, 1996, p. 382; Carney, 2014, p. 237). There is no doubt that the overthrown Tutsi group, including the majority who enjoyed no leadership benefits at the time, faced all sorts of problems including being killed in mass, facing discrimination when trying to access the country's services and struggling as refugees abroad. The precolonial social struggles could probably have gradually ended without the self-interested and supported or overlooked violence that I also experienced at that time. This process had already started with King Mutara III Rudahigwa, for example, when he abolished the system of clientship in the early 1950s and started the nation's struggle for independence. His changes admittedly cost him his life (Viret, 2010, p. 14). In calling for independence and the recovery of Rwandans' unity, King Rudahigwa succumbed to a sudden and controversial

death at the hospital in Bujumbura on 27 July 1959 (Rutayisire, 2016, pp. 383-384; Viret, 2010, p. 16).

His successor, King Kigeli, was also overthrown by Hutu revolutionists supported by the colonial and religious leaders after less than two years of leadership and shortly before independence (Rutayisire, 2016, pp. 399-400; Viret, 2010, p. 20). Since then, the king has become a refugee together with many others who fled to the neighboring countries around Rwanda. In fact, based on the history, I argue that during this time whoever appeared to be addressing the problem of the poor peasants was disingenuous and doing so only from self-interested motives, behind the curtain, with the true aim of dividing and conquering Africa. This caused dramatic social damages in Rwanda, like everywhere else in the Global South. With the social revolution, the struggle for independence was totally confused with the internal social conflicts. Furthermore, whatever the leaders tried to promote in the name of development was later destroyed by the damaged social structure, as was the case in 1994.

Analyzing the evolution of the mainstream development trend in Rwanda, the development concept gradually became popular among the local citizens in its translation as 'amajyambere,' However, the little 'amajyambere' achieved over time by the common people was not spared the destructive politics of discrimination over the 30 years leading up to the 1990s war and genocide. Despite the development promises made to people in post-colonial Rwanda and the invested development aid, innumerable negative things occurred against specific groups of people, and in the last decade of the 20th century the consequences were felt by all. In fact, the mainstream development discourse in Rwanda under the Habyarimana regime basically consisted of the argument that the state's sole objective was the pursuit of economic development for the underdeveloped (Hutu) masses; as a result, all the "living forces" in the country, and all those abroad who were interested in promoting development, needed to work with the state to make that possible (Uvin, 1998, p. 23).

The ethnic component of the country's mainstream development discourse in the 1970s and 1980s clearly illustrates the efforts invested by the colonial and religious leaders in the 1950s to divide the people of Rwanda, as well as the ideology that led to the 1994 genocide. This same discourse was used during the 1994 genocide against the Tutsi when they were killed and thrown into the rivers to "go back to their origin." Verwimp (2013, p. 122) argued that ethnic cleansing may be considered an especially extreme form of social engineering connected to the

pre-genocide development. Those in power argued then that only one particular group of people had the right to exist, and other groups were targeted for extermination in the name of umuganda (Verwimp 2004, pp. 328-329 quoted by Republic of Rwanda, 2014, p. 70). National and local officials used the word 'umuganda' in describing the genocidal killings to be performed, both in organizational meetings within the government and in public forums, including on the radio (Verwimp, 2006 quoted by Republic of Rwanda, 2014, p. 70). The positive image of community service (umuganda) became hazy and was finally lost (Republic of Rwanda, 2014, p. 70). The government that committed the genocide twisted the meaning of umuganda in 1994 and encouraged its Hutu citizens to exterminate their Tutsi neighbors just as they used to perform umuganda (community work) by means of such traditional weapons as spears, swords, machetes, and clubs with nails.

Unfortunately, the post-colonial disappointment did not remain in the political realm but further extended to the church, as these events happened while the church was supporting the colonial work. On one side, the church supported the events by keeping silent when atrocities were committed against the vulnerable minority. For example, Carney (2014, p. 237) shows that perhaps because of their sympathies for Kayibanda's social vision, many of the missionaries looked the other way after Kayibanda's government orchestrated the killings of 8,000 Tutsi in Gikongoro in December 1963 and January 1964. They refused to publicly criticize Kayibanda, and launched a vociferous public relations campaign in his defense after Vatican Radio used the term "genocide" to describe these killings ("Brève réponse"). Similar patterns continued under Habyarimana's regime with many consequences, as Safari (2010, p. 881) indicates. The connection between the church and the state could be explained by the strong and personal friendship between President Habyarimana and Mgr. Nsengiyumva, who was chair of the social affairs committee of the ruling party from 1975 to 1989, when the Vatican directed him to relinquish his political post. On the other side, during the 1994 genocide against the Tutsi, most victims were slaughtered by their fellow Christians, and Tutsi bishops were likewise betrayed by their fellow Hutu bishops. Churches became the locations of mass killings as Tutsis sought refuge there.

3.3. Development Politics in Post-Genocide Rwanda: Departing from the Past Dilemma

The pre-genocide period, but most especially what happened during the genocide, left a glaring discrepancy between the development narratives and human destruction, between unity

narratives and discriminatory practices, and between peace narratives and state-supervised mass killings. To overcome the consequences of this dilemma, the new regime that was put in place came up with new solutions that built on the past. Yet, it seemed to be a hard task at first, as the post-genocide period constituted a new chapter in politics characterized by the three major things explaining Rwandans' life in this period. Firstly, whereas it was now time for the Rwandan Patriotic Front (RPF) to celebrate the liberation and most of its members who were refugees were able to return home and genocide survivors could breathe again, it was also painful to come back home and have to survive in the jungle of innumerable problems there, including the death of one's relatives and the destruction of one's assets. Secondly, while the problem of long-term refugees had been solved, the genocide perpetrators as well as their family members (or any other person fleeing because of the war) would extend this problem in the refugee camps. Thirdly, while survivors were enduring a miserable life, many genocide perpetrators were in the prisons to face justice.

To deal with the recovery process following this tragic history, the new government had to set targets to work towards. A special emphasis was put on relief from a variety of social, economic, and political emergencies stemming from the war and the genocide (Republic of Rwanda, 1995, p. 3-7). The post-genocide government therefore had to merge both the conventional socio-economic development ideologies and the home-grown initiatives that were already part of the country's history. The following section sheds light on these efforts considering three important development dimensions suggested by the various policy documents. The first dimension includes peace, security, unity and reconciliation as pillars of development, the second presents the vision for development, and the third involves the management of development efforts, from the central to the local and traditional strategies.

3.3.1. Peace, Security, Unity and Reconciliation as Pillars of Development

In general, it appears evident that most post-war governments design programs in the name of development in the hope of recovering from the difficult times the countries face by taking the development path (see, for example, Truman's speech in 1949; McCandles and Karbo (Eds.) with their *Peace, Conflict, Development in Africa: A Reader*, 2011; Garba with *Post Conflict Development in Liberia*, 2011). In connection with this, there is also a belief that "peace, security and development belong together" (Janus and Kurtz, German Development Institute, 2014; Atieno and Robinson, 2019, p. 2). In the same vein, the post-genocide Rwandan

government put emphasis on peace and security for the entire country, as well as unity and reconciliation among neighbors, as factors that should promote socio-economic development.

When the post-genocide "Loi fondamentale" (Republic of Rwanda, 1995, pp. 3-7) was produced (in reference to the 1991 constitution and Arusha peace agreements) to guide major decisions during the transition that lasted until 2003, the government of Rwanda underlined two important interrelated principles. One was the national reconciliation with a spirit of tolerance and solidarity and the other was tackling the hard task of reconstructing the country in the sense of socio-economic development (Republic of Rwanda, 1995, p. 3). Consecutively, the 2003 and 2015 constitutions indicated that the government was basing its efforts on the idea that peace, security, unity and reconciliation of the people of Rwanda were the pillars of development (Republic of Rwanda, constitution, 2015, Preamble, p. 26; see also Republic of Rwanda, 2013, p. xviii). Development in Rwanda could be interpreted as equivalent to peace, while peace contributed to development.

Recognizing the past ethnicity-based conflicts, the Rwandan government decided to call itself the "government of national unity" until 2003 because of its responsibility to reconstruct the Rwandan social structure for the purpose of development (Republic Rwanda, 1995, p. 6). It committed itself to the denunciation of ethnic divisions[27] and any form of genocidal ideologies and to a return to the nation's ancestral practices in this development process (Republic of Rwanda, preamble to the constitution, 2003; 2015, pp. 25-27). Such programs aimed at unity and reconciliation (Republic of Rwanda, 1999; 2007, 2016) were implemented through various methods, such as Gacaca courts and Abunzi (local mediators) (Republic of Rwanda, 2012) and the motto "Ndi Umunyarwanda" (I am Rwandan) (Republic of Rwanda, 2012, 9; 2016, p. 127; 2012, p. 9) among others. They were inaugurated immediately and incrementally after the genocide to enhance the unity among Rwandans for the sake of development. They were mainly intended to prevent any other kind of internal conflicts among Rwandans that could destroy the country's development accomplishments, as had happened in the previous years.

In fact, the country's historical challenges and indigenous practices have served as key guiding principles for its development practices. The post-genocide Rwandan regime places great emphasis on the country's history, referring to past conflicts as a handicap hindering

[27] In fact, the idea of abolishing ethnic divisions was politically started prior to the genocide, but then was also used to easily identify and exterminate the Tutsis during the genocide.

development (see Section 3.2.) and making sure to maintain security in order to protect the development that has been achieved. The belief is that this is only possible if Rwandans are united and reconciled. Unity and development thus constitute two of the three major pillars[28] of the Rwanda Patriotic Front's (RPF) political ideology (RPF, 2013, p. 16).

3.3.2. National Development Vision with Socio-Economic Targets

Development as it is currently pursued is conceived as a vision for achieving a certain type of life in a specific country, as well as globally (see Chapter 2). Like in the pre-genocide period, the post-genocide government aligns itself with the mainstream development discourse, adopting its modernizing path measured in social economic terms (Republic of Rwanda, Vision 2020, 2000, p. 3; 2012, p. i; Vision 2050, 2020, p. 5). In the analysis conducted by Martens (2003, p. 111) on the early stages of EDPRS, she found that from the beginning of the post-genocide development agenda, there was a strong appropriation of the Bretton Woods institutional policies in Rwanda.

With its "vision 2020" and "vision 2050," the Rwandan government joined the club of many other countries around the world shaping their countries into what they want to see in a certain amount of time. Over the years, the development vision remains that of accelerating progress to become a middle-income country by 2020, an upper-middle-income country by 2035 and a high-income country in 2050 (Republic of Rwanda, 2000, p. 2; 2012, p. i; 2013, pp. xvi, 1; 2020, p. 10). This implies a vision for a better quality of life in Rwanda by reducing poverty and sustaining growth (idem).

Rwanda's aspirations generally reflect mainstream economic development in different stages, which are similar to those described by Rostow (1959, p. 1; 1960; Nugent and Yotopoulus, 1979; Fukuda-Parr, 1998, p. 2), consisting of transitioning from traditional societal forms to the preconditions for and then the drive towards an age of high mass consumption. These aspirations are expressed in line with the global classification of countries stipulating that all countries must graduate from a low-income status to low-middle-income to upper-middle-income and finally higher-income status (Peet and Hartwick, 2015, pp. 7-8). This idea has then been proliferated among Rwandan citizens through the socio-economic categories (ubudehe

[28] The third pillar is democracy.

categories), according to which the two poorest categories are supposed to graduate to higher socio-economic categories (Republic of Rwanda, 2002, p. 15; 2008; 2014, pp. 14-15).

The case of Rwanda, like many other countries of the Global South, aiming to graduate from one category to another within a defined timeframe illustrates the view in which the post-colonial years are recognized as an era of development (Sachs, 2010, p. 1). After emancipation from colonialism, the economically challenged countries of the world are expected to pass through a number of stages and ultimately reach the highest stage and thus resemble those countries (Rostow, 1960, p. xii) that are perceived as having already achieved development, and then eventually serve as a role model to be followed by others. Development thus becomes the center of competition between countries, leading to competition between individuals who then engage themselves to work hard. A system of 'imihigo' at all levels, from the individuals and households to the local and central organs of the state, translates the vision through performance contracts (see Versailles, 2012; Hasselskog, 2018).

The government's vision rests on the pillars of good governance, an accountable and capable state; human capital development and a knowledge-based economy; a private sector-led economy; infrastructure development, urbanization, and agglomeration; productive and market-oriented agriculture for wealth; regional and international economic integration; and competitiveness and integration. This vision also embeds such themes as gender equality, protection of the environment and sustainable natural resource management, and science and technology (Republic of Rwanda, 2012, pp. 9-17; 2020, pp. 12-36).

In particular, the concept of human capital for a knowledge-based economy is of paramount importance, as the people are perceived as the country's principal asset (Republic of Rwanda, 2000, p. 4). The vision-led policy aims to depart from reliance on agriculture and instead venture into secondary and tertiary sectors. Through this policy, the government aims at fostering entrepreneurship and structural economic transformation, moving from agriculture to processing, industry, and exports. The Rwandan vision demonstrates the hope of compensating for the historical destruction through development efforts targeting economic growth, modernization, industrialization and cooperation.

3.3.3. Connecting the Development Vision to Rural Areas

The Rwandan government's development vision becomes more important in rural areas, where it aims to improve the farm and off-farm activities that are predominant in these areas. The government's conception illustrates the idea of Misra (1992, pp. 35-37; also, Adisa, 2012 and Jatta, 2013), who describes rural development in less developed countries where most people are usually engaged in farm and off-farm activities and where there is a mixture of 'traditional' non-capitalist and newly emergent capitalist forms of organization. In the Rwandan context, rural development represents the quest to improve the quality of life and economic wellbeing of people living in rural areas by reducing rural poverty and inequalities (Republic of Rwanda, 2013, p. 40). The Rwandan government claims that inequality can only continue to decrease if it can be ensured that the extreme poor and the poor, particularly in rural areas, have access to the benefits of economic growth and jobs, and are not left behind in Rwanda's development story (Republic of Rwanda, 2013, p. 10).

In the context of Rwanda, the government (Republic of Rwanda, 2016, p. 1) distinguishes between four major types of areas in the country. These are the urban, rural, peri-urban, and semi-urban. Depending on the characteristics of a given area, the urban domain is the combination of urban and semi-urban, whereas the rural domain is composed of rural and peri-urban. The majority of the working-age population (82%) live in rural areas (Republic of Rwanda, 2016, p. v) and agriculture remains the major contributor to the country's economy. In Rwanda, around 9.1 million people, i.e. 85% of the total population, live in rural areas. Many of the poor and extreme poor reside in this demographic group, with rural and urban poverty at 48.7% and 22.1%, respectively, and with a greater possibility for rural households to be in extreme poverty than urban households due to poor agricultural productivity (Republic of Rwanda, 2013, p. 10).

In fact, the Rwandan mainstream development activity in rural areas is based on a transformative approach of the agricultural sector, which is central to the Rwandan economy (André, 1997, p.59; Huggins, 2008, p. 296), in addition to emphasizing enhancement of off-farm employment (Hitayezu et al., 2014, p. 453; Republic of Rwanda, 2013). As Booth and Golooba-Mutebi (2014, p.184; also see Bingen and Munyankusi, 2002; Huggins, 2008; Alinda and Abbot, 2012; T'Kint et al., 2013; Cioffo, 2014; Harrison, 2016; Clay, 2017) show, in many countries of Sub-Saharan Africa, the official vision and development strategy documents

attribute a central role to agricultural transformation. The Rwandan programs for development also emphasize the importance of agricultural intensification and commercialization. Bingen and Munyankusi (2002, p. 1; see also Republic of Rwanda, Vision 2020, 2000, p. 8; 2012, pp. 6-7; Vision 2050, 2020, pp. 24-28; 2004/2009/2013/2018) indicate that the Rwandan agricultural policy outline prepared by the Ministry of Agriculture, Animal Resources and Forestry (MINAGRI) calls for a radical change of approach in order to transform and modernize Rwandan agriculture through the development of a modern agriculture that abandons traditional subsistence practices and is better adapted to markets.

The government of Rwanda (Republic of Rwanda, 2013) believes that for growth to be sustainable and its benefits to be equitably distributed, it should be broad-based, multi-sectoral and inclusive of the Rwandan rural labor force, which is predominantly engaged in agriculture. The inclusive growth objective recognizes that, while targeted social protection may redistribute income to the poorest in the short-run, effective and sustainable poverty reduction requires improvements in productivity across both farm and off-farm employment activities. This requires supporting households in securing their rights to land, accessing markets and resources and creating an environment conducive to the growth of both businesses and individuals. The government of Rwanda adopts an approach to rural development that emphasizes the foundations and linkage of rural growth and the coordination between sectors such as land, infrastructure, agriculture and rural finance, while at the same time understanding the need for broader urban and rural linkages (idem).

The government-led rural development is a hybrid of state intervention and the people's participation. Over the last two decades, the government of Rwanda has categorized all its citizens according to their social economic categories (ubudehe categories). Between 2001 and 2015, there were 6 categories: 1) Umutindi nyakujya (those in abject poverty),[29] 2) Umutindi (the very poor),[30] 3) Umukene (the poor),[31] 4) Umukene wifashije (the resourceful poor),[32] 5)

[29] People who need to beg to survive. They have no land or livestock and lack shelter, adequate clothing and food. They fall sick often and have no access to medical care. Their children are malnourished, and they cannot afford to send them to school.

[30] Almost similar to the first category, the main difference between the Umutindi and the Umutindi nyakujya being that this group is physically capable of working on land owned by others, although they themselves have either no land or very small landholdings, and no livestock.

[31] Including those households which have some land and housing. They live from their own labour and produce, and though they have no savings, they can eat, even if the food is not very nutritious. However, they do not have a surplus to sell in the market, their children do not always go to school, and they often have no access to health care.

[32] A group that shares many of the characteristics of the umukene but, in addition, they have small ruminants, and their children go to primary school.

Umukungu (the food-rich),[33] and 6) Umukire (the money-rich)[34] (Republic of Rwanda, 2002, p. 15; 2014, p. 15; Ezeanya, 2015, p. 5). Between 2015 and 2020, these categories were changed from six to four, in the order of 1, 2, 3 and 4, whereby category 4 was considered the richest (Ezeanya-Esiobu, 2017, pp. 14-15). And in 2020, these categories were again changed from four to five, in the order of A, B, C, D and E, where A was the richest.[35] The majority of people in the lower categories are expected to graduate to the higher categories. To facilitate this goal, the government of Rwanda has adopted a program known as the Vision 2020 Umurenge Program (VUP) (Republic of Rwanda, 2008; 2012, p. ix; 2015) in order to accelerate the rate of poverty reduction among the poorest people.

In principle, every household that lives in a VUP participating sector is eligible for assistance from the program if it is in the two lowest ubudehe categories, unless it has been excluded for non-compliance. If no one in the household is able to work, the household is eligible for direct support; if at least one member can work, the household is eligible to participate in public works (Republic of Rwanda, 2015, p. 18). Extremely poor VUP beneficiaries have access to combinations of direct support, public works and financial services that can help them become less poor. They exit from the VUP's direct support or public works programs once they move out of ubudehe category two (a proxy for movement out of extreme poverty). Once exited from the VUP's social protection programs, there are services available to help keep the households out of extreme poverty and enable them to further strengthen their livelihoods. These include the VUP financial services, complementary programs, and market-based credit (Republic of Rwanda, 2013, p. 52).

3.3.4. Decentralizing the Development Vision

To achieve the development vision, the government of Rwanda claims to recognize the principles of inclusive growth and decisive community engagement (Republic of Rwanda, 2013, pp. xii-xiii, 14). It is from this perspective that such policies that promote the decentralization of governance with citizen representation and participation (Republic of

[33] The group that has larger landholdings with fertile soil and enough to eat. They have livestock, and often have paid jobs and can access health care.

[34] The group that has land and livestock, and often salaried jobs. They have good housing, often own a vehicle, and have enough money to lend and to get credit from a bank. Many migrate to urban centers.

[35] Although the names changed, especially because the terms used in the first categorization had derogatory connotations, the characteristics basically remain the same as the early categorization, with some minor combinations of categories (from 6 to 4 to 5 categories).

Rwanda, 2001; 2012; Hasselskog and Schierenbeck, 2015, pp. 950-966) were adopted and used to empower and include every citizen in the process of community development (CD) and local economic development (LED).[36] Decentralization is often understood as the deliberate and planned transfer of resources away from the central state institutions to peripheral institutions with privatization and deregulation, territorial and functional decentralization, hybrid or partial decentralization, market decentralization, and intergovernmental decentralization (Olowu, 2001, p. 2; see also Republic of Rwanda, 2001; 2012).

Some of the objectives of the Rwandan decentralization policy (Republic of Rwanda, 2001; 2012) include that of enhancing and sustaining citizens' participation in initiating, making, implementing, monitoring and evaluating decisions and plans that affect them by transferring power, authority and resources from central to local government and lower levels, and ensuring that all levels have adequate capacities and motivations to promote genuine participation. Rwanda's decentralization policy was inspired by the fundamental principles of human rights, dignity, freedom and development (Republic of Rwanda, 2012, p. 10). The government of Rwanda claims to want to empower its citizens as much as possible, to create capable autonomous local entities, explore and utilize local potentials and priorities, and proactively engage in economic transformation activities at local, national, and regional levels, as well as ensure fiscal discipline (idem).

The government of Rwanda (Republic of Rwanda, 2012, p. 10; 2013, p. 11) puts a strong emphasis on community empowerment and citizen participation for community development. In this context, citizen participation refers to the level to which citizens are involved in local decision-making processes. The government believes that the key elements of community development include building active and sustainable communities based on social justice and mutual respect, changing power structures to remove the barriers that prevent people from participating in the issues that affect their lives, and supporting individuals and groups in this process on the basis of certain values and commitments.

In fact, the Rwandan decentralization process refers to the country's vision, which asserts that: "empowered citizens should determine how they are governed, feel responsible for and are active participants in their personal well-being and sustainable local and national development."

[36] The local economic development is modelled after South Africa, while the community development is drawn from Tanzania (Republic of Rwanda, 2013, for more details, see Nel, 2001; Nel et al. 2001).

(Republic of Rwanda, 2012, p. 24). It also emphasizes the government's mission of "promoting and ensuring participatory, democratic, all-inclusive and accountable governance and effective citizen-centered quality service delivery in Rwanda" (ibidem, pp. 6, 7, 24; also 2001). This view corroborates Carney's (2001, p.13) argument that "sustainable poverty elimination will be achieved only if external support focuses on what matters to people, understands the difference between groups of people, and works with them in a way that is congruent with their current livelihood strategies, social environment, and ability to adapt."

The government of Rwanda defines community empowerment as the capacity of individuals to take action to improve their own lives through liberalization, participation and mobilization for change, and the capacity of the community to take collective action through solidarity, social networks, social capital, group capacity building and organizational strength (Republic of Rwanda, 2013, p. 11). The government believes that decentralization is an appropriate platform for mobilizing citizens, nurturing leadership and eradicating poverty and beyond, by mobilizing the people to use their own human potentials, the natural and socio-cultural resources they are endowed with (Republic of Rwanda, 2012, p. 23).

3.3.5. Coordinating the Development Cooperation

The government policies for development are described as inclusive and recognize cooperation with other institutions in the form of Public-Private Partnerships (PPP). This public-private partnership involves such institutions as faith-based organizations, national as well as international non-governmental organizations (NGOs), private institutions, business enterprises, local cooperatives and associations, among others. The government of Rwanda has set laws governing these organizations, placing them under the jurisdiction of three key central institutions that coordinate them. These institutions are the Rwanda Governance Board (RGB), Rwanda Development Board (RDB) and Rwanda Cooperative Agency (RCA), and they have grown to have offices at the local level to meet the needs of the people. One example is the Joint Action for Development Forum (JADF) representing the RGB at the district level. Through these institutions, the government of Rwanda coordinates any project that operates in Rwanda, from the international projects to the locally organized projects for the poor.

Believing in coordinated efforts, the government of Rwanda works with the various development stakeholders to put in place effective functional coordination and partnership

development mechanisms for all actors working to promote or strengthen local governance, decentralized service delivery and/or participatory community development (Republic of Rwanda, 2001, 2012). To enhance cooperation and coordination for the social responsibility of the different development actors, the RGB, RDB and RCA follow up on their activities, from the registration to the closing of an organization, with such laws determining the existence of the various organizations that are in place (for example, see Republic of Rwanda, 2007; 2012). The government of Rwanda's long-term goal is to divest itself of doing business and being an active service provider to being a facilitator of the private sector, which is now recognized as the engine of economic growth. The intention is to promote public-private partnerships to attract private capital investments in strategic areas and sectors.

3.3.6. Development Domestication through Home-Grown Initiatives

Besides the adjustment to align with the mainstream development perspective, the government of Rwanda also puts more emphasis on the local context of development in two important aspects. Firstly, it insists that the history of the country is a context that shapes how development should be undertaken (Republic of Rwanda, preamble of the constitution, 2015, pp. 25-27). Secondly, the government of Rwanda insists on the idea of home-grown initiatives to achieve the development goals (Republic of Rwanda, 2014). The government of Rwanda with its constitution (2015, art. 11, p. 35) states that:

> "In order to build the nation, promote national culture and restore dignity, Rwandans, based on their values, initiate home-grown mechanisms to deal with matters that concern them."

Matters that concern people here include development issues. The government of Rwanda has proclaimed its intentions to progressively detach itself from the pressure of exogenous intervention and cooperation in such matters (Republic of Rwanda, 2020, p. 8). The country has called on people to be self-reliant (kwigira) and to strive for self-worth/dignity (kwiha agaciro) by adopting and implementing the policies based on the country's local means, the HGIs. These initiatives are premised upon Rwanda's history and culture (see Section 3.1.1.), which gives them the potential to effectively address the complex challenges often encountered while trying to achieve various national development goals (Republic of Rwanda, 2014, p. iii). In fact, the most celebrated home-grown initiatives include the Gacaca courts (traditional truth

and reconciliation courts), Abunzi (local mediators), umuganda (community work), imihigo (targets set in the performance contracts at all levels including households and people), ubudehe (community-based collective efforts towards problem solving within the community), girinka ('may you own a cow'), Agaciro development fund, and itorero, ingando, umushyikirano and umwiherero (national dialogue and leadership retreat platforms for civic education) (Republic of Rwanda, 2016).

The idea of HGIs regained attention among political leaders in Rwanda in the aftermath of the genocide starting from the traditional Gacaca courts, in order to deal with the many court cases produced by the genocide. It then expanded to the other sectors of the country's development. Gacaca and abunzi are mainly directed to the field of justice at the local level. Itorero and ingando aim at strengthening the civic and cultural education of the citizens. Umushyikirano and umwiherero target the political debates among leaders and citizen representatives with the aim of involving everyone in the country's governance and development process. In a special way, ubudehe, girinka, umuganda and imihigo are the more decentralized HGIs for development, although they are still centrally planned, coordinated, and controlled (Republic of Rwanda, 2014; 2016).

Although seen from the traditional perspective ubudehe stands for people's voluntary cooperation in the agricultural activities, the ubudehe program is mainly used in Rwandan mainstream development as one of the social protection programs.[37] It mainly serves to map poverty and then plan for an adequate intervention (Republic of Rwanda, 2009; 2014, pp. 14-15). Yet, it is still considered a government-enabled process to help local people create social capital with remunerated activities (as little as it may be) similar to umuganda (community work). Umuganda is still practiced by everyone every last Saturday of the month with activities that serve the public interest, like maintaining roads, cleaning places, building for the most vulnerable, etc.

In fact, targeting rural poverty reduction in Rwanda entails focusing on strengthening social cohesion (see Chapter 1; Republic of Rwanda, 2013, p. 40; 2012, p. 9). With the PRSP program to fight against poverty, ubudehe was used (ubudehe mu kurwanya ubukene) with the objective of putting in place a durable system of intra-community cooperation through collective action,

[37] Beneficiaries in the ubudehe program may benefit from such programs as mutual health insurance, education sponsorships, VUP direct support, the girinka program, etc. (Republic of Rwanda, 2014, p. 15).

creating communal discussion forums for the implementation of long-term development activities (Republic of Rwanda, 2002, p. 15). In the same vein as the ubudehe program, the girinka program was reintroduced by the president of the Republic of Rwanda in 2006 and approved by the cabinet meeting of 12/04/2006 as part of the fight against rural poverty in Rwanda (Ingabire, 2013, p. 4; Ezeanya-Esiobu, 2017, pp. 16-17). It consists of exchanging cows given by the government from family to family in poor neighborhoods.

The domestication of the development approach and the decentralization policy (Republic of Rwanda, 2012, p. 25) aims at enhancing and sustaining community-based innovations and voluntary initiatives. The government considers voluntary community initiatives as the highest form of ownership of development by citizens. Citizen-centered governance processes are characterized by high levels of trust among the people, and between the people and their leadership. The government promises to ensure that the spirit of volunteerism is upheld, nurtured and promoted, while carefully avoiding the risk of alienation through external incentives. Part of the voluntary community initiatives include the self-help groups, termed here 'CBAs.'

CBAs are perceived as a local means to achieve various development goals. The government constitutionally promotes them by stating that "the right to freedom of association is guaranteed and does not require prior authorization" (Republic of Rwanda, 2003; 2015, p. 51, Art. 39). However, these associations might also include cooperatives that are often registered. The cooperative organizations referred to in the law governing cooperatives (Republic of Rwanda, 2007, p. 2, Art. 2) are associations that are physical or moral persons in nature with a legal character, based on the values of supporting their members in accordance with principles of mutual responsibility and self-help, democracy, equity, and equal access to the assets of a cooperative organization.

3.4. Conclusion

Different parts of this chapter elucidated the Rwandan context of political aspirations, cultural foundations, historical conflicts, and locally based development practices accommodating development as a global given and transforming the people's views and practices to achieve socio-economic change. This is something that could be confirmed by my empirical research as well (see Chapters 6 and 8). As discussed in this chapter, the history of Rwanda is a history

of internal conflicts, traditional uniting practices of mutual help, and mainstream development. It embraces at the same time the local and international historical accounts. The past conflicts between the Hutu and Tutsi fostered by the colonial and religious powers that became the center of Rwandan politics have left the country with lessons as to how the next generations should re-build to advance socio-economically as the post-genocide mainstream development discourse suggests.

Considered from the development vision perspective, the Rwandan development political discourse is influenced by the global mainstream development trend measured through the increase in such economic indicators as GDP, GNP and income per capital, among others, as well as regional and global competitiveness. It is also influenced by the past challenges that the country has faced in the course of the 20th century. After the failures proclaimed by the international community during the 1994 genocide of the Tutsi, the government of Rwanda has adopted policies that draw lessons from this history and build on the unity of Rwanda to promote and sustain the country and human development.

The Rwandan mainstream development discourse equally influences people's development narratives and practices by setting them a target, namely, to graduate through the "ubudehe" socio-economic categories. The government of Rwanda places great sense on distancing the country from the past local conflicts that have destroyed human lives, the social structure, and physical assets. It thus aims at building on traditional assets underpinning human cooperation and in the form of HGIs to achieve human development (Republic of Rwanda, 2009; 2014). As discussed in this chapter, this striving for development remains attached to the conventional development ideology and merges it with the local and traditional ways of living, including those that promote grassroots cooperation. The development vision is decentralized to the level of the local citizen and attempts to realize this aspiration towards the "Rwanda we want."

The HGIs encompass the idea that people's collective efforts are needed to bring about their own development. Considered from its focus on citizens and their cooperation, the Rwandan mainstream development acknowledges people's collective participation, which is important for this work. The main argument in this chapter was thus to define a context that shows how the development-focused CBAs in the Gakamba cell can be analyzed not only in light of the global development debates (Chapter 2), but also from the perspective of the particular political

context of Rwanda, which is shaped by mainstream development, a challenging history, and traditional home-grown solutions.

Chapter 4: Research Methodology: Constructivist Grounded Theory

The present research is mainly an empirical study (Punch, 2014, pp. 2-3) following the inductive logic, which largely departs from the primary data and sensitizing concepts, rather than the literature and hypotheses or definitive concepts to produce a theory or generalizations (see Blumer, 1954, pp. 3-10; Blaikie, 2000, p. 103, 136-138; Charmaz, 2014; Thornberg and Charmaz, 2014, p. 153). It is from this perspective that I conducted various empirical investigations in the Gakamba cell over a period of approximately nine months. Remaining conscious of my positionality in the research process, I consider the major research activities to have occurred between June and September 2018 (first fieldwork period), which were then extended between May and September 2019 (second fieldwork period). While the first round of fieldwork served to collect the primary data used in the research analysis, the second round of fieldwork was more focused, decisive and conclusive in terms of the quality and credibility of the collected data (Charmaz, 2014, pp. 32-34), enabling this study to contribute to different theoretical debates of relevance.

This research was conducted using grounded theory methods, whereby ethnography was also utilized to gather the rich data. Above all, the methodology of this investigation relied on grounded theory with a constructivist turn (Charmaz, 2000, 2014, pp. 12-14). Indeed, with an aim to gather rich data using the constructivist grounded theory, hereafter CGT, it was worth applying an ethnographic inquiry[38] (Charmaz, 2014, pp. 35-39; Creswell, 2014, p. 14; Babchuck and Hitchcock, 2013, p. 29) and a naturalistic inquiry[39] (Norris and Walker, 2005, pp. 131-136; Armstrong, 2010, pp. 880-885; Bowen, 2008, pp. 137-150; Glaser, 2007, pp. 114-132; Lincoln and Guba, 1985). From this perspective, I was privileged with an easy entry and integration into the community as well as the community-based associations, bringing with me all my subjectivities. One of the pivotal moments illustrating my ethnographic and naturalistic inquiry during this grounded theory-based research relates to my membership in Twisungane VSLAs/CARE. My experience with the Twisungane association, similar to many other positive

[38] The ethnographic method is a method of inquiry coming from anthropology and sociology in which the researcher studies the shared patterns of behaviors, language and actions of an intact cultural group in a natural setting over a prolonged period of time (Creswell, 2014, p. 14; Babchuck and Hitchcock, 2013, p. 29).

[39] Naturalistic inquiry is an approach to understanding the social world in which the researcher observes, describes and interprets the experiences and actions of specific people and groups in societal and cultural contexts (Armstrong, 2010, p. 880; also, Punch, 2014, p. 118 connecting this to qualitative research).

experiences I enjoyed across the Gakamba cell, enabled different dimensions of data generation and analysis with the use of CGT methods, as I discuss in this chapter.

In the following, I describe in detail different steps of CGT as theoretically developed by Charmaz (2000; 2006; 2014) and practically followed in the present research. Different dimensions of the method that are detailed here include the CGT theoretical foundation and its different research techniques as they fit my empirical work. Starting from the existing research designs, I briefly describe the original Grounded Theory method (Glaser and Strauss, 1967) and then its constructivist version (Charmaz, 2000; 2014). I subsequently present the idea of initial sampling to identify my research participants and my positionality in the research process. I then describe the process of data gathering using the CGT techniques, which mainly include the different forms of interviews, participant observations and the document analysis. I finally explain the process of data analysis and writing the chapters. In this last phase, I discuss such themes as situational analysis, coding, memoing, sensitizing concepts, theoretical sampling, saturation and theorizing in connection to my research experience.

4.1. A Brief Overview of the Research Design and Constructivist Grounded Theory

Various researchers adopt different approaches, methods and strategies to obtain data for their specific areas of specialization and research interests. Referring to Creswell (2014, p. 3),

> "The research approaches are defined as plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. The plan involves several decisions. The overall decision involves which approach should be used to study a topic. Informing this decision should be the philosophical assumption the researcher brings to the study; procedures of inquiry (research designs)."

As part of the research approach, the investigator must narrow down the research questions in order to determine the appropriate methodology, as Punch (2005, p. 19) explains:

> "Different questions require different methods to answer them. The way a question is asked has implications for what needs to be done, in research, to answer it. Quantitative

> questions require quantitative methods to answer them, and qualitative questions require qualitative methods to answer them."

The present research takes a local perspective in order to learn about people's individual views through such methods as participant observation and intensive interviews. I opted to conduct qualitative research, and let the research question emerge from data. Nevertheless, at the beginning of the research, I designed my investigation to follow a mixed-methods approach combining both quantitative and qualitative research designs (with reference to Creswell, 2004; Creswell and Clark, 2011; Creswell, 2014) to analyze the role of CBAs in rural development by considering these associations' system of rules, practices and challenges. While this approach would have also been interesting, it could also have been too demanding in terms of time and resources to be able to draw the generalizations required from a quantitative perspective, most probably leading to a superficial analysis. I therefore decided to change the analysis to adopt a local perspective which would let a theory emerge and develop from the people's own views expressed in the interviews and practices. I thus opted for a qualitative research design, which should be understood as:

> "An approach that allows you to examine people's experiences in detail, by using a specific set of research methods such as in-depth interviews, focus group discussions, observation, content analysis, visual methods, and life histories or biographies… Qualitative researchers also study people in their natural settings, to identify how their experiences and behavior are shaped by the context of their lives, such as the social, economic, cultural or physical context in which they live." (Hennink et al., 2011, pp. 8-9)

Creswell (2014, p. 4) adds that qualitative research is "an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem." A qualitative research design for studying social problems and situations is also complex in nature. It includes various methods such as narrative research, phenomenological research, grounded theory, ethnography, and case study research (Creswell, 2014, p. 13). More specifically, the present research was guided by CGT research methods (Charmaz, 2014). The Grounded Theory method briefly consists of deriving a general, abstract theory of a process, action, or interaction grounded in the views of participants (Glaser and Strauss, 1967; Charmaz, 2006; 2014; Corbin and Strauss, 1990/1998/2008/2015; Creswell, 2014, p. 13). Grounded

Theory methods consist of systematic, yet flexible guidelines for collecting and analyzing qualitative data in order to construct theories from the data themselves (Charmaz, 2014, p. 1).

The Grounded Theory research method originates from the American sociologists Barney G. Glaser and Anselm L. Strauss (1967), who were interested in inductive qualitative analysis in sociology. They collaborated to enable this qualitative inquiry in terms of data generation and analysis. Grounded theory emerged from their collaboration while they were studying death and dying in hospitals in the 1960s (Glaser and Strass, 1967; Charmaz, 2014, p. 5) and expanded to dominate the whole field of the social sciences over the last five decades. In contrast to the deductive approach, also common in social research, grounded theory was originally inductive and naturalistic in nature (Glaser and Strauss, 1967, p.1; Charmaz, 2014, pp. 1, 12). In other words, it was basically a research method based on empirical research conducted in a specific context to come up with a general or substantial theory. Glaser and Strauss made it clear in their *The Discovery of Grounded Theory* that their argument relied on generating a theory from the data, rather than verifying an existing one (1967, p. viii).

As already indicated, grounded theory is connected to ethnographic research, especially in the process of data collection. Babchuck and Hitchcock (2013, pp. 29-30) argued that although there are differences between grounded theory and ethnography, the two share some similarities such as the following:

> "The research conducted in naturalistic settings, inductive data analysis, the researcher as the primary data collection instrument, emergent sample selection, flexible research design, non-random, purposeful sample selection, a focus on rich description and understanding of the participants' emic points of view, a holistic understanding achieved through collection of multiple sources of data (triangulation), and the use of some form of memoing, journaling, or fieldnotes."

Following some methodological and theoretical shortcomings of the original Grounded Theory, this method ended up manifesting in different versions from the 1990s onward (Charmaz, 2014, p. 12; Aldiabat et Le Navenec, 2018, p. 245; Rupsiene and Pranskuniene, 2010, p. 13). The GT versions include, for instance, Straussian Grounded Theory (Corbin and Strauss, 1990; 1990/1998/2008/2015), Glaserian Grounded Theory (Glaser, 1978, 2009, etc.), dimensional analysis (Schatzman, 1991; Bowers and Schatzman, 2009), Constructivist Grounded Theory

(Charmaz, 2000; 2006; 2014) and situational analysis (Clarke, 2005; 2009; Clarke et al., 2015). Charmaz, whom I follow in this research, chose the constructivist turn as opposed to the authoritative voice of the researcher and the objectivist dimension of both Glaser's and Strauss and Corbin's version (Charmaz, 2014, p. 13).

Although Charmaz' view was rejected by Glaser (2007, pp. 93-105), my argument is that Charmaz' constructivist turn is relevant, especially in the realization of my research. The constructivist approach perspective actually discards notions of a neutral observer and value-free expert, treating research as a construction and acknowledging that it occurs under specific conditions of which the researcher may not be aware, and which may not be his/her choosing (Charmaz, 2014, p. 13). Charmaz acknowledges subjectivity and the researcher's involvement in the construction and interpretation of data and aligns with constructivists who stress social contexts, interaction, sharing viewpoints, and interpretive understandings (Charmaz, 2014, pp. 13-14). With CGT, the researcher plays a major role in the research process rather than discovering theory as emerging from data separate from the scientific observer (Charmaz, 2014, p. 17). Charmaz (idem) argued that we are part of the world we study, the data we collect and the analysis we produce; and we construct our grounded theories through our past and present involvements and interactions with people, perspectives and research practices. This constructivist turn in the GT methods corroborates my research experience as far as my positionality in relation to the research process is concerned (for more details, see Section 4.3.).

4.2. Choosing the Village, Associations and Research Participants: Initial Sampling

The most important type of sampling in grounded theory is actually theoretical sampling (Charmaz, 2014, p. 198). Yet, the initial sampling is equally important to get the research started (ibidem, p. 197). I share the view of Punch (2005, p. 187; 2014, p. 160), who explains that in research "…we cannot study everyone everywhere doing everything." I could not study everyone and every community-based association in the Rwandan rural context. This therefore led me to the necessity of carrying out an initial sampling. Different from the theoretical sampling, the initial sampling consists of "establishing sampling criteria for people, cases, situations, and/or settings before entering the field" (Charmaz, 2014, pp. 18, 197). I decided to concentrate on associations based in one administrative cell, hereafter a village or community, which is justifiable in qualitative research more than in quantitative research, in which an accurate representation of the broad population is more important. Charmaz (2014, p. 198)

argues, for example, that "whereas quantitative researchers use their data to make statistical inferences about target populations, grounded theorists aim to fit their emerging categories with their data."

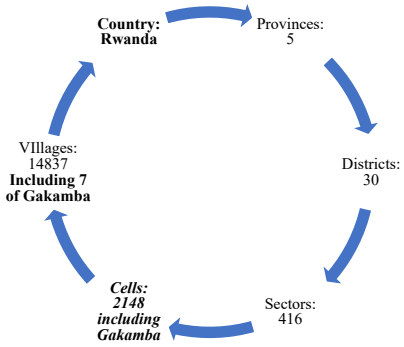
Referring to Punch's idea (2005, p. 187; 2014, p. 161) that "qualitative research would rarely use probability sampling, but rather would use some sort of deliberate sampling," I used the purposive sampling technique (Bryman, 2008, p. 375) in choosing the Gakamba cell. This choice was mainly based on my previous empirical research conducted in the same area in 2011 and the less covered dimension of social capital in connection to development that I had found interesting to pursue in this area (Hategekimana, 2011/2013). Bryman (2008, p. 415) has explained that the goal of purposive sampling is to sample cases/participants in a strategic way, so that those sampled are relevant to the research questions that are being posed. The researcher samples with certain goals in mind. Sites, including organizations and people within sites, are selected because of their relevance to understanding a social phenomenon.

Therefore, since the gaps from my previous research are based in this area and since it is also a fast-evolving rural area[40] like some other rural areas of Rwanda, the Gakamba cell was chosen as my area of study within Rwanda. From the perspective of mainstream development (see Chapter 2) as well as the Rwandan narratives of development (see Chapter 3), this area could be perceived as a fast-developing rural area, making it a good case for the study. Equally important is that the number of community-based associations increased over time in this area. Although some of these characteristics of the area were not part of my initial criteria to choose the Gakamba cell, they further justify the importance of conducting research in this area. My main research concern from the beginning was therefore to analyze the local people's views about their associations and rural development from their own context, and this fits well with the Gakamba cell.

The Gakamba cell is one of the 5 administrative cells (Kibirinzi, Mbyo, Kibenga, Kagenge and Gakamba) that constitute the Mayange sector (one of the 15 sectors of Bugesera district), situated approximately 40 km from Kigali, Rwanda's capital (King, 2010, p. 1). Yet, it is not isolated from the entire national context. Figure 4 presents an image of the cell as a small local entity in the administrative structure of the Republic of Rwanda.

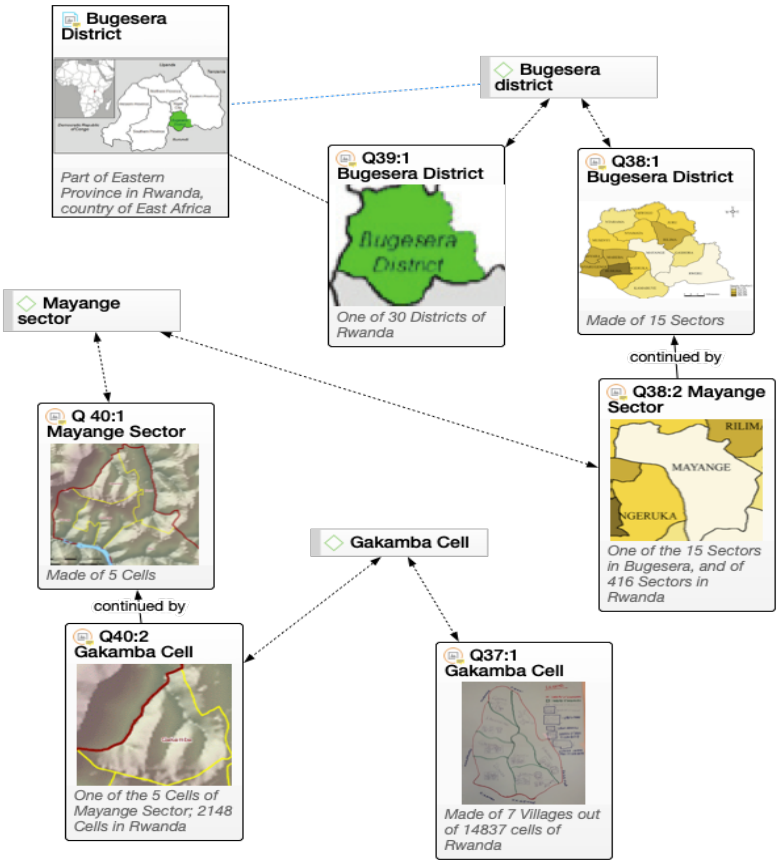
[40] The Gakamba cell is a fast-evolving rural area based on my observation in 2011 and the way it appeared when I observed it again in 2018. I recall that this region was highly affected by the 1994 genocide and the 1998-2000 drought and famine (Karegye, 2008, p. 1; UNDP&UNEP, 2007, p. 6; Hategekimana, 2013, p. 7).

Figure 4: Administrative Subdivisions of Rwanda



In fact, the whole country, with an area of 26,338 sq. km, counts 2,148 cells including that of Gakamba (also see the table by Ezeanya, 2015, p. 4 for the numbers). Located on the map, we can tentatively show the Gakamba cell's location in the following structure, from the country map of Rwanda to the cell map of Gakamba. The highlighted green color in the Southeast on the first map of Rwanda is Bugesera district. The Mayange sector, to which the Gakamba cell belongs, is in the center of Bugesera district.

Figure 5: Location of the Gakamba Cell in Rwanda



Source: Compiled from different maps (country, district, sector and cell)

Administratively, the maps above roughly locate the Gakamba cell in the geographical space as well the structural system of governance of Rwanda (national) and the individual cell (local). Politically and practically, the development policies in Rwanda, and of course many other policies, are defined and implemented following this administrative structure, in both a centralized and decentralized way. Therefore, I found that there are quite many different local realities in the Gakamba cell pertaining my study, which are a reflection of the country's realities (see Chapters 3 and 5). It is important to underline that the study of a small village like the Gakamba cell, or even smaller, could lead to substantive as well as generic inferences for qualitative knowledge production (Charmaz, 2014, p. 10). However, it is not my intention to produce generalizations about the whole country with this study, as most GT theorists produce substantive theories (see also Punch, 2014, pp. 14, 18-19) addressing delimited problems in specific substantive areas (Charmaz, 2014, p. 10).

Even narrowing the focus down to only this area, it was still not possible to study every subject, although I needed to remain open to every event and circumstance I encountered. Thus, besides purposive sampling, I also used convenience and snowball sampling techniques (Bryman, 2008, p. 414) to select associations and individuals to include in my research. To justify the purposive sampling, I included any individual who was a member of the associations. Yet, following the grounded theory and ethnographic approaches, the researcher is forced to gather information from whatever sources are available (Glaser, 2007, p. 93; Bryman, 2008, p. 414); I thus also relied on convenience sampling.

With the snowball sampling, the researcher makes initial contact with a small group of people who are relevant to the research topic and then uses these to establish contacts with others (Bryman, 2008, p. 184). This technique served me especially at the beginning, when I had not yet identified association members. Considering the high level of participation in the associations across Gakamba, however, the snowball sampling technique did not take long to determine the people and the associations to include in my research. Most people I met had stories involving the community-based associations. So, with the help of some people, including the village leaders, I was able to identify my research participants, both individuals and associations, to be able to conduct my research naturally and ethnographically. For a better understanding of the Gakamba cell, Table 1 roughly shows the population, households and associations of the Gakamba cell within each of its seven villages.

Table 1: Gakamba Cell Population Details

Name of Villages	Number of People			Number of Households	Approx.[41] Number of Associations
	Female	Male	Total	2439	130 +
	4434	4547	8981		
Karambo	1766			475	21
Kamugenzi	880			227	16
Gisenyi	744			207	12
Gakamba	1137			322	15
Gacucu	856			236	14
Rukora	1821			531	28
Kavumu	1777			441	24

Source: LODA, 2020/2021; Gakamba SEDO, 2021

Altogether, the Gakamba cell roughly counts 8,981 people in 2,439 households and more than 130 associations, as Table 1 indicates. Although there is no intention to represent any particular population, these figures show the constituencies of the chosen cell as part of the situational analysis (Clarke, 2005; 2009). It is important to highlight that due to the unclear boundaries delimiting neighborhood and communities, the associations I studied that were basically located in the Gakamba cell were at the same time unrestrictedly accommodative of people from other neighboring villages which were not of the Gakamba cell. Likewise, some people of Gakamba were found to participate in associations that were not necessarily based in the Gakamba cell. However, this had no implication on my study considering that people's views were not contradictory when analyzed from this research perspective.

Following the logic of grounded theory to remain open to any type of data (Charmaz, 2014, p. 120), I may not be able to highlight the exact number of individuals who contributed to this research. Nevertheless, I managed to observe, interact with and analyze various facts from many people who were mainly, but not exclusively, members of at least 33 associations. In total, I visited three associations in Rukora village, five in Gakamba village, six in Gisenyi village, four in Karambo village, three in Gacucu village, seven in Kavumu village and five at Kamugenzi village. Most associations I visited them regularly as much as I could. Furthermore, I was open to anything happening in the Gakamba cell by also recording field notes about people or households not participating in any associations. Each participant in this research was considered as an autonomous unit or case.

[41] There could be more of them, considering that they also meet in members' homes and that they keep creating new ones.

4.3. My Positionality and Data Collection

In reference to the arguments of different researchers on positionality (for example Rowe, 2014, pp. 627, 628; Holmes, 2020, pp. 1-10; Ricker, 2017, pp. 96-118; Bourke, 2014, pp. 1-9; Throne, 2012, pp. 55-77; Mason-Bish, 2019, pp. 263-276; Bilgen et al., 2021, pp. 1-18), the data generated for this research, as well as the research problem and initial question, data analysis and theory formulation, were influenced by my positionality as both an insider and an outsider of the studied community. This gives meaning to the constructivist turn in grounded theory methodology. My position in the research process as an insider includes two important dimensions. The first dimension is that of a Rwandan sharing a lot of realities with my research participants (see Chapter 1). The second dimension is the fact that I had conducted research in the same area previously. However, the fact that I did not have a strong connection with my research participants prior to this research justifies my "outsider" position. On several occasions, I was treated as a visitor despite my efforts to fully integrate into the community. Positionality in this context should be understood as:

> "The stance or positioning of the researcher in relation to the social and political context of the study - the community, the organization or the participant group. The position adopted by a researcher affects every phase of the research process, from the way the question or problem is initially constructed, designed and conducted to how others are invited to participate, the ways in which knowledge is constructed and acted on and, finally, the ways in which outcomes are disseminated and published." (Rowe, 2014, p. 627)

Positionality is an important aspect in the research process for grounded theorists considering their emphasis on inductive methods. This is all the more the case, considering the GT constructivist turn. According to Throne (2012, p. 56), from a research perspective positionality has emerged from the inductive approach to social research as an exploration of the researcher's reflection on his or her own place within the main contexts and subjectivities of one particular viewpoint. This implies consideration and integration of the researcher's multiple personal and professional identities. Charmaz (2014, p. 27) cautions researchers to acknowledge that just as the methods they choose influence what they see, what they bring to the study also influences what they can see. Qualitative research of all sorts relies on those who conduct it. Definitions of both the researcher's identity and etiquette may change, however, once he/she gains

familiarity and trust, as the research participants may then give him/her more information (Charmaz, 2014, p. 29). The identities of both the researcher and participants thus have the potential to impact the research process (Bourke, 2014, p.1).

My positionality during this research could be defined based on four major dimensions. The first has to do with my personal experiences prior to the beginning of the empirical work. This includes my position as a Rwandan and my familiarity with the research area. The second dimension consists of the research protocols and interactions with the local government leaders. This can be seen in my position as an officially recognized researcher. The third dimension concerns my position as an educated visitor in the research community. This led to the fourth dimension of my position in the research, which involved being perceived as a potential development helper as well as an intern (stagiaire). These four points influenced how I negotiated my entry and integration into the community as well as the community-based associations and how I applied all the research techniques to gather the primary data.

4.3.1. My Position as a Rwandan and my Familiarity with the Research Area

My empirical work was not only connected to the above-mentioned period of fieldwork for this dissertation, but it also ended up being an activity that was extended over a much longer period. This has something to do with who I am in relation to the studied community and theme, in addition to the previous research I conducted in the area. Firstly, doing research in Rwanda as a Rwandan influenced the research process in certain ways. On one hand, I was familiar with the concepts that people use in Kinyarwanda language and the related context to be able to explore people's views in the process of data gathering and analysis. Yet, on the other hand, my subjectivities and biases could dominate in this research process with the possibility of raising some ethical issues. The ethical issues that I faced included, for example, judging people's points of view based on my high position in Rwanda. This could also include the possibility of taking some things for granted, as they appeared to be common sense to me. While this negative perception justifies the constructivist turn (CGT) in this research, I also tried to overcome much of it. For this to be possible, I often distanced myself from my prior knowledge by staying with people in their localities over a long period of time and paying more attention to their lived realities as a naïve learner (Charmaz, 2014, p. 39).

Secondly, prior to my empirical work, I was already familiar with some realities of the Gakamba community from my previous research for the master's thesis that I briefly conducted in 2011 in Kavumu village. I interacted with and observed some people in Kavumu village on questions of rural livelihood patterns. This factor obviously shaped my confidence in determining such sensitizing concepts (Blumer, 1954) as social capital and development, as well as the study area. In fact, I recall that these sensitizing concepts guided me to develop my research proposal when I was considering using the mixed-methods approach. I initially thought of them as definitive concepts that needed to be verified. However, as I became more involved in the analysis of the locals' views on the community-based associations in relation to their achieved development, I decided to shift to using CGT methods. Nevertheless, the views that I started with in the research proposal constituted a great asset for this methodological inquiry as far as the sensitizing concepts, interview points and observations were concerned. In short, how I dealt with my research from the beginning and with my research participants during the empirical work was shaped by my previous experiences and ideas.

4.3.2. My Position as an Officially Recognized Researcher: Research Protocols

Prior to the fieldwork, I had to follow some administrative protocols, which influenced my position in the research process from three perspectives. Firstly, I needed official authorization to conduct research in the area. I had to recognize and respect the procedures for entering a community in the Rwandan context for the purpose of research and acknowledge the importance of collaboration among actors for development in Rwanda. On the 30th of May, 2018, I submitted a letter requesting authorization to collect my data to Bugesera district headquarters located in the Nyamata sector. I then had to wait for some days before officially starting my fieldwork. After a few days and following up on my request and providing some additional documents, I received the letter of authorization on the 6th of June, 2018.

Although I could move around in the village without needing authorization, I did not start the proper research until receiving it. On the 5th of June, 2018, I had an enriching walk across the Gakamba cell as a prerequisite to the subsequent activity, but I was not yet able to conduct any specific research. It was then on the following day, on the 6th of June, 2018, that I got the signed letter from the district. This was useful to prove that I was officially allowed to collect primary data in the Gakamba cell and that I was an official collaborator in the country's development. Having an authorization document for research in the context of Rwanda increased my

confidence during the empirical work. Some residents wanted to know whether I was authorized to collect data from them before allowing me to interact with them (especially in the associations). Having this district document then positively influenced the process of data collection.

Secondly, the research protocol that influenced my position in the research process relates to collaboration with the local leaders, including the chiefs of the seven villages, the two cell leaders and the sector officials. As time went on, for example, I called and eventually met all seven village leaders, who were of great support in identifying some of the associations that were very familiar to them. I initially called them one by one, and we agreed that we would meet as I was walking around doing the field research in order to avoid spending more time than necessary with these initial protocols rather than focusing on the topic. The first few days after I received the letter, I went first to the cell and met the chief of Karambo village, and then met with the leader of Gacucu village as I was walking back to the main road.

While at the cell office, I called the executive secretary of the Gakamba cell. She was from the sector headquarters (Mayange center). It was then in the afternoon that I could meet her in the office of the sector headquarters. After a few minutes introducing myself, this leader of the cell did not hesitate to tell me to go ahead with my research and share the findings with her in the end. I could meet other village leaders in the next few days, especially during official local meetings with people organized and led by the local government leaders on Tuesdays, for example, or even in the associations' gatherings since most of them were also members of some associations.

Continuing with the preliminary information gathering, and with the aim of requesting some more information on associations existing in the area, it was on 21st of June, 2018, that I went to the sector (Umurenge) and handed my official research documents to the person in charge of the sector's social affairs. All these official dealings with the local leaders not only increased my confidence in the research process, but also increased the research participants' trust in me. One day in just a normal conversation, Kalinda informed me that in order to trust me he had to ask the cell SEDO about me and from then on he had no more issues with my presence. This was before the interview with him and my entry to his association.

In general, the local leadership was collaborative and supportive in my research, especially in the early days when I most needed a good orientation and trust from the side of the local people. I remember that on one of the early days, I called the Gisenyi village chief and he told me that a very knowledgeable person in relation to the associations was Ntawuganya and I could talk to her directly on the same phone line to learn more about their activities. I also recall, for example, on the 14th of June, 2018, I talked with the Gakamba village leader on the phone, and he told me about a CARE/VSLA gathering in Mpinganzima that same day and he eventually came to welcome me there. The collaboration with the local leaders positively shaped my research journey and increased the Gakamba people's trust so that they knew I was not a threat to them, but rather a development collaborator.

Beyond the official introduction to the seven local village leaders, the village committee members and the two cell leaders in my area of research, I continued to meet with them and they even became good friends of mine on different levels as part of my positionality and in the process of maintaining relations for the research purposes. Having the authorization to conduct research in the community and collaborating with the local leaders allowed the process of data collection to efficiently take place. Although I trust that some people would not have had any problem participating in my research because of its development dimensions, combining this with my compliance with the administrative protocols altogether shaped my positionality and played a major role in the entire research process.

4.3.3. My Position as an Educated Visitor: People's Hospitality, Openness and Expectations

Long days of travelling around the area to observe people's activities, including associations' operations, was a tiresome endeavor. Yet, it was also an enriching experience from the perspective of both socialization and data gathering processes. In fact, from the first day I entered the Gakamba area, I noticed that Gakamba people were generally open and hospitable towards me as an educated visitor and development researcher. They welcomed me in the morning while involved in their farm activities, at noon when at home preparing their lunch, and in the afternoons when involved in off-farm activities including their small businesses across the Gakamba cell and most especially the business of running their CBAs. Some people could also articulate certain projected interests for their CBAs with this friendly attitude. My

continued membership in one of the associations even until today further illustrates the reality of my position in the research process.

In fact, after a two-week period of failing to obtain membership in one of the associations due to some reasonable internal rules,[42] I finally got a chance to become an association member. On the 18th of June, 2018, I happened to interview two people named Uramutse and Kalinda,[43] whom I also found out were members of the same CARE/VSLA in Karambo village. These two people informed me about their association gathering on the same day, which happened to be the start of a new round for one year. When I told them, at different times, that I was interested in observing their activities, ask some questions of their group, and probably become one of them as well, they both did not hesitate to tell me that I was most welcome. In particular, Kalinda promised to facilitate my entry into the association. This was an indicator of Kalinda's openness, hospitality and trust in me after this brief initial interaction. Yet, he, as well as some of his colleagues, also thought that I could be of great importance to their association in terms of development cooperation. This was most probably related to my appearance in the area as an educated visitor, which stayed with me all throughout the research process.

In the process of my first introduction to the association combined with my participant observation over a session of approximately three hours,[44] I asked all the members if I could join them on a permanent basis. Kalinda (the secretary of the association), who introduced me to this association, also explained to the others that accepting me would not constitute any danger to the group. During a short debate, most members concluded that integrating me in their association would not pose a problem for them. I heard no complaint about this. On the one side, various members of this association were generally open and hospitable to me. On the other side, however, during the discussion about my entry, Kalinda joked, for example:

> "Let us add you in, but you will not come to tell us that only so and so. (Interruptions in the conversation). We will not punish you [for irregularities], but maybe we will give

[42] In fact, unlike many other associations that I had visited a bit earlier, this association was more open and flexible in terms of the number of shares per day, something that allowed me to contribute over a period of 4 months more or less equivalent shares to what the majority of the members would contribute in the course of the year (80,000Frw). I also arrived there when the round was starting, while most of the others were already in the middle of the round with no possibility to integrate new members. Had this not been the case, most associations would have shown me openness and hospitality to accommodate me as their members.

[43] Uramutse was in charge of maintaining the record books, while Kalinda was the secretary of the association.

[44] This session was dedicated to deciding on rules and regulations that would guide them during the new round of one year in addition to their routine of savings and loans.

> you the invoice at once. [Interruptions in the conversation]. This is a leader; this is a leader. [Interruptions in the conversation]. Let us go slowly, maybe because he may do advocacy for us so that we get supporters." (Kalinda, Karambo village, 18 June 2018)

This motivation to accept me was also emphasized at different times by some other research participants like Muneza, Musabe, and others.[45] For example, after my approval for membership and the associations' activities of the day, the president of this association, Musabe, said:

> "Therefore, in summary we may thank you the way maybe you are staying, staying with us. It is clear that maybe there is a step you will help us to reach. Even with those not going on well, you may be giving us some additional ideas, advising us by saying, 'maybe if you change this, it could be much better.'" (Musabe, Karambo village, 18 June 2018)

This gives the impression that an educated person, especially educated in Europe, is often perceived as someone who can reach a source of funding for people in rural areas. However, as I was trying to explain what I was doing as a researcher to minimize their expectations, I also thought about the importance of my project to them. Conducting empirical research can often create dilemmas in the researcher's mind. I therefore ended up telling them that we were together and as a student I had to do my best so that what I was studying might be helpful to all Rwandans. It is interesting that some of them, like Mutesi, stressed that I should remember to come back to share the results with them, unlike other researchers they had encountered before who never returned to their research participants.

People's hospitality could also be measured by how they perceived me as a guest who needed guidance. People gave me advice on different issues, such as connecting me to someone owning a local means of transport, connecting me to someone with a plot of land to sell, and especially to people with important information, etc. Some examples of the people's hospitality include the case of the chief of the village in a different cell I met at Mayange center who, on the 5th of June, 2018, oriented me as to how I could reach all seven Gakamba villages on foot. This man

[45] One day, I handed in 10,000Frw equivalent to 20 shares, while there was a maximum of 4,000Frw (eight shares) so far; one member grew astonished and said: "I guess you will be contributing for the entire group." And others said: "By the way, you will be our donor." Others said: "You are indeed. Look at the 10,000Frw you gave for the sake of a woman who delivered."

also gave me the telephone numbers of different village leaders in the Gakamba cell to facilitate communication. Other examples of hospitality include the case of Murenzi in Gisenyi village, who voluntarily accompanied me on the first exploratory tour; Nyirarukundo in Kavumu village, who often assisted me with the associations' operations in Kavumu village; and Barahira, who guided me based on his experience with the associations as a business development facilitator for some years. The list extends to many others from different associations who would always rush to find ways to assist me better, for example by calling others to come for a meeting with their visitor and providing me with a seat. While they did not project any direct and personal expectations onto me, my positive image as a visitor promoting development cooperation still prevailed.

Furthermore, I did not face any major resistance from either the citizens or from the local government representatives. I was rather most welcome and appeared as an opinion leader who, in connection with the government or donor agencies, would potentially support their journey toward development. Even during a few minor instances of resistance, which I considered to be normal,[46] the Gakamba people showed hospitality by calming down their colleague who tried to behave strangely towards me and presenting some excuses on the person's behalf. Beyond my research, I remember most members showing me that they had missed me during a period of absence when I was back in Germany and also when I did not participate in their gathering because a member of my family had passed away. Still today, I consider the Gakamba people's attention, time and care both physically and virtually through telephone calls as an enriching experience for this study and beyond.

People's hospitality and openness increased my confidence to collect data from them. From my position as a welcomed educated visitor, most people wished to show or give me their best side. This includes some of their secrets they sometimes revealed to me upon my promise to use them only for the research purpose and with confidentiality. During my field research, many people were patient with me and supportive of me, answering my questions and allowing me to record their various daily experiences without any pay. Nevertheless, I was also perceived as someone who should not know all their secrets. In their gatherings, for example, it was sometimes not a simple thing to trust me and give me information at the first encounter.

[46] Only one case of verbal assault occurred against me in Gacucu village when I was there to observe an association. One of the members shouted at me. The rest of the group calmed him down, however, and the observation went on without any problem.

Referring to an NGO that requested a report on how they used the money, Musabe told us as colleagues: "You cannot lack what you tell someone who is visiting you just for one day."

Therefore, doing research over a long period, as grounded theorists recommend, mattered more in my research. People's sharing of secrets was often supported by my extensive and consistent presence in the area and what many others testified about the studied phenomena. I recall that after some time I reached a certain point when I heard from some members "you are one of us, we have nothing to hide from you" to illustrate the time it took to gain access to important information, discover new things that were not said before or confirm what I was previously told. Whereas I respected that no one should give up their privacy, especially when it comes to financial and relational life at home, I often used the people's own hospitality and openness towards me to convince, but not force, some of my research participants to provide information. This was even more necessary when the information was to be recorded. Some of my research participants needed more explanation before allowing me to record anything, after which providing the information was no longer a problem for them.

4.3.4. My Position as a "Stagiaire" (Intern) in the Associations and the Community

As I was introducing myself to my research participants as a student researching for the purpose of development, I encountered two types of reactions. One is illustrated in the response, "If you are coming with support, then you are a visitor of blessings," as one of the research participants said in agreement with others at their gathering time (Uwitonze, Kavumu, 24 June 2018). The other interpretation was, "Are you doing a 'stage' [internship]?" as another research participant at a different gathering asked me (Uwamariya, Karambo village, 18 June 2018). While I was aware that I could not convince my research participants that I was coming with support, I took advantage of the second interpretation that I was doing an internship.

In fact, with my entry into the community, I took on the role of a "stagiaire" (intern) in the village, which I thus considered as a company from which I could learn new practices. With this attribute, I kept regularly and promptly attending my association on different Mondays at 3pm to be able to learn more. I continued to visit other associations across the Gakamba cell in the same way. I equally interacted with different people in the village regarding various things pertaining their daily lives as well as my study topic. After a while, the research participants from my association could already acknowledge my loyalty to the group. Whenever I was late

or absent, I would always communicate that and apologize to show them that I valued the membership they had secured for me, and doing so has strengthened my integration and positionality with respect to the data collection.

Gradually, many people across the Gakamba cell got used to my presence in the area. I became very familiar with them such that some could identify me as a person related to the associations (especially VSLAs). Some members from other associations knew that I was already participating in one association in Karambo village, in particular that this association was gathering near the cell's main offices. They therefore found it easy to tell me some stories about their associations' routines and challenges and their impact on human development there. While this could be linked to their openness, it could also be perceived that they knew I was already aware of the happenings within the associations. Some of the Gakamba people could tell me stories that I could then use, for example, to describe the village context (situational analysis) and which I define as factors encouraging their participation in the associations.

Participating in my association increased my confidence so I could feel that I was part of the entire Gakamba community. I thus participated in the community life of the Gakamba cell to some considerable level. In fact, I interacted with different people as an intern in both minor and more major ways, including making jokes or presenting myself as someone interested in learning from them rather than following other motivations. I learned from them, and they indeed taught me many things, as the results presented in this research indicate. As a researcher, learner or intern using constructivist grounded theory, it was easy for me to avoid feeling that I was either discovering some established reality or teaching my research participants. People instead expressed their constructed reality and taught me about it as an intern who would later bring blessings to the community in return, probably through the results of the research. The ethnographic method, which is part and parcel of CGT, entails sustained participation and observation in the people's milieu, community, or social world and requires involvement even if it consists of sustained hanging around a setting rather than shared action within it (Charmaz, 2014, p. 35).

Nevertheless, I equally noticed that we all learned from each other in a reciprocal way, which means that my influence on their constructed reality was unavoidable. While I was learning for the purposes of my research, I could sometimes advise them on minor things that were important for the specific individuals, associations and the entire community. In connection

with my position as an educated visitor, I was oftentimes seen as someone to respect, someone whose views were more widely validated and made more sense than theirs, and someone who was expected to teach them. At times, I found that my mere presence seemed to force them to do what they would probably not do otherwise. It is not always easy for people to remain natural in the presence of visitors. My presence could sometimes change their usual mood. Nevertheless, with time and with my adjustments to their ways of doing, this proved to no longer have a major impact.

With the time I spent in the Gakamba community, I have already acted as an appreciated supporter considering my role in some conflicts in Kamugenzi village when I tried to encourage reconciliation between Umubyeyi and her association for an issue related to the calculation of her shares, in Karambo for trying to mediate between a leader and the association on an issue of lost money, in Gisenyi for trying to mediate between a leader and the association about a small amount of money that was not found to match the written report of the available amount, and again in Karambo for trying to promote the reconciliation of Murangwa with his wife Gihozo regarding a family conflict.

I also talked to people who had different problems, such as poisoning, family problems, financial problems, business, sickness, or marriage, in the form of counselling or advising them on what they could do, for example. There were obviously some people who joined the associations merely due to my presence. From this experience, I remember those who kept my phone number and called me sometimes just to greet me, share with me some stories, thank me for something or ask for more advice. I often considered not biasing their information by letting them first struggle with an issue on their own, and then intervening at a later stage. Sometimes my intervention was very much needed, and it eventually helped, even also for my research purposes.

To increase my familiarity with the Gakamba people and my access to information about the conditions of the associations, I also attended some of the local meetings in different villages organized by the local leaders and the local NGOs (Millennium Community Development Organization [MCDO], Hinga Weze, Tubura projects representatives).[47] Among other things,

[47] For example, on the 7th of June, 2018, I participated in a village meeting organized and led by the village leader after the observation of some associations at the village nursery school. On the 20th of June, 2018, I participated in an electoral campaign at the cell headquarters where five people were campaigning to get someone representing the Mayange sector at the district level (district council). On the 09th of July, 2018, I participated in a Karambo village meeting led by the executive secretary and SEDO of the cell. On the 12th of September, 2018, I

most of these meetings were mainly about mutual support in the village through such things as contributing to the most vulnerable, ubudehe and universal health insurance (mutuelle de santé), as well as remaining united as Rwandans, handling association conflicts, planning for the future (Ejo Heza program), self-evaluation to realize targets, improving business capabilities, and cooperating to ensure local security. With my position as an intern, I thus learned how certain actions taken by the associations were connected to external interventions.

Besides the fact that I learned about such things as mutual help initiatives in these various local meetings, I also had a chance to interact with some people on various matters of everyday life in Gakamba. On several occasions, I talked privately with people (both in and outside the area) about what I was doing, and they helped me to understand it better. For example, on the 12th of July, 2018, I had a meeting and an interview with MCDO employees at their office in Mayange center. I spent quite some time with the cell SEDO and oftentimes discussed various matters of importance in the cell. I also listened to comments from people who knew associations in their villages, including those who were not really members but had been observing them. I thought about the experiences of associations in other parts of the country too.[48] In general, to really understand the notion of associations and development in the area in a way that would increase the credibility and quality of information, I referred to different sources of data.

4.3.5. Generating Data: Participant Observations, Intensive Interviews and Extant Documents

Charmaz (2014, p. 29) argues that "whatever stands as data flows from some purpose to realize a particular objective." GT theorists try to learn what occurs in the research settings they join and what their research participants' lives are like, including studied scenes, interview statements, documents, or some combination of these (Charmaz, 2014, pp. 3, 85). By remaining open to the setting, its members, and their individual and collective actions, I had the

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participated in a Kamugenzi village meeting organized by the cell SEDO, the village chief and some local security leaders. On the 11th of June, 2019, there was also a cell meeting led by the sector executive secretary in place of the mayor who could not attend. On the 22nd of August, 2019, I attended a meeting in Gacucu village led by a representative of the cell (the president of the cell council). In my associations, we had at least a few visits by NGOs and bank representatives who would emphasize working in groups. On the 24th of June, 2019, we had a meeting in my association with an MCDO representative.

[48] For example, on the 20th of June, 2018, on the bus from Kigali to my research area, I met Mutakwasuku, a lady who I had known for some time. She was working for a project dealing with women and VSLAs in a different sector of Bugesera, known as Nyamata, in neighboring Mayange. We talked about my project, and she said: "Associations help a lot."

opportunity to work from the ground up and pursue whatever I found to be of greatest interest as most grounded theorists and ethnographers do (Charmaz, 2014, p. 36).

In this research, three complementary techniques for data collection were therefore used – and indeed for the sake of triangulation. I collected data through participant observation and consulting documents, as well as interviews in various forms, including informal conversations and semi-structured interviews with individuals, household members and association members in a group setting. While I conducted intensive semi-structured interviews with very specific selected individuals and at specific times, observation and informal conversations were more conducive to data collection throughout the research period. The documents that I accessed included mainly the associations' records at different times, but mainly those of the associations of which I became a member and hope to remain so even in the future.[49]

Referring to Charmaz' argument that the interview and observation combined afford more material to code and ponder (Charmaz, 2014, p. 4) and that an open mind is very important to understand issues using GT methods (Charmaz, 2014, p. 3), I used interviews and participant observation simultaneously and remained open in the course of my research, especially in various interactions with my research participants. I also used the associations' documents for my data collection, as they can also serve as a source of data. Charmaz (2014, p. 29) suggests that people construct data – whether it be researchers generating first-hand data through interviews or field notes or gathering documents and information from other sources such as historical texts, government records, or organizational information compiled for private discussion or public dissemination.

As a result of my participant observations, my field notes recorded individual and collective actions; contained full, detailed notes with anecdotes and observations; emphasized significant processes occurring in the setting; addressed what participants define as interesting and/or problematic; attended to participants' language use; placed actors and actions in scenes and contexts; and progressively focused on key analytic ideas as recommended in the GT methodology (Charmaz, 2014, p. 37). These seven elements were explained by Charmaz to characterize the observation field notes that guided this research. The field notes helped provide

[49] I have already deposited my share equivalent to 80 Euros in my association to maintain my membership. In 2020, when I went there for a visit for just one day because COVID-19 restrictions did not allow more, the three leaders of my association were happy to see me again and we talked about the life of our associations and my future membership. They were happy I could keep my membership in their association.

a fresh theoretical understanding and direction for my study (Charmaz, 2014, p. 38). More particularly, while spending more time in the Gakamba cell as already described, I observed and recorded the people's and associations' daily activities, sometimes also participating in their daily routines. This approach helped me to gain four distinctive advantages, namely direct access to events, scenes and people, participation over time, the observation of actions and events in real time, and opportunities to follow up on emergent patterns and problems (Ager's ethnographic approach mirror, quoted by Charmaz, 2014, p. 39). The observation was mainly open to people and associations' real-life experiences.

The association that granted me membership helped me, for example, to regularly observe their activities while contributing like other members, requesting loans like other members, and assisting them in the various managerial activities as they themselves often requested. Indeed, I fully participated in most of their activities and the same happened in some other associations that welcomed me and requested me to attend and assist in their various activities such as an association in Gisenyi village. I supported some associations in their operations (writing, auditing), with entertaining (buying drinks and sweets, etc.), and with lending money for contributions or other small projects following the example of other members of my association in Karambo village. Apart from this association, many others, with the exception of just a few, kept on asking me to visit them again, appreciating that I cared about them. Some individuals invited me to visit them at home to show me what they had achieved through the associations. In all these circumstances, I recorded the various field notes in the interest of further analysis to realize the research goals.

At the same time as the participant observations, I talked to people in various interview formats, both formal and informal, individually and in both small and large groups. Charmaz determines that the number of interviews needed for grounded theory research depends on the researcher's concern and the nature of the research (2014, pp. 105-108). She shows that "a grounded theory study with few interviews might allow development of a conceptual category, but the successive focusing of interviews to develop and refine this category can foreclose discovering a more significant category in an early interview" (ibidem, p. 107). Charmaz (ibidem, p. 108) recommends increasing the number of interviews when the researcher pursues a controversial topic, anticipates or discovers surprising or provocative findings, constructs a complex conceptual analysis, uses interviewing as the only source of data, and seeks professional credibility. In my case, I resolved to record a variety of views from the same people over time,

as well as from the entire Gakamba cell, something that strengthened the categories emerging from my research. I therefore believe I have collected the necessary information from different sources that fit my aims and the nature of my research without controverting any of the initial sampling principles applicable in qualitative research. I specifically recorded (with a voice recorder) the intensive semi-structured interviews conducted with 45 individuals, four of whom were interviewed as a couple or household while others were interviewed individually. I also recorded the four focus group discussions I had with different association members.

Charmaz (2014, p. 56), to whom I refer for the data generation and analysis, describes intensive interviewing as a gently guided, one-sided conversation that explores a person's substantial experience with the research topic. Its key characteristics include the selection of research participants who have first-hand experience that fits the research topic; the in-depth exploration of participants, experience and situations; the objective of obtaining detailed responses; the emphasis on understanding the research participant's perspective, meanings and experience; and the practice of following up on unanticipated areas of inquiry, hints and implicit views and accounts of actions (idem). Charmaz (2014, p. 85) explains:

> "Intensive qualitative interviewing fits Grounded Theory methods because both are open ended yet directed, shaped yet emerged, and paced yet unrestricted. Researchers adopt intensive interviewing precisely because it facilitates conducting an open-ended, in-depth exploration of an area in which the interviewee has substantial experience."

Therefore, this method served to analyze the views of people involved in the associations on various themes pertaining to their associations. Intensive interviewing focuses on the topic while providing an interactive space and time to enable the research participant's views and insights to emerge; it elicits a range of responses and discourses, such as the person's concerns about the present, justifications of past actions, and measured reflections (idem).

Referring to Charmaz's recommendation (2014, p. 57), during the intensive interviews I always tried to let the participant talk; I encouraged, listened and learned from them. I aimed to conduct a more or less directed conversation. I drew on informational and intensive interviewing strategies and avoided coming across as investigative. Whereas informational interviewing aims to gain accurate responses to demographic questions and descriptions of events with clarification about such details as chronologies, places and the people who were involved,

intensive interviews create and open an interactional space in which the participant can relate his or her experience. The in-depth nature of an intensive interview aims to elicit each participant's interpretation of his or her experience at the time the interview takes place. The interviewer seeks to understand the topic and the interview participant has the relevant experience to shed light on it (Charmaz, 2014, p. 57). Generally, intensive interviewing is a flexible, emergent technique that combines flexibility and control, opens up an interactional space for ideas and issues to arise, allows possibilities for immediate follow up of these ideas and issues, and results from the interviewer's and interview participant's co-construction of the interview conversation (Charmaz, 2014, pp. 57-59).

I constructed a semi-structured interview guide (see Appendix 4) but remained open for new questions on new issues to arise during the interview session. In fact, I adhered to the recommendations of Charmaz (2014, pp. 62-65) for constructing the interview guide, who suggests treating the construction of the interview guide as a way to learn how to obtain data and how to ask questions and treating the completed interview guide as a flexible tool to revise. Charmaz explains that an interviewer's questions and interviewing style outline the context, frame and content of the study; to begin a grounded theory study, some broad, open-ended questions should be devised, as intensive interviewing should be used to explore, not to interrogate. To gather rich data, it is actually recommended to value the participant's comfort level more than obtaining juicy data, to frame questions to understand the experience from the participant's view, and to affirm that the participant's views and experiences are important. It is also helpful to be aware of questions that could elicit the participant's distress about an experience or incident, to construct follow-up questions that encourage elaboration, to slant ending questions toward positive responses to bring the interview to closure at a positive level, and to re-evaluate, revise and add questions throughout the research process (Charmaz, 2014, p. 66).

It is also recommended that grounded theorists, applying principles of ethnography, routinely collect and analyze what people in their studied settings write and report about themselves (Charmaz, 2014, p. 45). Everyday life involves technical manuals, contracts, medical records, performance evaluations, e-mails messages, webpages, photographs, movies and maps, if not also letters, diaries, genealogical records and personal blogs (Plammer, 2001 by Charmaz, 2014, 45). Documents also include co-constructed material such as photos and videos that involve the researcher and participants' coordinated efforts (Konecki, 2009; Wasserman and Clair, 2010,

2011 quoted by Charmaz, 2014, p. 45) and elicited materials that researchers partially shape and which involve research participants in producing data in response to a researcher's request (Charmaz, 2014, p. 45).

Elicited documents include (Charmaz, 2014, p. 47) mailed questionnaires, internet surveys containing open-ended questions, asking participants to write texts, record family or work histories, keep personal diaries, write daily logs, take pictures and write answers to questions. Documents also include extant documents (Charmaz, 2014, p. 48) consisting of public records, government reports, mass media images and texts, charts and diagrams, literature, autobiographies, personal correspondence, internet discussions and early qualitative materials from a databank. Official documents reflect shared definitions concerning their respective topics, the power to enforce these definitions, and a frame to convince readers of their verity.

Having noticed that Gakamba CBAs record their daily activities, I mainly analyzed the available associations' reports and public documents directed to their activities. In order to analyze these documents, I considered different elements including what the originator intended to accomplish, the process of producing the document, what and whom the document affects, how various audiences interpret it, and how, when and to what extent these audiences use the document (Charmaz, 2014, p. 46). I followed the principle that grounded theories of documents can address form as well as content, audiences as well as authors, and production of the text as well as presentation of it. Most documents I examined consisted of diverse texts or images that my research had no hand in shaping – and therefore were often seen as more objective than interviews or field notes (Charmaz, 2014, p. 45).

Towards the end of the first round of my empirical research, I wanted to take with me quite a large number of my association's reports (attendance, contributions, audits, distribution, etc.) and I requested them to make photocopies of their documents. And talking to the leaders, they recommended that I ask this of all members. I then did so in the following gathering session on the 17th of September, 2018, by asking them to give me authorization to make a copy of their books. They approved but joked that I could buy them some "ubushera" (the local soft drink). Charmaz (2014, p. 4) advises that when questions and information gaps arise, the researcher should always seek data that might answer them. These methods help the researcher gain both analytic control and momentum.

4.4. Data Analysis in Grounded Theory

Grounded theorists begin with inductive data, invoke iterative strategies of going back and forth between data and analysis, use comparative methods, and keep the researcher interacting and involved with his/her data and emerging analysis (Charmaz, 2014, p. 1; Beuving and de Viries, 2015, p. 42). In this process, initial and focused coding was of paramount importance (Charmaz, 2014, p. 18). In fact, during the process of data generation and analysis, I followed the principles of conducting data collection and analysis simultaneously in an iterative process, analyzing actions and processes rather than themes and structure, and using comparative methods. I also aimed to draw on the data (e.g. narratives and descriptions) in the service of developing new conceptual categories, to develop inductive abstract analytic categories through systematic data analysis, and to emphasize theory construction rather than description or application of current theories. It was also important to engage in theoretical sampling, search for variation in the studied categories or process, and pursue developing a category rather than covering a specific empirical topic (Charmaz, 2011, p. 368; Charmaz, 2014, p. 15).

4.4.1. Analyzing the Research Context: Situational Analysis

Charmaz (2014, p. 29) explains that "purposes and objectives arise under particular historical, social, and situational conditions." I therefore analyzed the context of the Gakamba cell in terms of both the methodological purpose and the CBAs' operations. Although situational analysis can be perceived as a variant of grounded theory (Aldiabat et Le Navenec, 2018, p. 245), it is also and especially an extension of it (see, for example, Clarke, 2003; 2005; 2009; Clarke et al., 2015, p. 11). In fact, the person doing the research becomes more a research instrument by engaging more fully in situational analysis (Clarke, 2005, p. 85). Clarke argues that even before choosing a research topic, we notice and store information, impressions and images about topic areas and issues. Not only are there no tabula rasa researchers, but we usually also come with a lot of baggage. Such ideas and preconceptions become an intellectual wallpaper of sorts, background tacit assumptions operating, as it were, behind our backs in the research process (idem). The situation of inquiry itself broadly conceived becomes the key unit of analysis (Clarke et al., 2015, p. 12).

Figure 6: Example of a random situational map of the research context

As I was concerned with what matters in terms of human and nonhuman elements as well as the relations between them (Clarke, 2003, p. 554; 2005, pp. 86-87; Clarke et al., 2015, pp. 13-14; Pérez and Cannella, 2013, pp. 3-11), I analyzed the research context as presented in Chapter 5 (also in this chapter regarding the initial sampling). Part of the map of opportunities and constraints presented above played a significant role in motivating the Gakamba people to join the CBAs and make use of them in their daily lives. My research participants' answers correspondingly reflected the situational cause of their positive attitude towards the CBAs. For example, most of the CBA members were open to small business activities and were encouraged by NGOs and the government that were involved in supporting the work of the associations towards development. The available type of infrastructures and geographical space appeared to equally motivate them to make small investments. All these examples, among others, constitute the human and nonhuman actors in the field of research that needed to be analyzed.

To facilitate the situational mapping of the cell as detailed in Chapter 5, I made sure to interact with as many people as possible. This was facilitated by the way I was moving around in the

research area. I often travelled around the area by simply walking in order to interact with as many people as possible and learn as much as I could about the cell. When travelling by bicycle, I could also interact with the person on the bicycle or motorbike. The simpler the means of transport, the closer I got to my research participants and the easier it was to meet more people without expecting it. I also got some information on the Gakamba context from the cell SEDO. His openness and hospitality were also of great support, as he provided me with more useful information. Furthermore, I conducted the situational analysis in relation to group codes. This facilitated the emergence of categories that were subject to debate in the various empirical chapters.

4.4.2. Data-Coding Process

After the data were generated as described above, I transcribed the recorded information and then translated some interviews to facilitate the coding process. I then used the software for qualitative data analysis known as "Atlas.ti" for developing codes and translating them into code categories, which are useful for the interpretation of the results and the development of a substantive theory. In grounded theory methodology, the analyst initially codes the data (open coding) and gives temporal labels (codes) to particular phenomena (Clarke, 2003, p. 558).
Charmaz explains coding as follows:

> "Coding means that grounded theorists attach labels to segments of data that depict what each segment is about. Coding distils data, sorts them, and gives the researcher an analytic handle for making comparisons with other segments of data. It is about comparisons and contradiction. By making and coding numerous comparisons, the grounded theorist's analytic grasp of the data begins to take form" (Charmaz, 2014, p. 4).

Further in the context of grounded theory, then, coding fulfills specific aims:

> "Grounded theory coding is the process of defining what data are about. Coding means naming segments of data with a label that simultaneously categorizes, summarizes, and accounts for each piece of data. With grounded theory coding, the researcher moves beyond concrete statements in the data to making analytic sense of stories, statements, and observations" (Charmaz, 2014, p. 111).

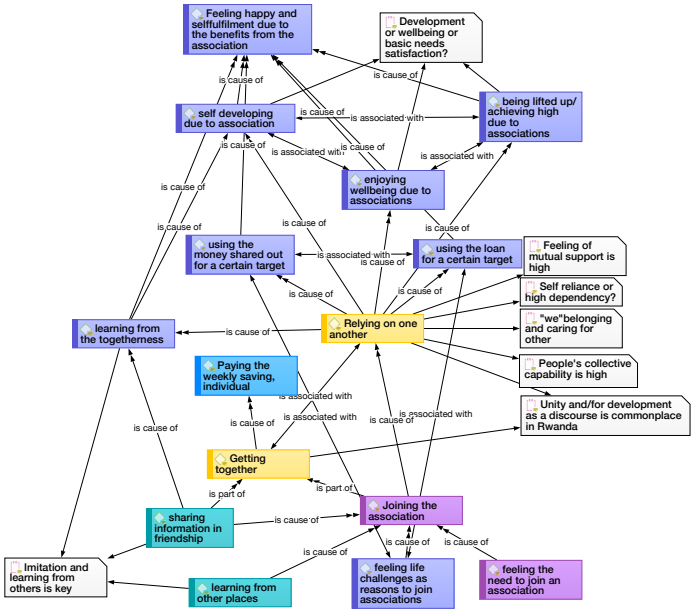
Charmaz (2014, p. 113) explains that coding is the pivotal link between collecting data and developing an emergent theory to explain these data. By carefully attending to the coding, the researcher begins to weave two major threads into the fabric of grounded theory: generalizable theoretical statements that transcend specific times and places and contextual analyses of actions and events. This process has two main phases, which I followed in my research: 1. naming each word, line, or segment of data (initial coding); and 2. using the most significant or frequent initial codes to sort, synthesize, integrate, and organize large amounts of data (focused coding). More especially, sorting gave me a logic for organizing my analysis and a way to create and refine theoretical links that prompted me to make comparisons between categories, as Charmaz (2014, p. 216) recommends.

During the initial coding, I asked myself a series of questions as recommended by grounded theorists (Charmaz, 2014, p. 116; Glaser and Strauss, 1967; Glaser, 1978): 1. What is this data a study of? 2. What do the data suggest? Pronounce? Leave unsaid? 3. From whose point of view? 4. What theoretical category does this specific datum indicate? The initial coding practices included word-by-word coding and line-by-line coding (Clarke, 2003, p. 557; Charmaz, 2014, p. 124). I made use of comparative methods to find similarities and differences in the data (Charmaz, 2014, p. 132). Practically, I followed the advice of Charmaz (2014, p. 120), who advises to remain open, stay close to the data, keep the code simple and precise, construct short codes, preserve actions, compare data with data, and move quickly through the data.

I also followed her flexible strategies for coding (Charmaz, 2014, p. 125) by breaking the data up into their component parts or properties, defining the actions on which they rest, looking for tacit assumptions, explicating implicit actions and meanings, crystallizing the significance of the points, and comparing data with data to identify gaps in the data. According to Charmaz (2014, p. 136), whereas it is advised to record what the researcher sees, hears, notes about these observations are all data to code. I therefore also coded the field notes from my observation and other incidents included in the associations' documents. In the overall process of coding, I used gerunds such as contributing, sharing, distributing enjoying or describing rather than referring to their noun forms contribution, share, distribution, joy and description, which helped me to detect processes and actions and stick to the data, and led to the theoretical sensitivity (Charmaz, 2014, pp. 120, 245).

Apart from the initial coding, I also performed focused coding, which entails "using the most significant and/or frequent earlier codes to sift through and analyze large amounts of data" (Charmaz, 2014, p. 138). Focused coding requires decisions about which initial codes make the most analytic sense to categorize the researcher's data incisively and completely. It also can involve coding the researcher's initial codes. Engaging in focused coding brings the researcher further into the comparative process (idem). With the second round of fieldwork, I relied on the initial codes, the focused codes and the emerging categories (Charmaz, 2014, pp. 109-161) developed during the first analysis of collected data to enrich and validate the results with processes like theoretical sampling and saturation (Charmaz, 2014, pp. 192-260). I used them mainly in preparation for my second fieldwork period and then to develop the categories. Below is an example of some drafted codes and memos that developed and the relationships among them.

Figure 7: Example of some codes and memos and their relationships



Source: Developed through data analysis with Atlas.ti software

From the bottom upwards, Figure 7 shows the codes and their relationships. They were developed in an effort to connect the views related to the background of CBAs, their management, and the people's perspectives on development due to these associations. The coding is a result of my own analytic process of examining empirical data to answer my initial research questions. In fact, related codes that have endured are densified into more enduring

and analytically ambitious categories and these are ultimately integrated into a theoretical analysis of the substantive area (Clarke, 2003, p. 557). I performed axial coding by relating categories to subcategories, specifying the properties and dimensions of a category, and reassembling the data fractured during the initial coding to give coherence to the emerging analysis (Charmaz, 2014, p. 147). I also used theoretical coding, which is a sophisticated level of coding that follows the already selected codes during focused coding (Charmaz, 2014, p. 147). With the software, I managed code relations and quotation relations by creating different semantic networks. The core categories that emerged from the data analysis include the reason for joining the CBAs as mentioned by my research participants (see Chapter 6), the management of CBAs in terms of practices (see Chapter 7) and the outcome of CBAs measured in terms of people's ability to function in their daily lives (see Chapter 8). These also include the village opportunities connected to the creation and sustainability of the CBAs.

4.4.3. Memo-Writing and Interpretation Phase

During my fieldwork, I was consistently writing memos[50] that were of help during the analysis and interpretation phase and eventually also in the theory-building processes. According to Charmaz (2014, p. 162), writing memos acts as a pivotal intermediate step between data collection and writing drafts of papers. When writing memos, the researcher stops and analyzes his or her ideas about the codes in any - and every - way that comes up at that moment (idem). Memo writing in grounded theory prompts one to analyze the data and codes early in the research process. It is also important to use memos to raise focused codes to conceptual categories (Charmaz, 2014, p. 186). In this context, the memo writing was done in two phases.

At first, during the data generation phase, Charmaz (2014, p. 111) recommends that when collecting first-hand data, one sees the setting, observes interactions, witnesses the research participants' non-verbal behavior, and hears their voices as well as their accounts. Her advice is that analytic ideas may arise during the midst of an interview or a moment in the ethnographic setting. If so, memos can be written about each idea so that it can be developed and checked later on. Secondly, during the data analysis phase, Charmaz (2014, p. 4) recommends writing preliminary analytic notes called memos about their codes and comparisons and any other ideas

[50] Some examples of memos are presented in Figure 6. These include, for example, some assumptions or statements that I developed during the data analysis such as noticing the notion of imitation and learning as very key, sensing unity and development as a present discourse in people's endeavors, feeling that the idea of mutual support was highly valued, etc.

about their data that arise. Through studying data, comparing them and writing memos, ideas can be defined that best fit to interpret the data as tentative analytic categories.

Particularly during the analysis phase, Charmaz (2014, p. 171) suggests to define each code or category by its analytic properties; spell out and detail processes subsumed by the codes or categories; make comparisons between data and data, data and codes, codes and codes, codes and categories, and categories and categories; bring raw data into the memo; provide sufficient empirical evidence to support the current definitions of the category and analytic claims about it; offer conjectures to check in the field setting(s); sort and order codes and categories; identify gaps in the analysis; and interrogate a code or category by asking questions about it. These principles were applied in this research for analytical purposes.

Furthermore, during memo writing in the data analysis phase, Charmaz (2014, p. 184) stipulates that clustering gives the researcher a non-linear, visual and flexible technique to understand and organize his/her material. It helps to produce a tentative and alterable chart or map of the work. She suggests writing down the central idea, category, or process, then circling it and drawing spokes from it to smaller circles to show its defining properties and their relationships and relative significance. Charmaz (2014, p. 186) provides further guidelines for freewriting memos that were useful in this research. She recommends to get one's ideas down on paper as quickly and fully as possible; write to and for oneself; permit oneself to write freely; not attend to grammar, organization, logic, evidence, or audience; and write as tough as one speaks.

4.4.4. My Positionality, Sensitizing Concepts and Data Analysis

In the process of data analysis, Charmaz (2014, p. 245) argues that how the researcher practices theorizing and how s/he constructs the content of the theorizing vary depending on what s/he finds in the field. Yet, "the concepts used in the study often remain the researcher's. Even if another concept is substituted, the concept and its ultimate meaning are based on the researcher's decision" (Blaikie, 2000, p. 138). In the framework of CGT, Charmaz (2014, p. 239), referring to Adele Clarke, likewise argues that "the theory depends on the researcher's view; it does not and cannot stand outside of it." Her argument adds that:

> "We construct research processes and products, but these constructions occur under pre-existing structural conditions, arise in emergent situations, and are influenced by the

researcher's perspectives, privileges, positions, interactions and geographical locations." (ibidem, p. 240)

Keeping in mind that primary data have to predominantly talk by themselves, I acknowledge my position in the process of data analysis. I recall, for example, that although I did not seek to prove hypotheses or operational or definitive concepts in this research, I worked with sensitizing concepts (Blaikie, 2000, pp. 136-138; Bowen, 2006, pp. 1-8; Clarke, 2005, pp. 28-29; Blumer, 1954, p. 7). Sensitizing concepts contrast with the definitive concepts that are common in deductive research, which relies on a hypothesis and literature review. Therefore, in the sensitizing tradition, the researcher sets out with one or a few rather general and vaguely defined concepts that are needed to provide an orientation to the research topic (Blaikie, 2000, p. 137).

With sensitizing concepts, Blumer (1954, p. 8) explained that "one moves out from the concept to the concrete distinctiveness of the instance instead of embracing the instance in the abstract framework of the concept." In fact, as Blaikie (2000, p. 136) argues (referring to Blumer, 1954), in getting to the social world we discover what social phenomena have in common and these similarities are usually expressed in a distinctive manner, with individual and group variations. "The defining characteristic of the sensitizing tradition is that the researcher sets out with a concept that is loosely defined and then refines its meaning during the course of the research" (Blaikie, 2000, p. 138). Sensitizing concepts serve as guidelines for research in specific settings (Bowen, 2006, p. 3).

My analysis of the data was influenced by my theoretical knowledge of development studies as well as of the Rwandan political narratives prior to the empirical work. This perspective shaped my viewing and interpretation of the research process and data. The sensitizing concepts (such as social capital for CBAs and development for people's achievements, etc.) served a comparative analysis between data and existing theories and policies in this research process.

4.4.5. Theoretical Sampling, Saturation and Theorizing

The process of GT data analysis makes more sense with theoretical sampling and theoretical saturation leading to theoretical sensitivity and theory building. By performing the theoretical sampling exercise in the research process, the researcher saturates his/her categories with data

and subsequently sorts and/or diagrams them to integrate his/her emerging theory (Charmaz, 2014, pp. 192-193). Charmaz (2014, p. 213) shows that categories are saturated when gathering fresh data no longer sparks new theoretical insights, nor reveals new properties of these core theoretical categories. This was the major task of the second fieldwork session conducted in 2019, during which I could not find new properties in the collected data.

Theoretical sampling entails seeking and collecting pertinent data to elaborate and refine categories in the emerging theory (Charmaz, 2014, pp. 192-193; Bowen, 2008, p. 140). It basically follows the exercise of focused coding with several categories which look like promising abstract tools for rendering the research data analytically, but which are not yet clearly defined. When too much still remains assumed, unknown, or questionable, the main purpose of theoretical sampling is thus to elaborate and refine the categories constituting the researcher's theory. The researcher conducts theoretical sampling by sampling to develop the properties of his/her categories until no new properties emerge. Theoretical sampling pertains to the conceptual and theoretical development of the researcher's analysis (Charmaz, 2014, p. 198). Theoretical sampling involves starting with data, constructing tentative ideas about the data, and then examining these ideas through further empirical inquiry (Charmaz, 2014, p. 199). Theoretical sensitivity, which is connected to the process of theoretical sampling and data saturation, is attached to the gerunds that define actions and processes (Charmaz, 2014, p. 245).

Theoretical sampling and theoretical saturation leads to the process of theorizing. A theory states the relationship between abstract concepts and may aim for either explanation or understanding (Thornberg and Charmaz, 2014; Charmaz, 2014, p. 228). Interpretive definitions of a theory, which is of focus in this research, emphasize interpretation and give abstract understanding greater priority than explanation (Charmaz, 2014, p. 230). Interpretive theories aim to understand meanings and actions and how people construct them (Charmaz, 2014, p. 231). Grounded theory as a theory contains both positivist and interpretivist elements because it relies on empirical observations and depends on the researcher's constructions of them (Charmaz, 2014, p. 231). In this particular research, I used interpretive definitions of theory to generate a theory out of the primary data. I constructed a theory based on the local knowledge and views. For example, the idea of indigenous development cooperation emerged from people's views and practices as I observed them in the CBAs during my empirical research. I found that people value cooperation and mutual assistance.

Theorizing with grounded theory extends through to the writing process. I wrote drafts from the beginning until this final version. My writing efforts were to contribute to the knowledge of my field (Charmaz, 2014, pp. 285, 288). In fact, Charmaz (2014, p. 289) suggests that:

> "Through writing and rewriting drafts, you can bring out implicit arguments, provide their context, make links with extant literatures, critically examine your categories, present your analysis and provide data that support your analytic arguments…Let your ideas emerge before you make decisions about what to do with the manuscript. Whether you intend to write a grounded theory seminar report or book, draft it first. Decide what to do with the manuscript and how to do it after you have a solid analytic draft."

Writing the analysis entails more than mere reporting (Charmaz, 2014, p. 290). It is recommended (Charmaz, 2014, p. 291) to order the memos according to the logic of the sorting or the most telling diagram or clustering that was made, to study these memos and explicate one's logic for their order, and then to put one's memos together in a first draft that integrates and demonstrates relations between them. As the researcher works with the material, it is important to try to make the analysis more abstract, to form the core of one's report with the analysis and to take it as far as one can before working on other sections. Writers must address the 'so what?' question. A strong argument answers the 'so what'? question because the researcher explicitly claims why his or her grounded theory makes a significant contribution (Charmaz, 2014, p. 292). To keep the researcher's analysis at the forefront, s/he must write for the expected audience and professional standards after establishing an argument and garnering the required evidence. It is best to write in successive drafts. With each draft, one should adopt simpler, more direct words and tighter phrasing and logic (Charmaz, 2014, 293). Writers should inspect the categories again to see how they shape this manuscript, scrutinize these categories for their power, purpose and pattern, and then make them clear and crisp (Charmaz, 2014, p. 296). I have followed a great deal of this advice to produce the work presented here. Chapter 5 is based on the above-mentioned external opportunities and challenges according to people's experience and my observation. Chapter 6 is built on the reasons that pushed people to join CBAs. Chapter 7 centers on the management of CBAs according to people's narratives. Chapter 8 is built on people's perspectives on their achievements as part of their development process. These chapters elaborate on the major categories that emerged from the primary data.

4.5. Conclusion

This chapter described the methodology I followed in the realization of the research goals. It mainly details my application of constructivist grounded theory methods in the specific selected research context and domain of interest. I highlighted my role as a researcher and how it played a role in the data for this research. In general, the research was successfully conducted despite some flaws and subjectivities. In this research, my positionality mattered a lot. Yet, my research participants' views and realities counted more.

The chapter details the theoretical foundations of grounded theory under qualitative and inductive research designs. The study as a whole is natural and ethnographic in nature. For the data collection, I mainly relied on participant observations, intensive interviews and extant documents. For the theory building, I analyzed data by coding the information using gerunds which helped to trace actions and processes in the data. Open and focused codes led to the emergence of the categories that contributed to the development of different empirical chapters, most especially the theory-building chapter.

Although I had more facility of entry in the area and access to data from the various CBAs, the research could not end without some methodological challenges. Such challenges include, for instance, dealing with people's privacy. In most cases, this required me to convince people of the confidentiality with which I handled their information. This is related to the ethical considerations in the research. In some other cases, consistent follow up and observation, which are part and parcel of the GT methods, also helped. Generally, my research participants seemed to open up to talk about their realities as they became more familiar with me. Another challenge consisted of dealing with my subjectivities and positionality in the research process. This was also solved with the time spent in the research as described in this chapter.

Chapter 5: Gakamba Context Analysis: Opportunities for People's Self-Development

Travelling through the seven administrative villages of the Gakamba cell, one notices numerous things that characterize this community setting. Just as an example, during my empirical research in mid-2018 and mid-2019, I observed many people, and heard of many others, taking advantage of different village opportunities. Some people were involved in farming to satisfy their needs, whereas others were involved in various off-farm activities to compensate for the limitations of farming. I observed children going to school on different days or helping their parents with different home activities. I observed people in groups of two or more talking privately or in meetings for a purpose that I could not always manage to identify. I observed government representatives discussing with local people various matters of the village. I observed individuals, from Sunday to Saturday of each week, moving from place to place to execute their diverse daily tasks. I observed many other things that cannot be all listed here, some of which are highlighted in different chapters of this work.

Most people in the Gakamba cell often appeared to make the most of their circumstances and find important opportunities for their own advancement despite the unavoidable challenges they faced, which included things like illnesses, limited land tenure, limited technical skills, unfavorable weather conditions, soil degradation, lack of secured work opportunities, interpersonal conflicts and so on. On the positive side, I recall Nyinawajambo, a woman I met in Rukora village, who asked me if I was planning to build a house in the neighborhood so that I could give her a job in the construction process. This was her way of negotiating casual employment for herself because she probably considered me as a potential source of informal work income. Talking to many of my research participants (individually and in groups) and observing their daily routines, I observed an obvious acknowledgement of the potentials and limitations of their respective villages, including the surrounding areas and beyond, as they experienced them in the past and lived them in the present. Above all, most people I observed were working hard in different activities, hoping to achieve the best outcome for their future, which they envisioned as development. While I also acknowledge the life challenges I observed in Gakamba during my stay, I focus here more on the potential external opportunities I observed and learned about in the Gakamba cell.

Advocates of the capability approach in relation to poverty and development have debated the importance of external opportunities in the promotion of human capabilities, an umbrella concept that includes various combined capabilities that people enjoy (Sen, 1999; Nussbaum, 2000, pp. 84-85; 2011, p. 61). These capabilities can equally be viewed as the removal of obstacles in people's lives so that they have more freedom to live the kind of life that, upon reflection, they have reason to value (Robeyns, 2005, p. 94). The concept of opportunities is used by Amartya Sen in his book "Development as Freedom" mainly to refer to social opportunities (education, health care and other social facilities), political freedoms (civil rights, political participation, democracies, freedom of expression, etc.), economic facilities (market, labor market, access to economic resources for the purpose of consumption, production or exchange, etc.), transparency guarantees (trust, disclosure, lucidity, openness, etc.) and protective security (unemployment benefits, statutory income supplements, famine relief, emergency public employment, etc.), all of which are available to people in general (Sen, 1999, pp. xii, 10, 17, 38-40). For Sen (1999, p. 5),

> "What people can positively achieve is influenced by economic opportunities, political liberties, social powers, and the enabling conditions of good health, basic education, and the encouragement and cultivation of initiatives."

Starting from Amartya Sen's description of external opportunities, then, I discuss the Gakamba context because it plays a role in the capabilities of the people living there. Things like the available infrastructure, markets, work opportunities, land, social rights, insurance, and so forth contribute to the expansion of human capabilities that, in this rural context, were proven to be connected to the ability to access finances, farming, business opportunities, shelter and more land, among other things. Researchers like Banyai (2011, p. 23), who emphasized that assets empower the rural poor by increasing their incomes, protecting them against shocks, and giving them choices for how to escape from harsh or exploitative conditions (quoted from IFAD, 2001, pp. 3-4), explains that the main idea is to provide opportunities to the rural poor by reducing the structural barriers to poverty alleviation and quality of life improvements. This view stresses Streeten's belief (1981, p. 331) that the fundamental concern of development is human beings and their needs. What are the available opportunities in the Gakamba cell, therefore, that potentially play a role in building people's social capital (CBAs) and human capabilities (development)?

5.1. Economic Facilities for the Gakamba People

Sen (1999, p. 39) argues that "the economic entitlements that the person has depend on the resources owned or available for use as well as on conditions of exchange, such as relative prices and the working of the markets." In fact, the economic facilities available to people in rural areas are usually diverse and may include resources such as the land, physical assets like public infrastructure and private houses, available markets for the exchange of farm produce and other services, etc. Mukangarambe, a 40-year-old woman I interviewed whose family (husband and five children) mainly live from farming, answered when asked what she does to make a living to support her family:

> "I am a farmer. However, when farming is not productive, for example like in this sunny period during which we will not farm, and only except that I am not even healthy, I do the construction-related activities. For example, assisting builders by giving them cement, then bringing home those 2,000Frw per day (occasionally). I can also assist them by giving them clay bricks, though this is somehow heavy, but one accepts doing it. And if my husband gets some money too, he also brings it." (Mukangarambe, Rukora village, 21 June 2018)

Mukangarambe's experience, which is also shared by most Gakamba people I encountered, reveals both opportunities (land for farming, casual labor, etc.) and challenges (climatic problems, sickness, etc.). She also describes her cooperation with her husband. From Mukangarambe's narratives as well as those of many other people I interviewed and observed, farming is the major way that Gakamba people use their land. In this respect, the land and farming together constitute the main economic facility available for people there to make a living or achieve human development. However, this is also often accompanied by some other casual off-farm activities, often connected to the land as well. These off-farm activities predominantly include casual labor "of different sorts" and small jobs "here and there," as the majority of people described them. Mukangarambe, above, mentioned such activity as house construction in addition to farming when she is healthy and fit to work. I found that off-farm activities were people's major sources of income, as most people testified not having other formal forms of employment.

In fact, the physical features of the Gakamba cell serve the purposes of production, consumption and exchange of needed goods and services, as I observed and heard from the Gakamba people themselves. This fact plays a role in several observations I made in relation to farming and off-farm activities and other related opportunities. From my empirical analysis, I found that economic facilities available to people there have a relative connection with the CBAs' activities, which are centered around financial activities, as will be described in Chapter 7. These activities include both income pooling and monetary investments. In order to earn the contributions to be put towards these investments and acquire loans or lump sum savings distributed at the end of an investment round, there are many things association members do in their villages and surrounding areas; thus, both their environment as well as the market play an important role in their activities and achievements. In fact, in their book *Why Nations Fail*, Acemoglu and Robinson (2012, p. 69) argue that "Inclusive economic institutions create inclusive markets, which not only give people freedom to pursue the vocations in life that best suit their talents but also provide a level playing field that gives them the opportunity to do so." This highlights a reason for the country's governments to care about the economic opportunities that people enjoy in order to realize their full potential, something that this work addresses.

5.1.1. The Gakamba Cell is Not an Island: Defining the Borders of Economic Opportunities

The Gakamba cell is not an island on the Rwandan physical map. Rwanda as a small landlocked country in East Africa on an area of 26,338 km^2 is populated by more than 12 million people (Republic of Rwanda, 2020, p. 11), the majority of whom live mainly off of agriculture in rural areas. Around 70% of the population currently earn their livelihoods in the agricultural sector and contribute about a third of the country's GDP (Republic of Rwanda, 2020, p. 24). The Rwandan population has more in common when one considers also the culture, language and other social patterns visible across the country. When I asked to become an association member in this eastern part of the country, there were not many conditions that could have been used to exclude me even though I am not originally from that area. This made me believe that Rwanda could be perceived as a community in itself.

The country is divided into 30 districts over five provinces, namely Northern Province, Southern Province, Eastern Province, Western Province, and the country's capital city of

Kigali. The Gakamba cell is located in the Bugesera district in the Eastern Province.[51] Although Gakamba is part of the Bugesera rural area, Gakamba people have an advantage from the cell's close connection to Kigali, the capital city of Rwanda, and to the main asphalted road connecting Kigali and Kirundo (Burundi). This contributes to the easy mobility of people to and from this area. Bird et al. (2002, p. 6) argue that urban markets have been shown to have a significant impact on rural food security in semiarid areas across Africa, and this is also applicable to the Gakamba villages.

In my research locality, just like in the whole country of Rwanda, travelling between different villages for socio-economic reasons is quite common. This is most likely no different from other countries. Yet, it makes sense in this context to understand the range of economic opportunities available to the people there from the physical environment. Some of my research participants testified moving to different places to make a living, including the cities of Nyamata and Kigali, to make their living through small businesses. Alternatively, some important goods and services from other places are accessible to Gakamba people in their village due to this available infrastructure.

Geographically, Bugesera district covers the whole natural region known as Bugesera in Rwanda, and is predominantly flat with a few mountains, including Juru, the highest mountain in the district with an altitude of 1,667 m, Nemba at 1,625 m altitude and Maranyundo with an altitude of 1,614 m (Musonera, 2006, p. 7). The flat landscape of Bugesera also facilitates the easy mobility of people, including those of Gakamba, by bicycle for the easy exchange of goods and services. The research participants I interviewed or observed on several occasions described commonly going to different and distant markets in Mbyo, Nyamata, Kabukuba, or Mayange for small business opportunities and as part of their daily routines. Using bicycles for this purpose is common in the region, at a considerably higher level compared to the rest of the country, giving more opportunities to the local people to easily, quickly and inexpensively move within a more expanded area to pursue their own socio-economic gains. Cycling for business (transport of people and goods) and daily activities (family assets), to places far and near is part of Gakamba people's daily life, as I constantly observed. However, this does not preclude many other small business centers from being located in the village.

[51] Rwanda is subdivided into 5 provinces (intara) including Kigali city. Each province is subdivided into districts (uturere). The districts are subdivided into sectors (imirenge). The sectors are subdivided into cells (utugari) and the cells are subdivided into small villages (imidugudu). Bugesera district is divided into 15 administrative sectors (out of 416 in the country), 72 administrative cells (out of 2,148 in the country) and 581 administrative villages (out of 14,837) (see Ezeanya, 2015, p. 4).

5.1.2. Gakamba Land

The management of the land in the Gakamba cell follows the rules of the existing land policies in Rwanda, which have known quite some important reforms over the years. Most of the land reforms have aimed to ensure private land rights, including women's rights to land tenure (Republic of Rwanda, 1999, p. 12, Art. 50; 2004, p. 20). Irrespective of the various land reforms, the land tenure in Rwanda appears to embed both the customary law and the officially written laws (Republic of Rwanda, 2004, p. 9). Most lands are still inherited from the ancestors and future generations expect to inherit some plots of land from their respective families. As by law, the land owned by a person should not exceed two hectors (Republic of Rwanda, 2021, p. 24). Within this combination of laws, the land management is generally under the control of the central government. In fact, the state has absolute power to manage all lands situated in its national territorial boundaries which it exercises in the general interests with a view to ensuring rational economic and social development in accordance with laws (Republic of Rwanda, 2021, p. 22). The land tenure is governed by emphyteutic lease and freehold and the registration of the land in both cases does not exceed a period of 99 years renewable (Republic of Rwanda, 2021, p. 25).

Generally, the land was found to be of importance for the Gakamba population, like for most farmers from many other rural areas. Although most Gakamba households used to have a large plot of land of approximately 2 ha (paysannat/peasantry) in the past, there is currently a considerable decline in the size of the land parcel owned by each household. This could be primarily connected to sharing the land among the famers' children, who also grow up to become farmers. The Rwandan population has actually been growing at higher rate over the years, while the land area of course remains static (Republic of Rwanda, 2020, p. 11; Sebikabu et al., 2020, pp. 85-86). It can also be related to the fact that the land has become an asset for business. People from other localities move to this area in the search of land and they are welcomed by the people of Gakamba provided they privately agree on the cost of the plot. Therefore, most families currently own a small plot of just a few acres. This reality of Gakamba land mirrors the general description given by the government of Rwanda that "small holders hold an average of four to five plots that make up a mean land size average of approximately 0.59 hectares, with a median value of 0.33 hectares. 36% of households own 6% of the farmland, with an average of only 0.11ha per household" (Republic of Rwanda, 2013, p. 11).

People in Gakamba make use of the available land, as Mukangarambe described. The land is generally people's major asset, on which they rely for the purposes of agriculture, small businesses, and house construction. It is mainly the land that people submit as a reliable guarantee when they need a loan from the banks or their associations. For people in this area, the land constitutes a major inheritance, something to invest in, and a condition for progress. Most people fear losing it by defaulting on bank loans or any other type of loan and wish to have a lot of it. Some people therefore opt for less risky ways of accessing money in order to buy more of it or, alternatively, rent it. The less risky ways appear to include, among other things, participation in the self-help groups, here referred to as community-based associations, that are commonly observed in Gakamba villages as well as the surrounding areas.

Although the land is an important asset for agriculture, many people in the Gakamba cell have equally founded business working with the land. There are local people, known as "commissionaires," who do business connecting land buyers and sellers. I observed wealthy people from Kigali coming to buy a piece of land here and Gakamba residents were happy to sell them parts of their land. I was also encouraged by several people to buy a plot and indeed bought one during my stay in the area, not only to have land here, but to also increase my connection with my research participants. Despite fearing losing their land in unreasonable and undesired ways, it seemed to me that Gakamba people were happy to have clients buy their land so that they could access money and then move to other cheap areas or instead develop their area with modern houses or even find casual labor to make a living. The wife (Mutimucyeye) in the family that sold me a piece of land of just some 400 m^2 shared with me her wisdom to take some money and invest in other land parcels in more remote areas. This strategy was related to the fear of potentially wasting that money in the bar (mainly by men, as her husband was drinking a lot of beer every day).

Despite the benefits of having land, there are sometimes struggles among people over land due to its scarcity, as well as among land-related businesses in the Gakamba cell. The struggles were found to be related to this buying and selling of land. Whereas the land could probably secure farmers' livelihoods in the long run, the little money paid to the land seller is quickly spent on daily consumption. Land struggles are also connected to conflicts among neighbors in the village and even within the households, as I observed in the conflict between Murangwa and his wife Gihozo. Sometimes, I was involved in the reconciliation process of this couple,

where the husband was accusing his wife of not bringing her inheritance (land) so that it could be sold in the interests of their nuclear family.

As I learned more about this conflict, Gihozo seemed to be wisely careful, especially for the sake of their three young children. She openly accused her husband of wasting any money he received, especially taking it to other women (some other people testified to this as well). On the other hand, the husband was complaining that he had sold his inheritance for the sake of the family, but the wife never wanted to do the same, as she was not sure that their marriage was going to be sustainable. This conflict was a serious one, as the husband talked about his plans to kill his spouse despite their three young children who would afterwards become orphans. The conflicts involved their neighbors as well as the local government in attempts to unite them. They even separated for a while and finally came back together. As I passed by there again in 2020, I was informed that they had decided to sell their house (and land) and move far from this location, where they probably bought another plot of land.

5.1.3. Combining Farm and Off-Farm Activities

Generally, the Bugesera landscape along with the altitude varying between 1,300m and 1,667m, plays a major role in the rainfall of the region. The climate of the Bugesera district is tropical and its temperature varies between 20°C and 29 °C. Compared to other regions of Rwanda, Bugesera is characterized by a hot climate resulting from few mountains in the area, the low altitude, the shortage of rain and the prolonged droughts. The average precipitation in Bugesera is limited to 850 mm per year (Musonera, 2006, p. 7). This geographical setting of the region plays a major role in the agricultural activities, and has a great impact on the rural livelihoods and development patterns considering that most people in Rwandan rural areas predominantly live by conducting agricultural activities.

The Bugesera region was in the past one of the main food producers for the country. However, it has faced chronic food insecurity since around 1998 and the main factor is unpredictable and inadequate rainfall linked to prolonged drought (UNDP&UNEP, 2007, p. 6). Although in recent times there has been no dramatic drought as in past years, my research participants still claimed that the persistence of the rainfall irregularities affected their agricultural activities. These irregularities include too much rain when it is not needed, as well as a lack of rain when it is needed. Uramutse talked about one season when they had a lot of rain:

> "In summary, like now I started cultivating in this farming season, I said, 'let me borrow money and employ farmers even if I planted and they did not grow well.' Now we had a bad harvest because of too much rain that we experienced. There is a time the rain disturbs our harvest. Like with this type of beans (imishingiriro), we normally do not harvest like this." (Uramutse, Karambo village, 18 June 2018)

Despite the unpredictable rain shortage and irregularities, Bugesera generally has four seasons on a yearly basis like any other area of Rwanda, and people adjust their activities accordingly. This includes the short dry season called "urugaryi" from January to mid-March, the long rainy season called "itumba" from mid-March to mid-June, the long dry season called "impeshyi" from mid-June to mid-October and the short rainy season called "umuhindo" from mid-October to December. The farming seasons in Gakamba, as well as in all of Rwanda, are mainly the "itumba" and "umuhindo" periods.

As part of the dynamics of this region's physical environment, moving around in the Gakamba area I observed people engaged in farming-related activities, just with their hoes, machete, or other traditional farming tools. Most people in Gakamba confirmed that they have been and still are farmers of a variety of food crops like beans, peas, potatoes, cassava, groundnuts, banana, sorghum, maize, and other crops, and some of them herd goats, hens, cows, rabbits, pigs, etc. depending on the household's capacity. All these could, at any time, be transformed into cash through a small business. Additionally, to compensate for the limited land area used for agricultural activities, most people extend their farm activities by buying additional land or renting a plot of land for a certain amount of time or for a certain season. However, this farming remains basic and is limited to mainly food provision and local small businesses for most of the households.

Shortages and irregularity of rainfall influence farm productivity and lead most people to try other off-farm activities, and thus try by all means to easily access financing and invest in their small businesses. Most people described feeling challenged by their farming and then learning to adjust to any life situation, as Mukangarambe explained: "yes, then you simply adjust to any life situation that comes on your way." Gakamba people usually combine their farm activities with off-farm activities to increase their incomes and impact their livelihoods and development. In fact, seasonal change, business complications and health constraints all affect their

endeavors. In this respect, most people mentioned that things have changed for the worse, as the working environment is no longer as conducive to success as it used to be in the past. This claim indicates the farmers' need for off-farm activities to accompany their agricultural activities, which also require a certain conducive environment, as Nyirarukundo argued:

> "But there is no challenge really from the government, except this market that is being built. Now that it is completed, we will face challenges because many are saying that they will not find places in the market… Now the challenges are emerging because we do not have our free space as people who were used to doing business in that market." (Nyirarukundo, Kavumu village, 13 June 2018)

Besides these statements from Mukangarambe and Nyirarukundo, many other testimonies from my research participants show that these individuals find all sorts of ways to act, and eventually react, in response to given existing and changing environmental conditions. For instance, when facing drought and famine because of a rain shortage or in times of sickness or when facing any other life challenges, they attempted a variety of strategies to cope with these inescapable situations. These strategies include taking on a combination of two or more of the locally available casual jobs in the village like house construction-related activities, small businesses selling in shops, selling farm produce and livestock in the village or in the neighboring markets, digging toilets and water holes, serving clients in barbershops, riding bikes or motorcycles to transport items or people, carrying things, making bricks, running a local restaurant or bar, selling soft drinks or locally made beer (ubushera, ikigage, uumutobe, urwagwa, etc.), working as a security guard, farming for others, taking commissions for selling land, investing in a handicraft cooperative, and other small income-generating activities. These are major job opportunities to boost the rural households' economies. However, as Nyirarukundo indicated, modernizing some of their off-farm activities could exclude some individuals who are unable to cope with the new regulations, bringing more challenges to poor people's livelihoods' strategies.

Furthermore, the Bugesera district has access to three main rivers and various lakes, which constitute another great economic facility in the region. Although this is not closely connected to the Gakamba cell, some Gakamba individuals also make a business and a living out of this. The rivers include Akanyaru to the South, Nyabarongo to the North and Akagera to the East. The lakes include Rweru covering 1,857 ha on the Rwandan side, Cyohoha South covering 630

ha on the Rwandan side, Gashanga covering 232 ha, Kidogo covering 220 ha, Rumira covering 280 ha, Mirayi covering 230 ha, Kirimbi covering 230 ha and Gaharwa covering 230 ha (Musonera, 2006, p. 8). Like the rain, the rivers and lakes are also important for different activities, such as fishing and agriculture in the marshlands, though sometimes they are dry due to drought. In this district, there are two types of vegetation including various trees on the hillsides and grasses in the valleys and on the plateaus. These are important not only for environmental sustainability, but also for the cattle to graze (grasses) and for firewood (trees) or business too.

While analyzing how people become involved in these off-farm activities, I noticed that most of them work flexibly at any job that is available**.** Some alternate jobs depending on the season, whereas others just do one activity and still others combine different activities at the same time. Most of the population in this area is ready for any work available provided it will help bring in money to help make a living. In most households, both the wife and husband are farmers and at any given time one of the spouses casually performs one task while the other is doing something different. However, there are also a few households of government employees and wealthier businesspeople as I observed across Gakamba, mainly in the village centers. Having this range of people in the Gakamba cell contributes to these off-farm activities, as some people employ others.

Combining farm and off-farm activities means that most of the Gakamba people are hardworking people. My interviewees express how hardworking and goal-oriented some people in the Gakamba cell can be with phrases like "setting it in one's mind," "searching using one's own head," "burning one's head on anything," and "feeling motivated to work step by step," implying the use of their intellectual efforts. They also mentioned searching "non-stop," doing their best, trying all ways, fighting for oneself, doing any job and anywhere, running up and down, running after money, getting up to work, starting from scratch, removing their hands from their pockets, and avoiding laziness. These all refer to working hard as something characteristic of people who know their targets (imihigo) and engage their physical effort to reach them.

Most of the time, people do not care about their own body and simply believe that "kazi ni kazi" (work is work) and "udakora ntakarye" (whoever does not work should not eat). Their interest is more in what they can achieve. A good number of my research participants told me with

confidence how they worked hard and that this would prevent them from stealing or begging. They criticize a few whom they qualify as "inyicazi" (those lazy ones sitting down), and most women, who work very hard, expressed their wish to support their husbands through work. Ntawuganya, for instance, said:

> "I have told you that it is about taking one's hands out of one's pockets. At this time, it is not good to only show to a husband one's eyes. It is about working hard for a better future." (Ntawuganya, Gisenyi village, 01 July 2018)

With such a statement, Ntawuganya was referring to women's self-reliance in the household, something that I found associations were assisting with significantly. People were obtaining their contributions for their associations from their own efforts, defined as "thinking big and working hard," leading to some Gakamba people's perception that participation in the associations was also another form of work. It could be viewed as another sort of off-farm activity for the Gakamba people.

5.1.4. Socio-Economic Categories of Gakamba Households and Individuals

People living off of agricultural activities in Rwanda are usually perceived as rural and poor. However, they are not homogeneously "rural" and "poor"." They represent a wide range of socio-economic categories. Some of my research participants defined themselves with reference to their weaknesses and challenges and portrayed themselves as people "left behind" and "of lower class." Yet, while often putting themselves in this lowest social economic category, they equally recognized different social economic categories of people within the community. These varied from small farmers to businesspeople, poor to rich, weak to strong, illiterate to literate, closed-minded to open-minded, lazy to hardworking, desperate to courageous, unemployed to local government employees, etc. Some people were optimistic about their conditions, others pessimistic and desperate. This diversity of people in the village contributed to the village livelihoods in various ways in the form of off-farm jobs. Indeed, some were employing others and thus both parties profited.

As I discussed in Chapter 3, the government of Rwanda, since early this millennium, has adopted a policy of creating socio-economic categories (ibyiciro by'ubudehe) putting households and individuals into different poverty categories in order to identify where to direct

more efforts in the process of inclusive development and to evaluate the developmental changes taking place in the household or individual mobility from one category to another (Republic of Rwanda, 2002, p.15; 2014, P.15). As the report on the Gakamba population (LODA, 2020/2021) shows, the majority of Gakamba households are in the third socio-economic category, considered the second-richest. Of 2,439 households, 1,467 (60%) are in the third, 692 (28%) in the second and 280 (12%) in the first. All individuals belonging to the same household are put into the same socio-economic category. The categorization is mainly based on households' assets like land, employment, and other income-generating activities. It mainly focuses on the monetary approach to define poverty and development (Laderchi et al., 2003).

Nevertheless, this way of categorizing Gakamba households seemed to be contested by certain people, especially most of those found in the third category. Some of these people wondered how the government could classify them in the same category with rich people and considered this categorization to be unfair. Mukangarambe talked about her household being classified as socio-economic category three:

> "They have put me in socio-economic category three, but I find it unfair. How can I be in category three without a car, without a motorcycle, while I am a farmer? Do I really deserve category three? Those things of socio-economic categories, they have really cheated us, and we all see it. When we consider the principles on which this categorization is based, we find that we do not deserve three. We actually deserve the category two, and of course not one for sure because I have both my arms to work." (Mukangarambe, Rukora village, 21 June 2018)

Some people argued that they were in the same category as government employees, while they are uneducated and poor, living from basic agriculture and these unsecured off-farm activities. On several occasions, I observed them at the local government office asking for changes to the categorization, or in the local government meetings asking questions about it or alternatively complaining about it when asked a related question. I heard a good number of people saying something like: "The government has put us in category three like those rich people, but we are really rural and poor here in the village." While this claim makes sense, it should not be ignored that there are some contrasts between what the people said and how they lived. Some would say, for example, that they had nothing, whereas I could see some things at their disposal like relatively presentable houses and some land of a good size. In fact, some of them seemed to

want to be put in the categories associated with some government social assistance i.e., categories one and two. This is something that the government of Rwanda seems to currently discourage in order to reduce the existing levels of people's dependence on aid. The government encourages self-reliance and promotion from the poorest categories to a higher socio-economic level. It was therefore important that Mukangarambe recognized her capacity to work, and this was expected from everyone else as well.

Whenever I tried to encourage some of my research participants to realize that they were hardworking and could achieve many improvements to their well-being, some would undermine themselves, repeating the definition that is usually given to them as being poor, rural, ignorant villagers. There were some people I interviewed who basically categorized themselves as challenged and in massive need. This is probably connected to their household size, which can range from small to very large. In most cases, not all family members generate financial income. Most family members I observed did not have permanent jobs, except for their family farming occupations, small business, or some casual work available in the area. In the Gakamba villages, a good number of poor couples have many inactive family members to care for, like children and elderly parents. Some may be old widows living with grandchildren or young widows left with young children.

However, people's lower self-perceptions seem to be compensated by the other side of the coin, as I observed and sensed during our interactions, which I call their strengths and potentialities. As an example, I often noticed Gakamba people had plans and positive attitudes toward their problems. Some chose not to perceive situations as hardships despite the undeniable facts of some challenging circumstances. They often said that "no child is born to grow immediately," meaning that they had hope of growing and improving in the future. They sometimes highlighted their yet unattained goals as a reason why they needed more money to invest and work hard to achieve the bright future they dreamed of. My research participants' strengths are embedded in their capacity to be optimistic and believe they can do anything even beyond their skills and despite the challenges they face. I had sensed this through the accounts of what they did in their households and in the associations. Their limited education level was always compensated by their high level of financial calculation and managerial skills at home, in their small businesses and in the associations, encouraging everyone to take on leadership responsibility, as I noticed during various participant observations. Therefore, despite such low confidence the people showed at times, whether their own or from external attributions, I argue

that the optimistic and hardworking spirit among the Gakamba people constitute a great socio-economic asset for themselves and for the village.

5.1.5. Gakamba Infrastructure

Construction of houses and other physical assets is another important activity in the area. I generally observed a quick change in the land and land use through villagization compared to what I saw while I was conducting the empirical research for my master's thesis in 2011. In general, and from my observation, most of my research participants had built their houses near the village roads following the policies governing villagization in Rwanda, and some carried out their farming activities in their land of origin in a relatively remote zone. People were building new and modern houses often with clay bricks and iron sheeting, giving employment to many other people from the village in the process, most of whom managed to make a living from this. Some villages like Rukora, Gakamba, Kavumu and Karambo were areas newly inhabited by some people who moved from Kigali (perceived as wealthy) and often worked outside of the area. This was mainly due to the access to key infrastructure. People's mobility in this area involved both in-coming and out-going movement; after selling their land they would try living in other relatively remote localities where they could better afford their agricultural activities.

The policies for villagization near the roads are adopted from the authorities and locally implemented. While this brings order in the name of development, sometimes people face challenges at both the level of the houses they are able to build as well as opportunities for earning money. I recall having heard of and observed people building houses illegally because it was not allowed to build where they wanted to have a house. I also recall a time in 2019 when there were new construction regulations in the area and construction stopped during the revision of the master plan for this area. During this time, I encountered some people who claimed that by then they had no more jobs due to this regulation and thus had lost a certain amount of income. This led me to feel that the same problem has probably happened again during the total lockdown enforced due to the new COVID-19 pandemic regulations in the course of 2020.

Additionally, new roads are created or maintained to maintain the value of the village's land. This was perceived to be something that helps attract outsiders who would wish to buy land here and to facilitate movement among the small villages in the area as well. Other emerging

infrastructures include important public services like water, electricity, basic schools, basic healthcare posts, etc., which are being put in place gradually. In particular, I observed that the villagization process has helped most people in some villages easily gain access to basic resources like water, electricity, solar energy, etc. in their homes. This is something that most people who managed to get it were happy about, as the families could make use of it for their daily needs. For example, providing private water to homes became an additional small business in some of the families I visited. Some people earned an income from selling their water. There were also church buildings like the four church buildings in Karambo village (ADEPR, EAR, SDA, and Roman Catholic), the two church buildings in Rukora village (Alive Passion and Islam), the one church building in Gacucu village (SDA), the two church buildings in Gakamba village (ADEPR and SDA), and the four church buildings in Kavumu village (EAR, Catholic, Faith Ministry, Evangelic Free Church). There is little doubt that these public infrastructures contribute to a certain degree to the social well-being of the people of Gakamba.

Interestingly, Gakamba has an important asset of sand for house construction, and local people benefit from this in different ways. They can build their own houses and can also aid in the construction of other houses. The sand from this area is sold to people in other places, generating some income from this for people who invest their efforts in this process. Despite the benefits from the availability of this sand, the drivers who come to collect it with their trucks often damage the basic roads of the village and do not repair them. This is something I observed and heard local people complaining about.

5.2. Social Opportunities for the Gakamba People

Social infrastructure available in the Gakamba cell takes the form of schools, health posts and churches, constituting social opportunities for the people in the education and health sectors. At the time this research was completed, the education services and healthcare provided locally were available at a limited rate and a basic level of quality, but progressively growing. Schools for basic education within the Gakamba vicinity include Gacucu village nursery school, Kavumu village nursery school, Gakamba village nursery school, Kamugenzi village nursery school, Karambo village nursery school, Kavumu primary school, Kavumu training center, and Groupe Scolaire Mugenzi in Karambo village (primary and secondary school). Some other nearby schools to serve the Gakamba people are found in the neighboring cells, such as Groupe

Scolaire Mayange A and Groupe Scolaire Mayange B, both located in the Kagenge cell (primary and secondary school).

This means that all children are basically supposed to complete their 12-year basic education close to their families. While it is considered that most children attend primary school while living with their parents in their local areas, there are many possibilities for children to obtain their secondary school education anywhere else across the country and beyond. However, due to the costs that this would incur, most socio-economically challenged people are satisfied to have their children attend the closest school possible regardless of the quality of the school. Nevertheless, the current Rwandan government's investment in the compulsory 12 years of basic education for the young generation is likely to have a strong impact on poor and rural farmers' communities just like those of the Gakamba cell. Most of my research participants told me that one of their big dreams, and sometimes achievements, was to see their children educated. I saw that most children from the village I studied were attending the schools closest to where they lived. Yet, it is obvious that the impact of education in rural areas remains dependent on the level of employment among high school graduates.

Equally important is the healthcare infrastructure, which is limited to only the Nkanika health post in Karambo. The two others nearby, namely the Rukindo health post and the Mayange health center, are based in the neighboring Kagenge cell. Most often, these health centers offer people basic health services only, as they are operated by nurses without a doctor. In case there is a need to transfer the patient, this is done to Nyamata hospital or possibly to Kigali or elsewhere depending on the doctor needed. The quality of services in these two sectors of health and education is commonly basic in most of rural Rwanda, especially for farmers who do not have enough money to pay for higher quality education or any formal health insurance to cover all their health costs. The current government program of universal health insurance "mutuelle de santé" has had a strong impact on the health sector among poor and rural farming communities, just like those of the Gakamba cell. Many of my interviewees mentioned that another important goal they had was to be able to afford the health insurance payments.

Regarding adults' education levels, most of the elderly men and women I interviewed and observed in the village had attended only primary school or even less. I saw some young and adult women attending a technical school for adults in Kavumu village, where they learned skills such as sewing. Other people were enrolled in technical programs to become carpenters,

engine drivers, automobile mechanics, etc. Furthermore, in response to this gap in social facilities available to most adult people, people in this rural area developed other systems to compensate for the gaps in available social opportunities. They achieved this by building a strong neighborhood network and strong levels of cooperation among the various neighborhood actors. The neighborhood connections through churches, CBAs or other social networks enabled the creation of things like mutual assistance in health matters and financial matters, as well as access to necessary general knowledge.

5.3. Relational Guarantees within the Gakamba Community

Amartya Sen talked about transparency guarantees, which symbolically represent people's relational assets. These can be measured with such notions of trust, disclosure, lucidity and openness among neighbors. They constitute a great asset in the Gakamba community. These relational values among people can be observed among neighbors in the community, and within the associations, households and religious groups like churches and choirs.

5.3.1. Relying on a System of Cooperation, Trust and Hospitality in the Neighborhood

A strong and united system of neighborhoods in the community is important for the Gakamba people. Despite the sad Rwandan history that did not spare Bugesera and Gakamba in 1994 and before, the social and cultural structure of mutual assistance, especially in emergencies, has survived. In other words, people's trust and hospitality quickly recovered in the aftermath of the 1994 genocide against Tutsi as reflected in the way they cooperated in minor and major activities. As I observed, part of the opportunities of the villages I studied is their rich social relations within the closest neighborhoods and beyond. Without ignoring a few cases of bad attitudes and behavior among people living in the same community,[52] it can be said that most neighboring people rely on one another in their various daily routines across Gakamba. I observed cooperation in activities such as farming and small business, and the people also employed each other, participated in the same cooperatives and associations, and attended the same churches. I observed some people standing in for their colleagues in small businesses in

[52] The few negative behaviors I observed across Gakamba included, for example, cases of conflicts, jealousy, rumors and gossip, sometimes even leading to things like poisoning that cost people's lives and destroying relationships. I remember being told by friends in the area that I should be careful of where I ate or drank. I remember some of my research participants testifying that they had been poisoned, and I even heard about a few people dying from the poison. Unfortunately, this happens even within one extended family due to jealousy over property, for example.

the village, as well as in the market of Mayange. This corroborates the observation of Banyai (2011, p. 30), who explained:

> "A community is more than just an administrative unit or a group with similar interests and attributes. In order to function in our daily activities, we rely upon one another to complement and supplement our activities to reach our full potential. People rely on one another to provide the goods and services that they cannot provide for themselves."

As I observed in Gakamba over time, with or without the associations, most people appeared to have access to a diverse, interconnected network of family or friendship ties in the village and beyond. Language, culture and interests as well as uniting policies and beliefs bind all of them as Rwandans. When visiting individuals in associations, apart from noticing the spirit of togetherness in the gathering, it is also important to notice their collaboration while they carry out their associations' activities, as well as other activities like shelling the groundnuts or beans or working on anything else for another member depending on the day and season.

To exemplify the neighborhood trust that created opportunities in the Gakamba cell, I refer here also to the practice of neighbors lending to one another, especially when they were under pressure to pay back associations' loans or to go to the market or to the hospital. I observed some people expressing their confidence that they could borrow money from another person, despite saying that "this should really be yours," as Uramutse expressed it. Twizere said it like this:

> "Even now as you arrived, I was coming from borrowing some money from someone down there so that I may go to the market. Yeah, she gave me 12,000Frw. I immediately bought these groundnuts. I have another I may ask to lend to me, and s/he will not refuse to give me like 20,000Frw. Then after selling/doing business, I will pay him/her back the money." (Twizere, Kamugenzi village, 15 June 2018)

Besides Twizere, who expressed her confidence that she could get the loan when going to the market, Nyamahoro also described some forms of social opportunities in times of emergencies:

> "You do not only have friends from the association. Even outside you have friends. For example, like you may go to the hospital and I bring you food, I may see that you have nothing while I do have and I share with you, saying 'go and see what can be done' or

> maybe you are at home or I am at home with a problem that pushes me to borrow 1,000Frw, I will give it to you tomorrow, then you lend me the money." (Nyamahoro, Kavumu village, 13 June 2018)

As Nyamahoro shows, even those who do not participate in the associations remain friends outside in the neighborhood. Friendships are primarily formed in the neighborhood and then extend to the associations. This readiness and willingness to serve a neighbor constitute a locally based social opportunity that none should bypass, and which compensate for the limited forms of available social opportunities. I developed a belief that these small networks were what helped initiate and maintain the associations to a great extent. Different associations are obviously a result of previous social conditions, of course with the influence of some new self-interested developmental motives as well. Beyond these interpersonal arrangements that are mainly based on interpersonal trust, I also observed several things that characterized a good neighborhood in their associations' operations. I observed some associations lending money to those who were not necessarily their regular members and one member served as a guarantor for the other to get a loan from the association.

Furthermore, people of Gakamba are hospitable toward one another, and especially to visitors, as part of the social and cultural life in the Gakamba neighborhoods. I use hospitality in this context to refer to important human attitudinal features related to open communication, mutual help, mutual respect, empathy, and integrity among people. Open communication, for example, entails that people were willing to talk with one another, provide necessary information to anyone in need of it, and also playfully joke to reflect some important realities. Gakamba people, consciously or unconsciously, shared their lived experiences in one-on-one verbal exchanges as well as in groups of many people. This allows them to learn lessons from one another and solve personal problems with a variety of strategies they have already developed. They also shared their lived experiences with the purpose of understanding each other's concerns and providing mutual care in the future. According to Timms (2007, p. 63), quoting Wellman (2001),

> "There is a close relationship between personal identity and community identity, encapsulated in the definition of communities as 'networks of interpersonal ties that provide sociability, support, information, a sense of belonging and social identity.'"

The Gakamba people's reality carries a distinct social identity and sense of collective belonging, as I noticed during my empirical research. In the interviews, I kept on hearing responses referring to "we" or alternatively using "you" or "they" or simply general terms like "you find here," "we are generally," "people here are" or "we rural people/we poor people" to talk about their shared rural life experiences that unite them. At first, when I heard the "we or othering" in the individual answers, I felt that the people were focusing on others' experiences to escape their own and sometimes tried to interpret their stories as actually reflecting their own experiences instead. At times this worked well, but most of the time it did not work at all. As the research progressed, I noticed it was rather about shared realities, usually a mixture of good and bad, depending on what topics were raised in the interview. This type of answering on behalf of the collective clearly demonstrates people's belongingness and attachment to their collectives. It does not mean that the person responding is not concerned, but rather the experience is formulated as a shared reality, not an individual one. And, at least if not concerned today, the individual was once in the recent past concerned or may be in the near future. Triandis (1995, p. xiii) argues:

> "In collectivist cultures, contrary to individualistic cultures people are more detached from their collectives, the detachment is minimal; people think of themselves as part of their collectives and in most situations, they subordinate their personal goals to those of their collectives. People's social behavior is a consequence of norms, duties, and obligations. They do not give up relationships unless the relationship becomes extraordinarily costly. Such cultures are more stable. There is little change in social relationships. People do not leave their collectives; they live and die within them. When they get married, they link with another collective, and personal emotions are much less important than obligations and duties, so divorce is also rare. Children are brought up to be good members of the collective."

Most Gakamba people are attached to their collective identity. They sometimes do not consider their own problems to be personal, but rather shared. There is more of a "we" feeling and a sense of concern for others in contrast to the selfishness that commonly characterizes individualistic communities. The use of "we" demonstrates neighbors' solidarity to some extent in the sense of social identity and collective belonging.

Forms of mutual help I observed in the community include such things as people orienting themselves toward one another, voluntarily assisting one another, entering conversations with anyone who requests information, accommodating anyone in the community, and sacrificing oneself and one's time for others. Signs of mutual respect include offering a seat to elderly people as well as women and visitors, welcoming an unknown person, and appearing grateful and respectful. Empathy entails behaviors such as asking for news of someone not seen in a long time, feeling with others who are suffering, showing compassion through facial expressions, sympathizing with others who have been waiting and suffering a long time, regretting that one cannot offer more assistance, missing one another, spending time with one another, feeling proud of one another, accompanying one another, paying attention to one another, and celebrating with others who are celebrating something important.

Gakamba people also show an understanding of confidentiality as part of their social and cultural values. For example, they reminded me that I should not abuse their private information. On several occasions I was told information that should be kept a secret. In other situations, people also insisted that if they say something in the association no one should spread the information outside of the association; fines are reserved for those who do not respect this request. People's confidentiality extends to trying to hide even some of their reality from visitors, and even other members of the community, trying to convince others that they are smart or capable and hiding their weaknesses. A person who forcefully pays back a loan might say: "So that they may not discover that we have lacked the money." This encourages them to stay together and build up a strong community, as it increases their mutual trust. Gakamba people reasonably talk to one another openly. And even in conflicts, they are able to reconcile after a while as the neighborhood helps them to confess and forgive one another.

5.3.2. The Role of Religion

Religion in Rwanda is a socially uniting ingredient and to some extent contributes to people's ethical and social values of trust, disclosure, lucidity, openness, etc. People of the Gakamba cell are generally religious, whereby Christianity is dominant. They rely on God in their daily lives, giving Him credit for their achievements big or small and fearing His punishment for unfair behavior toward others. From the narratives of my research participants, I noticed that many believe in religious truths, saying that God helps them step by step, saves them financially, does much for them, answers them and protects their wealth. They rely on God to complete both

large and small projects, and "if God allows" is a key condition for the majority when thinking about their plans. All these beliefs are interconnected with their wishes, activities, and achievements with respect to themselves and others. Beyond these beliefs, most Gakamba people believe that God punishes unfair behaviors and rewards fair ones, something that plays a major role in their attitudes and behaviors toward others in the community.

5.3.3. Gender Relations: Cooperation in the Village and in the Household

Various studies on Rwanda (Burnet, 2011; Bayisenge, 2018, p. 589) have shown that in recent years, the government of Rwanda has promoted gender relations in various domains pertaining to the socio-economic dimensions to a considerable degree. There is little doubt that this also can be seen and felt in rural villages in terms of cooperation as well. The first impression I got when doing the empirical research in the villages of the Gakamba cell is that most associations had predominantly female members. That led me to think of gender relations in village life and in the household in terms of the cooperation necessary for these associations to run. In the perspective of this research, male and female cooperation was found to constitute another aspect of the village social opportunities.

At the level of the village, I had the impression that men and women in the village relate to each other without any cultural restrictions in all kinds of situations, from farming and off-farm activities to association gatherings. They have equal rights to participate in the same activities and at the same times and places. At the level of the household, I found that most married couples shared responsibilities in many aspects of life. In connection with the business of the associations, I noticed that women were present in the village to conduct the associations' programs because most men often travel, sometimes long distances, looking to earn income. Most of them were considered to be the household breadwinners, mostly in off-farm activities besides the shared farming responsibilities. Cooperation to fulfill the associations' responsibilities was proven to be an effort of both spouses, in cases of couples that understand each other. Nyirurukundo explained it this way:

> "The role of the husband is that when the wife could not find money to contribute or pay back, not having it, her husband is the one to pay it. And if we sit together and ask the woman the reason why she did not bring back the association's money if she has

borrowed or not or wants to contribute, the husband is the one to give the money." (Nyirarukundo, Kavumu village, 13 June 2018)

As most respondents highlighted, men and women generally cooperated in most of the sectors of life that are important in Gakamba villages. Some people I interviewed acknowledged that sharing a common understanding in the family is an important asset for the household's development. In an interview, Nyirarukundo argued:

> "Normally in the development of the household, when two people have common views, the first thing is to have common views because people cannot achieve development without having common views; the first thing is to view things in the same direction and analyze if what they want to do is going to be of benefit or not. But if they do not have a common understanding, one takes things here and another there. Then when it is like that, you destroy and even what you were doing is destroyed. But when you both have a common ground, everything rather increases because if one gets 1,000frw and the other 3,000frw, no one will say 'I have done a lot,' but rather you both are in the same equality. That is why we feel gender equality on our side because if he manages to go there and I am working there, he cannot say 'me I do these complicated things,' and me as a wife becoming arrogant that I earn 5,000frw or 2,000frw. No. rather I become humble and say that if today he earned/profited less, tomorrow he will earn/benefit more than me." (Nyirarukundo, Kavumu village, 13 June 2018)

While diversity is important, most people in Gakamba aim to come to agreements in their decisions. I observed that what Nyirarukundo was saying about a common understanding and sharing responsibilities for the sake of the family's interests was true, as I also observed and talked to her husband a few different times. Many people, just like Nyirarukundo, share responsibilities when investing money, advising, and encouraging one another. Uhiriwe, a confident married woman with five children, explained this in the following way:

> "Yes, there is nothing he does not tell me. We discuss about it. Then I recognize him as a husband with whom we will discuss to get advised on what to do, and then he also recognizes I am a wife. Whatever he wants to do, he informs me. Even if he is a husband, he is a husband who tells me something that he has already decided to do. As he tells

me he also puts in action. But at least he first tells his wife to have some discussions." (Uhiriwe, Gisenyi village, 19 June 2018)

Uhiriwe, although describing cooperation in her marriage, also highlights the persistence and acceptance of male dominance in decision-making at home. However, this does not harm the couple if they respect one another, as most explained. Most household members confirmed that discussing household issues in a context of mutual respect, understanding and agreement constituted a valuable social asset in the village. For example, I observed couple interactions where one spouse would carry the bananas and the other would sell them in the market. Most women testified that their husbands provided them with money when they could not, or vice versa. The husband and the wife complement each other when solving various problems, such as by working together and sharing responsibilities. I was told how in some instances one spouse might take care of the children's education while the other takes care of the health insurance, as it was the case in Ntawuganya's family. I consistently observed the attitude that an individual's problem is a family problem, and the solution is a family solution. I was told that the husband usually supported the idea of his wife meeting with others in the associations. This family cooperation often extends to members of the extended family. In this situation, cooperation dominates the inevitable misunderstandings that sometimes arise among people.

Despite the well promoted gender relations by the government laws and political discourses across the country and the positive impact this might have had in the community life including that related to associations, gender issues still prevail. Some of the cases of gender-related challenges I observed involved the husband and wife quarrelling over daily decisions and mostly the husband trying to win over the wife even when he was guilty of something. A few women testified that, for instance, their husbands prevented them from getting involved in any business or joining others in the associations. In these few cases, the wife sometimes has to beg for permission. Some others described their husbands starving them by not providing for basic needs like school fees, food, or health insurance for the family. The wife is left alone to work for the family while the husband drinks beer or looks for other women, and sometimes beats his wife. Some men undervalue women, considering them to pursue irrelevant things and as unorganized, and this has led some women to develop a negative mental construct and believe that they are worse than men in self-organizing. It is obvious that this has some negative impact on the life cycle of the various associations observed.

The conflict scenario between Murangwa and Gihozo (p. 151) also echoes the still prevailing patriarchal mentality and power imbalances between the husband and the wife in the Gakamba community despite the government's efforts to promote women's rights and voice. Although their case cannot serve to generalize on gender issues in the various Gakamba households, it proves that there is still male dominance in economic matters, including those related to land and to the management of money received from the associations as I observed. I remember the wife was not having full rights on her membership in the association because her husband was in control of everything. They also moved from their place because of the conflict and the wife could not keep her membership. This masculine and patriarchal mentality works against the fact that some women observed proved to be wiser than their fellow men in terms of managing the properties of their households.

5.4. Political Freedoms for the Gakamba People

Political freedoms, which can be measured in terms of the people's civil rights, political participation, democracies, and freedom of expression, present an important opportunity for development, as I observed in the Gakamba cell in connection to their collective development efforts. While the concept of political freedom is broad and controversial when defined in some political context, it could be said to be a normal concept in connection with the Gakamba people's notion of associations and development. What they care about is peace and development. Gakamba people were found to be strongly attached to the government in this respect for various reasons. Firstly, these people are regularly informed about major political programs, especially those related to unity, security, collective actions and development, and the majority aim to comply with these programs. Mutesi, explaining her perception of belonging to the government and the associations' compliance with the government's programs, argued as follows:

> "Concerning the government, as we are operating in associations, we are an association, but we are also in the state, that is to say an association is included in the country, the same way you consider a house and what is inside. Even if this table stands as a table, but it is in the house, even if we are an association, we are in the government, we are in the country. That is why whatever we must do has to align with a certain standard, not disturbing the government." (Mutesi, Gakamba village, 14 June 2018)

Mutesi, like many other cases I observed, argued that the government is a bigger structure, in which people, households and associations are included. In her perception, most of the association's plans reflect the larger plans of the government. In the views of my research participants, they have about a sense of operating in the government, of being included in the government, and feel that they must align with the government's plans, not disturbing the government and thus postpone activities to account for the government's meetings. They also mentioned sharing a sense of complementing the government, owning the government's activities, participating in political parties, participating in elections (local, parliamentarian, presidential, party, etc.), following the government's sensitization to associations and development, operating under the government's awareness, working together, and respecting each other as organs of the association and the local government. This could also be observed in many of their goals (imihigo), such as that of universal health insurance (mutuelle de santé), which is often connected to the government's plans for development of the health sector. The government of Rwanda, in a decentralized form of leadership, is an important actor and partner in most of the citizens' development endeavors in Rwanda, coordinating all the activities in local areas with its district-based organ known as "Joint Action for Development Forum (JADF)." People therefore connect their own wishes with the existing political system that they learn about in the local national language through the radio or in the local meetings.

Secondarily, some local people are elected and participate in local governance to locally link the citizens and the government not only for other political reasons, but mainly for the development of their localities. Some of my research participants, together with others, explained that they were voluntarily part of the local administration in the name of political decentralization and participation. This is something planned by the central government of Rwanda and implemented by the local population through term elections in what is known as political decentralization and participation. It is from the cell level, like the Gakamba cell, that two officially appointed and paid government executive employees, namely the executive secretary (ES) and the social and economic development officer (SEDO), start their local administration and coordination in cooperation with the voluntary village organs (Isibo and Umudugu committees) and the local population. As I kept hearing, much of the activities carried out here involve people and are advertised as pursuing the goal of the people's development. Activities such as helping the poorest of the poor are organized, and some people collectively provide their efforts for the sake of the neediest. Community work is regularly organized every last Saturday of the month and most people willingly participate.

My research participants' roles in the government vary from coordinating the village activities to serving as development overseers or other constituents of the village committee, advisors of farmers, health workers, justice (abunzi), representatives of women or youth, members of political parties, mainly RPF, leading Isibo, and the local business development advisors. There are even those serving at the cell level as cell executives and in local security organs like DASSO, the police and the army. However, many people are simple citizens without any administrative role except that played in community policing and development programs. Although they are not all appointed to assume some role, they are encouraged to feel responsible for supporting each other mutually and just for their village security and development. They participate in different government activities, such as working in the electoral process, and the government relies on them to solve many of the local problems. One day per week, usually Tuesday afternoons, all people from the different villages are invited to local government meetings to discuss issues related to their development, security, social security and associations too. In this way, there is a higher level of cooperation between the government and Gakamba citizens.

People's political participation in this respect not only helps the government control the actions and achievements of the population, but it also helps the local people to convey their needs to the officials and to feel connected to the central government. This is something that serves to protect their livelihoods at the individual level, the household level and even the association level. As I was doing my research, I interviewed many people on how their associations were related to the government. Most of my research participants acknowledged the role of the government in promoting and protecting the whole project of associations in order to promote people's development.

The feeling of connectedness to the government seemed to encourage most people that their money was safe in the associations because they feel the local government would intervene if anything happens with their saved wealth. Interestingly, one of the major items that was discussed in most locally organized meetings I attended pertained to the theft of CBAs' funds. Statements about actions to be taken were always made by the meeting leader (mainly by the village leaders or the cell representatives). And the government was always available to intervene.

Thirdly, Gakamba people freely participate in various meetings to receive important communications relevant to their lives, and they are allowed to give their views on how they wish things in their village to be done at the different locally held meetings. On this note, considering the policies regarding citizens' participation in the activities of their interest (see Chapter 3) and the observed local realities, there is political will to enhance people's political freedoms in this sense. From this angle, Gakamba people's connection to the government could be assessed in relation to their respect for the government when they are called for various meetings and their expectations from the government in their private and collective endeavors. This I observed from the various meetings I attended organized by the cell and sector leaders on various days. During the local meetings I attended in the villages of Kamugenzi, Gakamba, Kavumu, Gacucu and Karambo, I heard some people openly expressing their needs, including their view of the socio-economic categorization of people that they felt was unfair, the bad services they sometimes received from different local government administrations, and some forms of corruption they faced when in need of a space for their business at the Mayange market, for example. Their freedom to articulate their needs is high. Yet, they still need to see how their requests are heard and fulfilled.

In general, association members do not present many challenges related to the government because they recognize that it is doing its best for the people's development. And although there may be challenges, they still feel positive about the situation. Most of them thank the government for its initiatives to boost the economy. They mostly need to feel that they are able to do what they want without the government hindering them. For some people, they would feel challenged if their business in the associations would be taxed by the government, for instance, and this was not the case. They sometimes fear high government taxes in their initiatives, as some revealed. It is important to mention that I did not elaborate on this issue because it was not my main topic. Yet, it should be highlighted as it is part of the Gakamba context and thus also of the greater Rwandan context.

5.5. Social Security for the Gakamba People

Amartya Sen talked about protective security, which is related to people's social security. Generally, there are no formal mechanisms for ensuring people's social security such as unemployment benefits, statutory income supplements, famine relief, or emergency public employment in rural areas, especially since this is usually connected to formal employment

which is lacking for the majority of unemployed people. Nevertheless, different projects run by the government of Rwanda, various NGOs, and other private institutions like the banks and entrepreneurs are present in the Gakamba cell, just as they are in other areas of Rwanda and assume a certain level of social responsibility towards the most vulnerable people who usually belong to the first socio-economic category (category one or E). The government of Rwanda, for example, has put in place some mechanisms, albeit limited, for those who are in the first category of poverty, as well as for those who face natural hazards to a greater degree. I heard of some experiences of people whose houses were destroyed by strong winds who were given iron sheeting to repair their houses. However, I also heard the experience of Nyirabahamya, a married woman in Kamugenzi village whose house was destroyed, who applied for this help from the sector but did not receive it, probably because she was in the third category. She told me that she suffered a lot, but her neighbors helped her instead. Her husband is a builder, and neither of them belonged to an association.

Additionally, the presence of NGOs is intended to help the poorest people. This area is known to have attracted many NGOs in the aftermath of the 1994 genocide against the Tutsi, as well as following the 1998-2000 drought and hunger period. Most Gakamba people who benefited from any type of social assistance praise the initiatives for at least being there for them. However, from my private conversations with some individuals who fall into this group, there are complaints that this system does not fairly benefit everyone. Recognizing some of the limitations of these public and private institutions with respect to lower-class people, I argue that their presence still constitutes an important protective security for rural and poor households and individuals that cannot be overlooked.

At this particular time when I was conducting my empirical research, I learned of the local government assistance to first and second poverty category households whose houses were destroyed by a heavy rain. I heard of CARE international helping to initiate VSLAs around 2014, and witnessed projects like MCDO, Hinga Weze, and Tubura advising CBAs on how to boost their finances and agricultural projects. I learned about banks like Urwego and Umurenge SACCO encouraging people to join them to participate in saving and loans programs intended to support business development. Most of these projects were intended to boost rural agriculture, women's development, and small businesses in a very particular way. This aligns with the point made by Banyai (2011, p. 143, 144), who explained that "organizations can also be agents within a community. Examples of organizational social agents include the local

government, community-based organizations, local businesses, schools, and small local groups. These groups can collectively invoke change within a community and spur other individuals and organizations into actions when necessary."

5.6. Conclusion

In this chapter, I discussed the opportunities in the Gakamba cell available to people to make their living, get money for their associations and invest in association loans. My focus was based on the five categories of opportunities highlighted by Amartya Sen, which include economic facilities, social opportunities, transparency or relational guarantees, political freedoms and protective or social securities.

Further, I described the context of the Gakamba cell in relation to the external opportunities that are connected to people's development endeavors, such as the CBAs and the development goals (imihigo). I discussed phenomena I observed like the people's land parcels, local infrastructures, human relations, political opportunities, external interventions, etc. that facilitate the people's efforts in this regard. Although I focused on opportunities, I equally acknowledged the various challenges that motivate people to work hard. One important dimension that emerged in this context analysis was the people's optimistic spirit and their internal ability to realize their aspirations. This was part of the situational analysis of the village, which is important for understanding the background of both the CBAs and the people's development narratives.

Furthermore, I argued that development programs should not overlook the potentials and gaps in the local people's economic facilities, social opportunities, political freedoms, relational guarantees, and social security. Any external development effort should rather support these aspects of their lives and improve them. Any project that appears to act against these five sets of external opportunities cannot qualify as a development project from all the development perspectives, but most especially following Sen's definition of development as the expansion of freedom and capabilities.

Chapter 6: Perceiving the CBAs as a Potential Solution to Rural Life Problems

When I was moving around in the Gakamba cell during my empirical work, I heard of and observed numerous community-based associations (CBAs). These CBAs all had different goals and gathered on different selected days and hours throughout the week. While I already had an idea of the associations in the area before starting the research, I learned much more about them later on. In order to be able to identify them, I asked different people for some kind of orientation. In response, these people often asked me if I meant the CARE associations (VSLAs) or Ibibina associations (ROSCAs). In fact, I found that most people mainly referred to these two when discussing their CBAs (amatsinda) with me. There is little doubt that this emphasis on the two types of CBAs among Gakamba people relates to their notion of 'savings and loan' programs and what the money saved and received in a lump sum directly meant for most of them. The money solves many of their life problems. Yet, with time, I also discovered many other CBAs in the village whose primary goal was not necessarily that of saving and loaning money. The Gakamba people joined a variety of associations to overcome their diverse life problems. From a report done by Gakamba cell Social Economic Development Officer (SEDO) for a different purpose than this research, various types of CBAs were identified as presented in Table 2:

Table 2: The approximate number of CBAs in Gakamba cell

SN	Village Name	Ingobyi	CARE/VSLAs	Sasa Neza	Ibibina/ROSCAs	Total
1	Gacucu	3	7	1	3	14
2	Gakamba	4	6	1	4	15
3	Gisenyi	2	6	1	3	12
4	Kamugenzi	3	8	1	4	16
5	Karambo	4	9	1	7	21
6	Kavumu	7	10	1	6	24
7	Rukora	8	11	1	8	28
	Total	**31**	**57**	**7**	**35**	**130**

Compiled by Gakamba SEDO, 2021

As indicated in the Table 2, the number of Gakamba CBAs could be roughly estimated as quite high. Their number could even be greater than the 130 presented in the table. The main CBAs

identified by the Gakamba cell SEDO, also important for this research, include Ibibina,[53] CARE,[54] Sasa Neza,[55] and Ingobyi.[56] Yet, there were many other CBAs that I observed. These include those gathered under the name of "Umugoroba w'Ababyeyi."[57] They equally include those that deal with psychosocial problems like "Mvura Nkuvure" (Heal me, I heal you) that Muratwa from Gisenyi village highlighted in an interview. There were also some rural profession-based cooperatives[58] that I observed during my fieldwork. Other associations were created by the Hinga Weze and Tubura projects[59] to realize their goal of NGOs operating alongside the farmers in this rural area. Most importantly, whenever people met for a different reason other than money, they still tended to introduce the monetary dimension as well. This was so in the case of the VSLA introduced under the handicraft cooperative at the Mayange center, for example. It was also the case with the ikibina introduced under the Umugoroba w'Ababyeyi" association in Kavumu village. People first shared other interests such as neighborhood, church, choir, or job, which actually appear to be the major unifying bonds as also highlighted by Geertz (1962, p. 244) in his study of ROSCAs, and then decided to incorporate a dimension of mutual help through savings and loan programs.

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53 These are Rotating and Saving Credits Associations (ROSCAs) as defined by Geertz, 1962 and Ardener, 1964. They are also known as umuryango (famille or société). Their practices may differ from the known definition of ROSCA, however, but the general principle remains the same.

54 These are the Village Savings and Loans Associations (VSLAs) as inaugurated by CARE International in 1991. CARE International inaugurated its project of VSLAS in this area in 2014 in cooperation with AEER (African Evangelistic Enterprise Rwanda). From then until the time of my empirical research, the VSLAs were known as CARE even though CARE was no longer working with them. Nevertheless, MCDO, a new NGO cooperating with some of these associations, insisted that this name should be changed to consider each association's specific chosen name, such as Twisungane, Duterimbere, etc.

55 Sasa Neza associations exist with to the aim of buying various household materials for one another like mattresses and bedsheets (Sasa Neza) and food and livestock (Tugaburirane, Duhahirane), and to care for hygiene needs at home (Isuku n'Isukura). They shift their targets from one round to another depending on people's priorities.

56 In the Rwandan traditions, especially in rural areas where means of transport are limited, neighbors' interventions to take a sick person to the health center are common and this is done free of charge. "Ingobyi" reflects this sort of intervention. It is rooted in the old traditions of "guheka mu ngobyi," consisting of four people, and others behind them, carrying a sick person on their shoulders holding the four edges of a material dedicated to that, which is known as "Ingobyi." This was an indigenous system of medical transport. In the associations observed, this was transformed into saving a certain amount of money once per month for twelve months, after which they will get their universal health insurance known as "mutuelle de santé." It is one of the government initiatives to ensure that universal health insurance is paid on time by every citizen.

57 Umugoroba w'Ababyeyi (parents' evening forum, also Akagoroba k'Ababyeyi) is initiated and promoted by the government for parents for the purpose of discussing various household matters and advising one another. While they were initially dedicated to mothers, they shifted to also include fathers as well (Umugoroba w'Umuryango). However, they were mainly attended by women during my research.

58 Members of the cooperatives based on local professions that I could identify include the observed farmers' cooperative, the bicycle or motorcycle riders' cooperatives, the brick makers' cooperatives, and the handicrafts cooperative. The latter is a Mayange handicrafts cooperative known as COOVAMAYA/MKC Show Room for Weaved and Knitted Products and is mainly for women coming from all the corners of the Mayange sector.

59 Both Hinga Weze and Tubura are NGO projects to enhance agriculture in rural areas. They engage groups.

Despite their different operations and goals, my analysis reveals that most of the CBAs shared at least one similar goal. They were all created with an intention to solve the people's life problems. This goal constitutes an effort to enhance people's capabilities. To achieve this common goal, people focused on capital and material accumulation. They focused equally on the exchange of knowledge and information. In this chapter, I highlight the processes of getting together and staying together based on people's life problems and envisioned interests as uncovered during my field research. I therefore discuss my research participants' views in relation to how the idea of coming together emerges, becomes a reality, and expands. I found these to be related to people's motivation combined with some other mobilizing efforts. I equally discuss how the CBAs appeared to be all-inclusive in spite of being perceived as women's projects and a project of those who are able to invest a certain amount of money. I finally discuss the CBAs' potential sustainability, as my findings reveal. Although the observed CBAs are of various categories, I put more emphasis on the CARE/VSLAs as this was more observed and liked by my research participants. I however highlight some experiences from other associations too.

6.1. CBAs Creation: Motivating and Intersecting Factors for Joining Associations

When I visited Twitezimbere CARE/VSLA located in Gakamba village on 14th June 2018 (as I did at other times to many other CBAs), I interacted with 15 present members out of the 30 registered. Of the various semi-structured questions asked of this group (FGD), some were related to the factors that motivated them to form and join their association. Twitezimbere association members' answers to this question can probably shed light on the major factors motivating most Gakamba people to form, join, and sustain the associations. After a short period of silence reflecting on my question ("what motivated you to join this association?"), the only man in the group, Kalisa, was the first to answer in the following terms:

> "In fact, for me to join this association, I was a backward person. Then I noticed this association was advancing people and I thought I might benefit from that too. Then I came and started contributing, giving my shares like all others. Then after one full year what I achieved from it, at our area, there was a project to bring us water, then I also brought water in my house. Now I also have water at home due to this association. That money, this is how it is important to me. When I sell water, I add to my other earnings

> and come to contribute, and continue to develop myself, paying the health insurance (mutuelle de santé) for my children, my family eating, and myself living well." (Kalisa, Gakamba village, 14 June 2018)

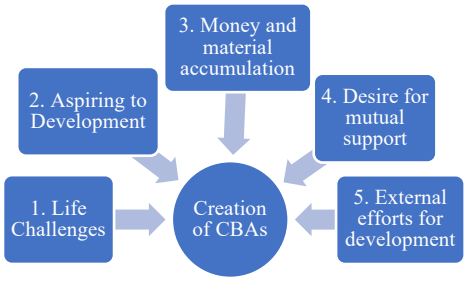
Kalisa joined his association with the aim of escaping what he termed 'backwardness.' His intention was for the association to help him achieve something that would help him escape his backwardness. In his case, backwardness was related to various life problems including the need to access water at home and for a small business, the need to pay health insurance, the need for food security and the need for family wellbeing and development. Various other answers to this question from different people did not differ from his view. Others only added to what he said. For instance, Mutesi, the president of Twitezimbere CARE/VSLA, shared her general view while others listened and agreed with her statement. She answered in the following way:

> "The reason why we joined this association, there was also an issue of lacking self-confidence. When you are not with others, there is a time you seem to be behind others (backwardness) and so fearful. But when we meet with others, everyone's idea is brought to the table. Even those ideas that the person could keep to himself at home without having a possibility to talk about them and the likelihood to fear sharing them with others. When one meets with others, one feels fearless and open in his mind, then leading him to self-development. Because when you are alone, without any other person to give you the ideas, even self-development is difficult. But when you meet with others, you learn new knowledge that you did not have before, then you are able to develop yourself." *(*Mutesi, Gakamba village, 14 June 2018)

Mutesi added such things as limited self-confidence, limited ideas, limited openness, and limited knowledge when a person is isolated. According to her, this changes when the person joins an association. Some other women mentioned issues related to women's dignity and development at home. They explained that they joined different associations to gain their husband's respect, which was lacking due to financial constraints. Some other people, also outside of this conversation, mentioned additional things such as challenges related to bank loans, projects related to house construction or renovation, the possibility of wasting or losing money, unemployment-related issues, begging, and other issues. Common life problems, as shared by many people in the Gakamba cell, constitute a great threat that often pushes people to look for adequate solutions. One of the desired solutions was believed to be found in the

creation of the various CBAs to gain help with finances and ideas in a structure of mutual support. Associating with people seemed to constitute a great opportunity for people in need to develop not only socio-economically, but also intellectually and emotionally. Figure 8 represents the factors motivating Gakamba people to form and join their various CBAs.

Figure 8: Factors leading to the emergence of CBAs



My research reveals that people's motivation to form and join their CBAs was based on at least five intersecting factors. The life challenges they faced (people's basic needs), the aspired development (vision), the need for money and material goods (saving and access to financing), the desire for mutual support, and the external efforts to effect development play a major role in the number of CBAs encountered in the Gakamba cell. Indeed, even the specific names that people themselves attributed to the various CBAs identified in Gakamba cell could help in understanding how these dimensions are intersected and reflected in people's efforts and practices to achieve mutual support.

Table 3: A sample of specific names of Gakamba CBAs

CBAs named with an emphasis on mutual support	**CBAs named with an emphasis on capital accumulation and development**
Gahunda Imwe (one plan)	Turwanye ubukene (we fight against poverty)
Abihuje (we together)	Twitezimbere (we develop ourselves)
Twisungane (we lean on each other)	Duterimbere (we develop)
Duteraninkuga (we support each other)	Abatiganda (we are never discouraged)
Abishyizehamwe (we in cooperative)	Ejo Heza (better future)
Tuzamurane (we lift one another up)	Vision
Duhahirane (we buy for one another)	Etc…
Dufatanye (we support one another)	
Abahujimbaraga (we put our efforts together)	
Haranira Gutabara (aim to rescue)	
Dutabarane (we rescue each other)	
Inkeragutabara (we are ready for rescue)	
Ingobyi Duhekane (we hold one another at the back)	
Abadahemuka (we do not disappoint)	
Abaticumugambi (the not deceiving)	
Urumuri (light), etc…	

Source: compiled from the primary data

Most of my research participants categorized themselves as 'backward.' They appeared ready to fight together to solve their many common life problems and achieve further development. They initiated associations and named them with specific meanings referring to their collective aspirations. My analysis of the CBAs' names reveals two important findings: people's desire for mutual support and the specific goal. Some CBA names, for example, included references to following one plan for many people, leaning on one another, supporting one another, cooperating, lifting one another up, rescuing one another, remaining faithful to one another, buying material things for one another, combining collective efforts, staying together, working together, sharing the light, and holding one another's backs, all connoting the idea of mutual support. On the other hand, some also refer to, material accumulation, fighting against poverty, self-development and envisioning a better and brighter future. The idea of CBAs in Gakamba corroborates Bourdieu's argument (1986, p. 249) that "social relationships are partially irreducible to objective relations of proximity in physical (geographical) space or even in economic and social space." It also corroborates the substantive meaning of economic as given by Polanyi (1957, p. 243) in which dependence on the social environment is of paramount importance to understand the logics of economic.

Nevertheless, emphasizing the four dimensions in their names does not preclude people from recognizing the role played by the various development agencies in informing and boosting these collective efforts and practices. While some of the associations were people's initiatives, I found others to be a result of some external efforts to motivate people to work together for their own development. In other words, I perceived that CBAs equally constitute areas of interest for development workers and institutions. The general name of CARE known in the Gakamba cell means that the VSLAs shed light on this. Whereas people value their self-reliance, they equally share the appreciation of what NGOs and the government have done in motivating them to form the various CBAS. In the following sections, I debate these five intersecting and motivating factors from which most of the CBAs studied here originate.

6.1.1. Life Problems as a Motivating Factor for the CBAs in the Gakamba Cell

Based on my research findings, my main argument is that the observed increase in the number of CBAs in the Gakamba cell is primarily rooted in people's endeavors to overcome their life problems (ibibazo by'ubuzima). Life problems with different indicators were often mentioned

by the research participants, who referred to them as a reason for creating and joining the associations. Nyamahoro in her several accounts of one interview, narrated the following:

> "Let us say that a member is facing an emergent problem, s/he faces an emergent problem like for example you face an accident pushing you to go somewhere… But there is also a time when one has a problem, for example I may find a piece of land to lease or to buy… Then you understand that instead of running to a single neighbor, there is even a possibility of them not giving it to you while having the money… Like now, for example, there is a time when an association non-member mother has a sick child. It means that if her child is sick and is hospitalized, there is a time I cannot manage to visit her." (Nyamahoro, Kavumu village, 13 June 2018)

When Nyamahoro mentioned "facing problems," she was referring to life issues that require money, which may not be easy to find or can rarely be obtained from somewhere or someone else. One may not be able to save it at home. One may not be able to immediately get it from a bank. One may not be able to get it from another neighbor. Yet, the CBAs were trusted sources of assistance for them. She therefore expressed this as underlying her own motivation to join the CBAs, namely, to be able to get small loans and solve her life problems. Many others gave similar accounts. Talking about social security in emergency situations, Nyirarukundo, as a member, initiator, and leader of various CBAs in Kavumu village affirmed, based on her observation and experiences, that:

> **"**Before joining the association, a person could stay home when sick with no possibility to go to the hospital. But now if s/he is a member of an association, the first thing I am thankful for about CARE (VSLA) is that every day when a person is sick in our petty cash there is always 1,000Frw or 2,000Frw, starting from 2,000Frw and below so that if any member gets sick during that week, the members are able to give her the money to go to the hospital so that s/he may not remain home suffering. And again, there is an emergency fee given to that person when facing the problem of sickness or a relative dying." (Nyirarukundo, Kavumu village, 13 June 2018)

Most members declared that they joined the CBAs with the intention of overcoming the set of life problems confronting them, which required access to varying amounts of money. While the concept of a problem (akabazo, utubazo, ikibazo, ibibazo) is an everyday notion among various

people, it is an important thing among Gakamba people as far as their interest in forming and joining CBAs is concerned. Some of the identified life problems generally mentioned were severe poverty, 'backwardness' and less secure livelihoods. Some people mentioned that the war, genocide, famine, rainfall fluctuations, and unemployment over the past decades affected their economic situations and livelihoods. They therefore affirmed that it required them to form and join the various CBAs, starting with Ibibina (ROSCAs), to overcome these problems.

In specific terms, issues such as lacking a good shelter, lacking the capital for small business start-up and improvement, needing school fees for children, and facing difficulties dealing with health matters were generally mentioned as major life problems. Some people still joined the different CBAs with the aim of solving such basic household needs as mattresses, bedsheets, bicycles, livestock, foodstuffs, farming seeds, manpower, etc. In general, most people joined the CBAs to escape the necessity of begging when in need. Other people joined the CBAs due to the needs arising after marriage or family expansion, for instance. People's needs often increase as the family expands. More specifically, some women mentioned the problem of heavily depending on their husbands to provide everything, and their high levels of shyness as housewives. They thus desired to also play a role in solving their household problems.

Some individuals did not want to clearly express the life problems that pushed them to join the associations. The argument for this was that these problems were personal secrets and things they would not wish to tell or situations they would not wish to remember. This is a sign that most people who joined the CBAs came there with a lot of life burdens. While some of these felt needs are common in human life even for those of middle or higher socio-economic categories, they are more common among rural households and individuals. Most people affirmed that their living conditions were poor prior to the time they joined their CBAs. They therefore decided to combine their efforts with the hope that through the exchange of money and ideas they could solve the various life problems they faced.

6.1.2. Aspirations for Development as a Motivating Factor for the CBAs in the Gakamba Cell

People's past life problems motivate them to take decisions and actions in the CBAs. From their view, this could be confirmed to also relate to their vision for advancement or development. In fact, as Kalisa from Twitezimbere CARE/VSLA mentioned, development for them cannot be

separated from continuously escaping the life problems they mentioned. As they solve their life problems one by one, they expect to achieve some development targets. In other words, while life problems appear to be a root cause in the process of joining the CBAs, development constitutes the vision that makes this possible. Based on most people's narratives, development is probably the expected outcome of solving the problems. There is little doubt, however, that this is connected to the development discourse in the country (see Chapter 3) and development interventions in the area. Most people observed in the Gakamba cell aspire to development (iterambere) or self-development (kwiteza imbere) by setting various targets. The intention is to get away from their life problems, which are usually connected to their own definition of poverty. When I interviewed the Nkundabose family[60] in Gacucu village, four of whose members belong to two associations, Nkundabose argued in the following way:

> "Yeah, if I am healthy, even if I am old, there is no one hating development. As I have already told you that if I am healthy, if God guarantees me health, I remember I have told you that I contribute 800Frw per week, but I can maybe try with 2,000Frw. Then that cow that I wish to buy, I will buy it one day. This is my dream now; I wish I can have a cow here now [his wife confirmed the same] … But also, even those who wanted to lend to us, they felt they could lend to us for us to develop. If they lend to us, then that would be of great help because one's dream is just that." (Nkundabose, Gacucu village, 20 June 2018)

Self-development constitutes the major reason why most people joined the CBAs, as was affirmed by Nkundabose, who wished to buy a cow through an increase in saving. Development is what this relatively old and economically challenged family claimed to aim for. Many other people said the same. Sebalinda, a man I interviewed running his small business[61] at the Nkanika center, argued that the main purpose stimulating them to form the CBAs was just to support one another to develop themselves from their small capacities. In most of his conversation, he insisted on the development project through the idea of associations. This was especially for those who joined different CBAs with the aim of investing in small businesses, land, farming, and livestock.

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[60] This family belongs to the second social economic category according to the Rwandan mapping of poverty (see Chapter 3).

[61] Besides being a farmer, Sebalinda's small business consisted of selling some local sorghum-based beer locally known as "ikigage" and boiled cow meat.

Most people who appeared eager to initiate, join, and expand the project of associations were those who often move out of the village and learn from other people. These were people who go to different markets and attend different meetings with the aim of development. They had good levels of communication with others and remained open to learning lessons from others for the purpose of development. They remained open to imitate what others do and observed how things could work differently in order to develop themselves. They were trusted in their social circles and were eager to share what they observed to everyone to allow them to develop at their own pace. They were people who acknowledge that others have important ideas that could be used to fill gaps in their own understanding. They then had a facility to adopt these ideas to their own situations. Development was the aspiration of my research participants, and their own desire for this seemed to be connected to the access to money and knowledge.

6.1.3. Savings and Loans as a Motivating Factor for the CBAs in the Gakamba Cell

Saving their money for future use and needing some bigger lump sum amounts was found to relate to people's aforementioned life problems, and eventually their development aspirations. Most people felt they could only manage some of their targets by accessing small or large amounts of money from their CBAs. The needed amounts were often obtained as loans and shared distribution. Ndizeye, a young man talking about his motivation to participate in an Ikibina association (ROSCA), affirmed the following:

> "Now the way I am, actually I could not be having my own plot right now, if it were not through an association. The reason is that the money I was getting from the ROSCAs is what benefited me more. I could, indeed, even end a month without some 5,000Frw in cash, but now I can end a month saying to myself that I have saved some 10,000Frw in the association, expecting that by the end of the year I will have more than a hundred thousand. In fact, any amount I get, be it 10,000Frw or 20,000Frw as I get it from my casual work, I take it to the association and save it; whatever amount of money I get, I take it there." (Ndizeye, Kavumu village, 20 June 2018)

When Ndizeye talked about his goal for participating in the association, he emphasized saving some money which he used to buy a plot of land. This shows his desire for saving money in the CBAs. As a young person, a plot of land was his priority need for which he had to save. There is little doubt that he had many more pending issues that would require him to do the same.

And, of course, he was solving some more of his life problems. Yet, he needed to save in order to have bigger sums of money for bigger projects. As he affirmed, like many others, it was not easy for him to save money by himself. Uzabaho, Niyomubyeyi, and Uwimana, for instance, mentioned the same realities. Uzabaho, a farmer whose husband is a motorcyclist, compared her efforts in saving at home with saving in the association, and judged it better to save in the association. She explained:

> **"**How the idea then came, I sat down and concluded that staying at home and deciding to make a project of saving at home in order to have it in increased amounts cannot be how? Cannot be possible." (Uzabaho, Gisenyi village, 19 June 2018)

Uzabaho, like many others, found that saving at home was neither easy nor possible. People's daily small amounts of money from selling farm produce, from a small business, and from casual jobs are easily wasted in small or even unnecessary expenditures as argued by Niyomubyeyi:

> **"**And it helps you to save. When you get money, you do not waste it. Whatever small amount you get, you go and lay it there. It is generally small, but the time will come then you find they give you a big lump sum." (Niyomubyeyi, Karambo village, 18 June 2018)

And Uwimana:

> "And what I noticed this helps us do, like that I have a drunkard husband, but because he keeps in mind that I should not be embarrassed in front of others, when he gets money from casual work, he comes and gives it to me, and I do what? I take it to the association and save it there for myself." (Uwimana, Gisenyi village, 19 June 2018)

In fact, people fear wasting their money in reference to their lived experience. Most of my research participants recognized times when they wasted or misused their money. This was usually related to general household consumption or drinking beer in the bars. Most people considered wasting money on those small things as just burning it or seeing it slip through their fingers. They thus desired to find a place to save it and escape this problem.

Furthermore, the money saved in this context did not necessarily prevent them from satisfying their most important basic needs. Yet, if they do not save some money, they may end up having no money left for bigger important projects. In fact, for the people interviewed saving often relates to such goals as children's education, buying land and livestock, doing some business, etc., which often require saving money or accessing loans. Most people therefore perceived saving in CBAs as a form of discipline in relation to their spending. With their belief in togetherness, people promoted the idea that the money directly accessed from their efforts is basically not enough to finance the projects they have in mind. They thus expect that if they combine their small amounts of money, the sum will increase and help them solve their diverse life problems.

Saving for oneself, just like self-development, was a common and popular narrative and key goal for most CBA members. Even with CBAs that do not have a financial component, the members tried to set a small savings goal. I observed that participating in many CBAs implied increased savings for most people. While there is no doubt that some saved their money in banks, at home, and even in assets like land, livestock, and other things, they affirmed that saving it in the CBAs was a better option for them. It helped them to also have access to easy loans and share some interest in the end. Furthermore, I observed a tendency that saving makes most people prefer VSLAs over ROSCAs. Some of them feared that if the money was taken by a person in a ROSCA, there was a high possibility of it not being paid back. Some others believed that the money obtained from a ROSCA at the beginning of a round was more of a loan than a saving strategy. This leads some people to prefer the latter. In this case, one saves little by little. Some therefore preferred to save and have the possibility of taking out a loan at the same time, which is the case with the VSLAs. This preference for VSLAs communicates that saving is an important factor in joining the CBAs.

Association members often aimed to save their own small amounts of money, varying from a minimum basic share of 100Frw to open amounts. The saved amount often depended on the association type and the amounts that people could afford during the well-defined regular period. In most interviews, contributing a given share or saving was often referred to as working hard. This means that if the members were not able to save a targeted amount, they tended to feel guilty for not having worked hard. When they miss a contribution fee for a given day, they often feel at a great loss. Nyamahoro, talking about how members put in place some of their rules, asserted that members acknowledge that failing to save on a particular day is a

punishment in itself. It was perceived as a loss to the person who did not manage to save the intended amount.

Additionally, most people valued saving even beyond the pay-out date. This can be understood with reference to the plot of land bought by Ndizeye. People save by investing their loaned or shared money in things that can be kept for a long time. They aimed to save by investing in things that can produce more profits and things that can be sold back with some interest. These include, for example, small livestock, a piece of land, and eventually a small business. This represents the intersection between people's idea of saving and development as factors in joining the CBAs.

Furthermore, as people targeted savings, they also aimed for access to loans and loan interests. Talking about loans, Dusenge, a member of an association operating in a women's cooperative at Mayange, argued:

> "There is a time one of us could lack the possibility to access a loan. Then we said that since there is a time one of us may need to borrow a small amount of money and face difficulties to get it, let us form an association so we can be able to borrow, and pay back and borrow again and so on." (Dusenge, Kamugenzi village, 13 June 2018)

Most people in the Gakamba cell believe that access to financing is a major channel through which to achieve individual development goals and that the easiest way available to achieve this is by combining their efforts. In other words, preventing money wastage, easy access to loans, financial support in emergency situations, and paying out larger amounts at the end of a defined round constitute the financial factors attracting people to different CBAs.

6.1.4. Desire for Mutual Support as a Motivating Factor for the CBAs in the Gakamba Cell

It was a common finding observed in the Gakamba community that most people I met during my study are, in certain other ways, linked to one another through a shared sense of community. This was either in the sense of the same neighborhood, the same profession (mainly farming in this context), the same school or level of education, the same age and gender, the same financial status and interests, the same desire for material goods, the same rural life, the same life

challenges, or the same vision for development, among other factors. Yet, I also found that sometimes these networks do not necessarily bring direct benefits to people. In this case, they therefore organize some interest-oriented CBAs. They mostly departed from the already existing social ties, which combine both bridging ties and bonding connections (Osborne et al., 2007, p. 3). Members of most associations were connected in different ways by their choirs or family bonds, but most importantly their neighborhood. Most of my research participants displayed social characteristics of mutual recognition, camaraderie, and empathy. They know each other to some considerable level and empathize with one another during hardships. They prefer doing this through CBAs.

The Gakamba people's agenda for CBAs was found to be connected to fulfilling goals like improving the people's skills and compassion. People in rural villages commonly need one another. In addition to being motivated by shared problems, development aspirations, and the need for a better financial situation, they desire to lean on and learn from some well-organized groups to which they belong as members. One member of an association in Kamugenzi, Nyiramiruho, told me about her husband who refused to allow her to have her shares in her association. She decided to go there without informing him, instead of missing out on that community life, as she explained it. For most people, what matters is "interest," measured not only in terms of amounts of money accessed by combining their individual financial efforts, but also in terms of lessons learned from one another. Expanding on this need for one another, Mutesi, an association representative, argued as follows:

> "Even though we are usually an association, as you find that associations have money as a common denominator, if there is any problem the person may come and tell us, me, this and that. Then we may advise each other, not only saying that we are here only for money issues. We are also able to build up our social relations and advise each other in general. Not really meeting for money, if no money we say no, but we can also advise each other on the general life issues." (Mutesi, Gakamba village, 14 June 2018)

What Mutesi said I also observed in various CBAs. People joined their associations, to access basic knowledge needed to solve their individual problems. They desired to open up to the world, especially the world of business, of solving problems, of development. They desired to imitate each other's efforts and achievements. They sought to advise one another on various life problems.

6.1.5. Local Initiative vs External Agencies in the Process of CBA Formation

As discussed in the previous sections, the origin of people's associations in the Gakamba cell could be connected to the people's material needs and their social values prioritizing mutual support. Indeed, the Ibibina associations have existed in the village for decades, as Uramutse affirmed. She has been in this type of association since the 1970s. Likewise, working together in cooperatives and other forms of mutual assistance was part and parcel of the Gakamba people's endeavors. Yet, the creation and expansion of the CBAs in the Gakamba cell was equally found to relate to the spreading of the development narratives and practices from the development agencies.

Some of my research participants argued that the idea of their CBAs came from people with development knowledge. They referred to the efforts made by the government of Rwanda and NGOs that initiated some of the associations for the village development. This is true in a way, as the development workers and institutions operating in the area have a stake in the concept of CBAs for development. In line with Rwanda's development policies, also in force in the area, the government motivates people to work together in various CBAs. Additionally, in line with the development cooperation, NGOs like CARE International and MCDO, among others, shape the ways of working through the various VSLAs. For example, the associations of Ingobyi and Umugoroba w'Ababyeyi originate from government plans. The same applies to CARE/VSLAs, which emerged from the projects of CARE International.

Considering both the origin and the expansion of the present CBAs found in the Gakamba cell, I argue that while these associations were originally the result of people's own efforts, they expanded -and still do- with the combined efforts of both external development interventions and the people's own wishes. For example, some of the large number of Gakamba CBAs resulted from some meetings organized by NGOs or the government with a few influential people. Yet, these trained people now play their role of sensitizing their neighbors. They circulate the information around in the village and attract as many people as possible. The trained people initiate a few associations from which other people can learn and then join CBAs. Members inform and recruit their colleagues based on the advantages of belonging to the CBAs. Then, various people join associations in large numbers or create other ones following the success stories of their neighbors. While some people resist the call of CBAs, it was rare to

meet someone who was totally against the idea of the associations, even among those not attending any of them. In fact, I found out that most people were generally happy to embrace the large number of CBAs in their village.

Additionally, local people affirmed that they felt free to accept or reject any external idea of how the associations should operate, as suggested to them by the various external institutions. Analyzed from this perspective, I found some people were members of their old Ibibina associations (ROSCAs), while others decided to shift to the newly introduced CARE/VSLAs or a combination of both based on their personal interests. In fact, the Gakamba people's sense of cooperation is generally motivated by a certain agenda and a goal that has existed much earlier than any other external social interventions. The external efforts in this respect only built projects on top of what already existed among the people. The work of the various development institutions, which can in no way be ignored, appears to have awakened, informed, and transformed people's pre-existing social practices to improve their wellbeing.

6.2. Gakamba CBAs and the Universal Call to Membership

In general, all kinds of people are called to participate in the Gakamba CBAs, regardless of their financial situation. Once already in existence, associations' members are generally enthusiastic about integrating any new willing person from any social category. CBAs' founding members look for more members by encouraging everyone in the village to join them. Nyirarukundo, a woman who claimed to have played a major role in introducing the idea of associations in her village and who was part of at least five different associations, asserted that everyone was encouraged to participate. In fact, besides the sensitization, the CBAs' members often set a very inclusive minimum share and flexible conditions on the contributions. Members often consider the well-being of people in the lowest socio-economic category. Nyirarukundo emphasized that those who were not members did not avoid joining because of their limited financial capacity, but rather because of their mind-set. To explain her feeling of inclusion, Nyamahoro, a woman who assumed that she may run into money shortages from time to time, affirmed that she could not give up on her membership because of the existing basic share principle. Like many others I observed, she explained that even when she cannot afford this basic share on a particular day, the emergency fee of 50Frw as a basic contribution for the week would be enough for her to keep her membership.

However, despite this universal inclusion that resembles familial inclusion, some exceptions exist. While not exactly a type of social exclusion, they often take the form of general precautions related to the integration of new members, the exclusion of lawless members, financial limitations, health conditions, and the self-exclusion of some people. In fact, the universal inclusion does not preclude members from being cautious about who potential new members are before integrating them into the group or permanently keeping lawless or unwilling members out of their CBAs. These exceptions are generally based on the fact that most Gakamba CBAs deal with monetary affairs, which have proven to be problematic at times, as already observed and experienced. Money can easily unite people, yet it can also lead to some types of social exclusion or self-exclusion. Despite this minimal level of exclusion, I observed from some CBAs and heard from some individuals that it is possible to include everyone regardless of his/her negative character traits. When the issues reveal themselves, the CBAs can then prevent the person from having access to the group's money without any accessible guarantees. These facts are detailed in the next sections.

6.2.1. CBAs are Open and Inclusive to all Social Categories

Examining the Ikibina (ROSCA) more closely can shed some light on the level of inclusion. People's associations were originally known as an "umuryango" (family) or "société" in the Gakamba cell. As a family is often inclusive of all its members, the associations observed are considered as secondary families and thus members wish to feel a family atmosphere in all their activities. Despite this camaraderie, some minor problems will develop among people, as some interviewees have stated. Most consider the challenges to be normal, as problems are likely to occur in any family or community. My research reveals that the CBAs become a kind of home for their members, to which all social categories can belong. People are not -or only minimally- restricted by their financial situation, gender categories, religious belonging, age range, marital status, or any other social category.

I found that most CBAs were ready to include people of all types, men and women, young and old, married couples and widowed, children and parents, more and less educated, physically fit and handicapped, small business owners and simple farmers, rich and poor, people of different religious groups as well as non-religious, etc. They included people with integrity and sometimes those without. Most CBAs analyzed I found to be quite heterogeneous social networks when considered in light of all the intersecting and differentiating social factors. The

observed CBAs appeared to operate at everyone's pace in terms of ideas, monetary contributions, loans, and interest. As I regularly observed and learned from the interviews, usually all members were expected to follow the same rules as well as share the benefits of their CBAs equally among each other. Beyond that, they confirmed, and I observed as well, that all people in the group were generally treated equally. The interviewees admitted that they do not use their family relations to exclude others. Leadership positions were open to all, provided a member shows the intellectual capacity, willingness, trustworthiness, and sense of responsibility appropriate for the job.

In fact, the recruitment of CBAs members and access to membership follow a very open and inclusive procedure. When some people decide to found their CBAs, they firstly rely on their mutual acquaintances and trusted neighbors. They then welcome any neighbor ready, willing, and able to comply with what is required from all the members. Members recruit their acquaintances by telling them about their achievements with the CBAs. I consistently observed that individuals willingly and freely requested membership in one or more CBAs often at the beginning of a round. There were some non-members who, after noticing members' different achievements, decided they wanted to join. I personally observed a significant number of people negotiating for membership. Men change their opinions about CBAs membership and join or help their wives to join. Joining the association is a desire, a challenge, and a celebration for the entire family, as I observed for many families in the Gakamba cell.

Considering some facts related to the start of a new membership round, I heard and observed people regretting having started late. Some other people regretted not having any CBA membership due to various personal reasons. Yet, I heard many others claiming that they could not miss being part of the associations whatever the reason. As a participant observer and member of one association, I watched the membership numbers increase over time, even above the pre-defined expectations. From people with no or little school education and financial means to those with relatively more education, there was an obvious understanding among members of the importance of participating in the CBAs. What I noticed clearly communicates that CBA membership means a lot for various people in the Gakamba cell.

Furthermore, people created new CBAs similar to those they observed around them. This was partly due to an imposed limit on the number of members in some associations by some NGOs cooperating with these associations. Otherwise, associations may wish to include anyone

wishing to join them. This is one weak point observed on the external intervention although it seemed to facilitate in the association management. I observed Tuzamurane CARE/VSLA in Rukora village that had reached 57 members, and even my own association Twisungane CARE/VSLA had 44 members. Tuzamurane association forcefully decided to split into two, mainly for the reports requested by an NGO. As I observed it, the existing members of the larger group were somehow embarrassed. The split was not their own desire, but rather imposed from outside. The real membership in an association varies, from smaller groups of around 10 people to bigger groups of around 70 people. However, most CBAs end up with the average of 30, as they were advised to by one of the NGOs present in the area, called MCDO. Some members therefore tried to invest their own efforts to found new associations with an aim to engage and include everybody in the village. Yet, this sometimes takes time and limits some people from having access to associations as desired. In fact, initiating a new association was not always automatic.

Trying to statistically count members in some associations, I personally was surprised that sometimes or most of the time one member might be listed on the roster more than once, which allowed them to make a business out of joining the various CBAs. Association membership had become a real indigenous business to invest in and make a living. In fact, being a member of many associations, eventually in many localities at once, as an individual choice, became progressively more of a family business for some people. I personally observed two or more memberships in one association for one individual, sometimes under other relatives' names (children, grandparents, partner), who would never come for the regular weekly gatherings because those memberships all belonged to the same person. This membership duplication within one association was mainly due to the limited maximum daily share per person or possibly the access to loans and interest.

For some people, associations had become a business. Most people proved to like participating in different CBAs, whether of the same type or different types. In spite of the financial limitations, there were often people who desired to join as many CBAs as possible. Most people belonging to different CBAs of the same category often wanted to compare them to determine which ones brought more benefits. They could then drop out of some and join others for financial reasons. I equally observed people participating in CBAs beyond the boundaries of their neighborhood. There were different individuals, who I encountered several times myself, tirelessly walking relatively long distances, usually beyond their local vicinities, once or more

days every week. Many of them were members in different CBAs gathering on different or the same days, sometimes with overlapping meeting times. Yet, they managed this, and their colleagues had little complaints against such membership provided they kept up with submitting the required shares.

6.2.2. CBAs' Inclusivity Perceived from a Gender Perspective: Family Business

I found that many people, with their diverse needs and specific plans, eagerly accepted membership in the various available CBAs. This was more the case for women. In an interview conducted with Uhiriwe, she said:

> "If you stop a woman of this village from participating in the associations, you can be in conflict [enthusiastically], you can really fight. Let me tell you, even the one who does not easily afford the needed money [for contributing to the CBAs], she goes around to find casual labor and get that 1,000Frw, and then saves it." (Uhiriwe, Gisenyi village, 19 June 2018)

This quote communicates that CBAs could be perceived as a special women's business. Initially, when I thought of this research, my idea was not to find out the gender patterns involved in the operation of CBAs. I was simply thinking of associations in rural areas of any kind. When I reached the area, however, I noticed the presence of more women in the various CBAs and some people's tendency to think of the CBAs as being reserved for women. Some people, mainly men, referred at various times to for e.g., "these things of women here" to describe some of the CBAs. I observed that some men did not like the associations because they thought of them as women's issues. For example, a motorcyclist who drove me from the village to the main road told me that his wife was a member of two VSLAs. Although he appreciated them, he said: "I do not like to go into women's issues." This echoes one of the gender issues in the village.

The associations of CARE/VSLAs were initially created to foster women's development. Analyzing the situation of the Gakamba CBAs, it is easy to notice how women were more involved in some of the associations. However, spending more time and discussing with most CBA members, I could notice that the associations were not really reserved for only women. Both women and men were invited to participate in the various CBAs. More importantly, I

found that participation in the CBAs in the Gakamba cell depended on the level of family cooperation. The family members were supposed to make decisions about joining associations, attending the regular gatherings, finding weekly contribution fees, requesting, and using loans, and using the shared amounts. These are big themes when it comes to discussing association matters, and eventually membership. Nuclear family members must stand and support each other. Sharing benefits also depends on the couple's relationship, otherwise family problems could arise. This is also connected to the question of who is available to represent the family in the associations. Concluding that the CBAs are for women would therefore be an incorrect assumption, because the money belongs to the entire family; thus, it is more a matter of representing their households than themselves as women alone. The motorcyclist later told me again that "it is good to support women saving in the association because they do not waste money like men." He recognized that although the associations appeared to him as a women's matter, they benefit the whole family. It is also worth noting that most Ibibina associations (ROSCAs) had mainly male members, while most VSLAs had female members. In several other situations, both husband and wife attended their own associations to complement one another and together work towards the household's advancement.

Cooperation between the husband and wife at home is related to taking major or minor decisions, including those related to joining and maintaining membership in the CBAs, especially with the monetary component. As I observed, this type of cooperation around the CBAs took various forms: consulting the other before joining the association and before getting a loan, the husband encouraging the wife to join associations, the husband never asking much or rudely about association meetings, or both agreeing to participate in the same or different associations. Although, women more commonly join the associations, most of their husbands are also expected to understand the idea and are to some extent involved in its implementation. The following answers from Nyamahoro to my interview questions proved this: "You understand he does not tell me does it matter? You are asking me to contribute to what?"

Nevertheless, the opposite of this was also possible in some households. Some husbands demand that their wives not attend or withdraw from associations. I met a woman, Mwitende, who was not a member because her husband did not want her to be. She was trying to tell me her problem, but when the husband passed us, she decided to keep silent. I then decided to talk to the husband. He told me that their lack of participation in the CBAs was due to a lack of money. Observing a contradiction between their views, I concluded that Nyirarukundo's

observation was correct, namely that failure to participate could be an issue of one's mind-set rather than one's capacity.

Furthermore, women were happy to include their men, and they even involved some of them in the CBA leadership based on their skills. Indeed, the women tended to assume that women-led projects would not be successful, and they thus looked for their male counterparts' support to convince them that associations are worth attending by everybody. I judge the CBAs to be all-inclusive based on the gender patterns observed. There are actually no gender or cultural restrictions excluding men from the diverse CBAs. More women appeared to be in the CBAs probably because they had more time at home, and possibly in the village, after their farming chores compared to their husbands. Associations constitute a kind of women's occupation and family business in which women can easily participate while their husbands are busy with the casual work to earn the family's income and secure the required contribution fees, allowing them to safeguard family farm produce that would otherwise be sold for this purpose. In fact, both women and men celebrate attending the CBAs together based on family consensus. The various CBAs equally benefit all household members.

6.2.3. Exceptional Cases of Exclusion within Gakamba CBAs

Although the CBAs in Gakamba are open to all and all-inclusive, I observed a few exceptions. These exceptional cases were often a result of the member's personal issues. They could be grouped into four categories. Some are related to precautionary measures and restrictive rules and decisions. Others are related to people's health conditions preventing them from working. Still others are related to personal financial limitations. And finally, others are more a matter of individuals' self-exclusion, probably because of their mind-set or lack of interest in the CBAs.

In fact, as a common denominator in the associations, money brings people together. Yet, it can also easily separate them. CBA members assess their new membership flexibly, but yet seriously to avoid any possible future loss. The CBAs' members simply mistrust "unfamiliar" people because of past experiences with theft and lack of integrity towards money. CBA members together often exclude a person due to money-related misbehavior. Some members are even excluded as a punishment or they themselves withdraw because of the defined restrictions and fines imposed on them. This can be seen especially when a member needs a loan but is denied it due to some exclusionary restrictions. In some cases, it takes a couple of

months to gain the association's trust before a new member can receive a loan. Yet, the new members can perceive this as a form of exclusion. They might also receive less money than requested in a VSLA, or they could get the last numbers in a ROSCA when this is against their wishes. CBA members often discuss the new person's capacity for membership or for repaying the requested loan. I could say that the mistrusted members might somehow feel excluded, causing some complaints and thus resistance to joining or maintaining membership. Yet, the most important consideration is that the idea of CBAs is not limited to just one. People move from one association to another for various reasons, including feeling excluded from a previous association.

In the process of making decisions, my interviewees often mentioned restricting factors in their statements. I heard from Twisungane CARE/VSLA such statements as "Is s/he known in the village or does s/he have a specific property in the area? Those new members should or must… [referring to some conditions], we have not yet approved them to enter the business and so they have no say, but who is this person? [Pointing at one member so that he introduces himself]." The CBAs' members investigate new ones, accepting them but with some restrictions, insisting on rules for new members, wondering about those who fail to show up even for registration, threatening them (with) tougher conditions, giving them the option to leave if they are not happy, charging entry fees to complicate their situation, analyzing them critically primarily in terms of their financial capacity, doubting their contributions, mistrusting them at first, and planning to chase them away if they become a nuisance. Nevertheless, as I have observed some failed CBAs, I consider this a necessary process.

Additionally, some associations do exclude members based on their physical condition and economic characteristics, especially when these cannot afford to find the required contribution fee. Talking to different individuals with limited means both within and outside of the associations, I could hear them referring to financial means, and sometimes health conditions, as sine qua non conditions for membership. Sometimes, people resist joining associations even when sensitized to their importance. They advanced personal financial and health reasons as the leading factors in their decision. In a sense, I found an individual's financial capacity to be closely connected to his/her health conditions, since all projects involve working to obtain the necessary contributions. Health is an element of human capital, and it influences social capital as well. It creates other obstacles in life when one is permanently sick. If people of the village are physically healthy and financially well off, members assume that they will all enjoy

participating in the CBAs. People's strengths are highly intertwined with their physical and financial conditions.

Nevertheless, this could also be perceived as self-exclusion, considering the minimum share that most CBAs require in order to support almost everybody. Some members described those who do not join as people with a limited mind-set. This is particularly the case among young people who seemed not to understand the importance of these associations. It is also the case among some men who feel that associations are women's matters and thus have some prejudices against them. In spite of the benefits and understanding raised by the neighbors in the community, there are still people who ignore or do not understand the associations. They may resist joining because they feel they do not need or want to, or are unable or lack their partner's support. They do not hold themselves to higher standards, saying that keeping money somewhere else for so long is not attractive, or may lack the spirit for development which others express as "laziness," showing individualism or selfishness, or looking for independence. Whatever the case, participating in the CBAs is not compulsory. Some people find other ways to achieve what they would through participation in a CBA.

6.3. Members' Mobility and CBAs' Sustainability

I found it was considered a right to join a CBA. Yet, it was equally easy to leave it. Within the different CBAs observed, there was a cycle of joining the association, leaving the association, replacing outgoing members, and returning to the association. Some CBAs tended to be dissolved, but then were rebuilt. While a few CBAs tended to be dissolved due to some dishonest behavior among members, the majority of them persisted over time. They are sustained by different members who are not necessarily those who started them. In general, most CBAs face member mobility due to various personal or disciplinary reasons. For example, the Twisungane CARE/VSLA in Karambo village started in 2015 with 30 members, and by 2018 we were 44 members. When I looked at its lifecycle in terms of membership, I noticed that the total number of members who participated in this association between 2015 and 2018 was 77. This shows that some members left while others joined. There were also a few who came in and out from time to time. It is in fact a process during which people are free to come together, separate anytime, and come together again, provided they all enjoy the benefits of being together.

Each association lifespan is characterized by an increase and decrease in membership numbers, just like the increase and decrease in the weekly shares received. In Twisungane, 33 members left at different times and two members who left also re-joined. By the time I was in this association, one member who re-joined had left again. I observed that some members joined in 2016 or 2017, whereas others joined in 2018, and even in 2019. CBA rules allow mobility of their members when a particular round ends. It is also allowed before the end of a round provided no one asks to get their money back before the term ends. Furthermore, when people leave a particular association, they often find other associations to join.

People leave associations, and return, regardless of the reason for leaving, as an indicator of the association's flexible way of operating and level of inclusion. They usually return after the barriers or reasons for leaving have been resolved. In some situation, however, this does not mean that the inclusion will not cause questions and restrictions on the person returning as a result of what they gave as the reason for their previous separation. In the case of Mutuyimana, who was returning to the Twisungane CARE/VSLA, she was asked various questions by different members about her reasons for having left. On a different day, one of the leaders of this association privately told me that even if they approved her return, they would not trust her and that I should not trust her either. In the end, she left again in the middle of the round and caused a few problems related to a small loan she had received.

While leaving a particular association was often related to personal circumstances, there were also those who separated from their associations due to some misunderstandings. In fact, the causes were found to vary from lacking the financial means to simply rejecting the group's view, relocating to other places, conflicting with other members, and self-isolation. Leaving the association was generally connected to lack of contributions in one association, a lack of ability to work or illness, or relocation for personal reasons such as marriage, work, land purchase, etc. Other reasons were finding more financial benefits somewhere else, the availability of other or more flexible associations, comparison of advantages of different existing CBAs, and unfulfilled expectations or losing some advantages in the association. Still other reasons included fearing additional expenses, feeling overwhelmed by many association memberships, poor leadership and inappropriate operations, and interpersonal conflicts. Additionally, members could perceive being excluded for a lack of conformity and integrity or for theft of the shared money, mistrust among members, perceiving an injustice, non-compliance with rules and expectations related to time, money, and relationships, while some mentioned annoyance

at small problems, hearing rumors about themselves, fearing stress resulting from human conflicts, and other personal reasons. These are only some of the reasons mentioned.

Usually, good reasons for leaving do not cause any great harm to the association. It is obvious and people's right that they should meet and separate for different reasons as they see fit. However, there are negative reasons that could destroy associations and affect the feelings of fellow members. Associations I visited highlighted especially cases of people relocating with the group's money, theft by leaders who completely disappeared, and members on credit who decide to withdraw their membership without paying back the loan. This leads to a lack of sustainability in some CBAs due to the disillusionment of members and circulations of rumors by those behind the problem to end the business and discourage others from joining. People I interviewed expressed their anger by saying that they did not understand how such people could not share their money, discouraging them from continuing. They mainly referred to new people in the village lacking integrity or abusing the trust invested in a leader, people with an agenda to completely destroy others, or an important person in the association leaving. They also showed that members not attending meetings and those complicit in theft constitute factor that could break up the entire association.

Some members who left the CBAs completely explained that they could not accept living with such situations. They showed discouragement and a sense of regret. Those who stay often say that they do not mind the arguments and that those who leave will eventually be replaced anyway. In all these circumstances, some remaining members decide to rebuild their associations by feeling encouraged to try another round, recruiting new members, accepting returnees, and even excluding those who might endanger the association. During a CBA's self-reconstruction, questions and restrictions in the process of reintegration may include requiring returnees to repair some of the damages, usually in the form of money and human relationships.

Furthermore, from my own view, there is a high probability that associations will persist for many years to come. It is more of an 'inherited' business from one generation to another. Older individuals affirmed having been part of the associations for a long time, like in the case of Uramutse and many others who confirmed having joined shortly after the 1994 genocide against the Tutsi or the 2000 drought. There are many others who joined recently, and many more still joining today and in the days to come. Furthermore, children are initiated into the group in different ways and are not forgotten. I saw them representing their parents at gatherings, and

that they were supported to form their own associations. Some examples include the CARE/VSLAs run by teenagers in Gacucu village and another association of very young children in Gakamba village in September 2019. These children were often given money by their parents, who then accompanied them to meetings[62]. Most of them probably desire to train their children to carry on the tradition of the CBAs. All this shows the sustainability of associations from generation to generation.

6.4. Conclusion

In this chapter, I have argued that the Gakamba people are interested in CBAs based on five key factors. These include their perceived life problems, attraction to the notion of development, capital and material accumulation through savings and loans, learning from others, and motivation from development workers. While the four constitute the primary motivation for people to form and join associations, the political development discourse and NGOs' development intervention in the area also play a non-negligible role in the process. People as social beings are oriented toward collaboration and interrelation, and most individuals perceive this as a great local resource to boost their access to economic facilities.

Apart from the process of CBA formation, I also discussed the CBAs' level of inclusion of members. I found inclusiveness to be generally universal among CBAs, although there are a few exceptions to this rule. People are not forced to join one specific association, but rather have different options around the village. This constitutes a significant factor explaining the universal inclusivity of the various CBAs. Finally, it is important to notice that despite the free mobility of people from one association to another, CBAs' sustainability seems almost guaranteed for two major reasons. People may leave a particular association while others join, and children are involved in the CBA project to carry on the tradition. In general, I found that many people were motivated to participate in the various existing CBAs, mostly without any restrictive conditions.

[62] At least one of the parents could stay with the children at the gathering place as I observed it.

Chapter 7: CBAs as a Collective Business with Flexible Management

For some of the Gakamba people, participating in the CBAs is a profitable occupation. It seems to be one of the people's most highly valued off-farm activities, even more so when the primary focus of a particular CBA is based on financial capital. Indeed, as already indicated, most CBAs observed exist for financial reasons in the logic of the market system and the substantive meaning of economic (Polanyi, 1957, p. 243). This collective occupation follows some defined structures, rules, and managerial strategies of its various operations during a well-defined round. Nevertheless, the CBAs' management process equally requires some flexibility on the part of members. This flexibility is needed to respond to the challenges commonly observed within the various CBAs. On various days, I observed CBAs' management of operations. In particular, I was able to observe and analyze the structures and operations of the Twisungane CARE/VSLA as a regular member.

7.1. How it Looks at a Sample Gathering: The Case of Twisungane CARE/VSLA

On 25th June 2018, it was my second day participating in the Twisungane CARE/VSLA. While walking down from Nkanika center at 2:30pm to the meeting area, I met a fellow member in this association by the name of Harindintwali. He was at home on a break from his off-farm activities of brick making. He asked me if it was already time for our association gathering. Indeed, the meeting was to start in half an hour. He then told me that he was going to hurry up to come to the gathering. "Please tell them that I am coming too," he said. Yet, he did not come. Instead, he sent his contribution. I kept walking and arrived at the gathering place at 2:40pm.

While waiting for the other members, the association president, Musabe, saw me and told me to be patient. She was busy at her small bar, also rushing to make it on time. She seemed pressed for time. At exactly 3:00pm, no other members were present. At 3:03pm, two people arrived and saw me alone. One of these two people was Nyiramfura, previously elected as the association's police force to ensure discipline among the Twisungane members. She asked me if it was not yet 3 o'clock, as she had no watch to check the time. They conversed among themselves and then made their way to me. They greeted me and told me that I had come early. We then kept chatting about a few other issues while waiting for our other colleagues.

When the Twisungane president came, we were only a total of four people at the gathering place. She asked Nyiramfura to write the names of those who were late in order to charge them with a fine of 50Frw. Nyiramfura wrote five names of the people present including myself and Harindintwali, who had sent his contribution. After a while, three other members immediately came and were forgiven for being late. The president said: "Forgive them, let us have pity on them." Others came afterwards. After being informed that they were punished, they then said that things had changed. Yet, they had no complaint about this. One person, who arrived late because she took her child to the hospital, had to explain why she should be forgiven. Forgiveness was granted, and she then asked permission and left her contribution of 1,050Frw for the day. Permission was also granted.

Uramutse, the 70-year-old widowed woman who was in charge of keeping some of the record books, came late. This is a member who, while deciding on the rules of the association the previous session, had complained about those who often come late to their meetings. She also came late in spite of her complaint. The association president told her that she should leave all the association's books nearby. The secretary also came late. After greeting us at the gathering, he said that I had come from far away and that I was often going to be earlier than most of them. Meanwhile, Nyiramfura complained that she was forgetting those who gave her the money for contributions. More than three people had given her their contributions. Some women were sitting down in the grass and others on chairs. The men were sitting on the chairs or standing up. I was given a chair as an educated visitor among them. One man went to bring two benches from the cell headquarters office next to our gathering area. Kabayiza was asked to go and buy paper from a nearby shop to write some reports.

At 3:39pm, it was then time to start the operations. By this time, we were all together: 25 people present of the 38 registered members. Most of the people who were not there had already sent their contributions. The secretary drew a table in a notebook to record the members' names and their respective contributions. The treasurer, who also keeps the plates to collect the money, was not yet there. They decided not to wait for her but to make some other arrangements. They agreed to just place their money on the books or just on the ground and then start the meeting. The secretary called one person after the other to receive the contributions. He started with the emergency fee (ingoboka) of 50Frw and then proceeded with people's contributions (ubwizigame), which varied from person to person. Every member responded and then declared the amount of his/her contribution. Some other people were checking if the amounts written

corresponded to the cash received. At the same time, Nyiramfura kept punishing those who were late. We were all in a good mood during this time, sometimes privately chatting.

The treasurer came late with the plates. The people joked that she should be punished twice as a leader who came late. She said that she came from the market. She then asked if there was anyone who contributed for her and eventually found that someone had already done it. While contributing, I could hear some members saying that their shares were reduced due to a lack of money. As member number 32, I submitted my emergency fee of 50Frw and then my contribution of 10,000Frw equivalent to 20 shares. On this day, there was one other high amount of 4,000Frw besides my contribution. Most members' contributions varied between 500Frw and 2,000Frw. However, a few people were registered with two numbers. In a few other cases, the wife and the husband were both members. Referring to my contribution, one member astonishingly said: "I guess you will be contributing for the entire group." Then the secretary explained to her that there would be a time I would not be around to contribute, as I had already explained to them. Our total contribution on this day was 71,500Frw. In the end, they said that it was a good amount and people should take out loans. At 4:05pm we were 29 members present out of the 38. Only eight were men and the rest women. Some of the women were there breastfeeding their little children.

After contributing, Uramutse asked for permission to leave before the end of the gathering, but her request was rejected. They argued that they had some other issues to discuss still on the day's agenda. Uramutse explained that during the previous session she found that her sorghum (which I saw on her property during our interview session) was stolen because the gathering had been delayed. The association president quickly made some other reports by writing the members' names on a paper and asking every member to sign where indicated. This list was being signed with the aim of taking it to SACCO[63] to get the group's money from the previous round. In fact, this association president was new. She had replaced another one who was already in conflicts with this association due to some losses that occurred under her leadership. The Twisungane members accused her of poor management in the previous round. She therefore resigned from the group after they rejected her as their leader. She refused to go to the bank since she never agreed to all their allegations against her, however. Interestingly, she was a member of two associations so then kept her membership only in the second one.

[63] SACCO (Savings and Credit Cooperative) is a bank at which this association had an account for their shared savings.

While the association president was making the list, the secretary was recording the minutes of the previous meeting. Both were important for SACCO to give them back their money. The president passed the list around to get the signatures from each member. Other people assisted her by passing the paper around to get all the member's signatures quickly. In the meantime, Uramutse was granted permission to leave after signing the list and then departed.

The association president asked all the members if they agreed to take the outgoing president to court or if they would rather forget what she owed them. It seemed that the discussion had been going on for a couple of days. The decision was to turn to the general assembly. In reaction, most members argued that since the former president accepted their money and disrespected them, they could not tolerate that. The members were angry about their lost money and the way she ignored them. This money amounted to 30,000Frw kept at SACCO, while the outgoing president owed the group 20,535Frw. The latter included 13,635Frw signed for but not accepted and 6,900Frw accepted, according to what I saw in their record books.

On a different occasion, I noticed that the outgoing president had passed the blame onto her fellow leaders, whose responsibilities were connected to managing the money and the record books. She was accusing some of her colleagues as having signed for her. Although the money in question was not a large sum, the case was a bit complicated to settle. It took a while to resolve and required the village leader's intervention as well as mine. It was finally settled in a special meeting on the 2nd of August 2018. While the village leader ended this predicament by deciding that the former president was guilty of betrayal, I had to sacrifice some 5,000Frw and requested that my fellow members forgive her with another small amount of their choice. She then would have to pay the rest. In the end, the association was able to get the necessary money on 13 August 2018. Every part concerned seemed to be happy with my small but peaceful intervention.

In the same gathering, the association president also raised the issue of the members' new booklets and the association's stamp. She argued that it would be better to order 40 booklets, costing 1,000Frw each. Although the total number of members was 38 so far, it kept increasing up to 44 members in the following few weeks. Members agreed to pay this 1,000Frw at the latest by the following Monday at the meeting. The money was agreed on, and the decision was made. However, the payment was delayed over the next several weeks and was paid over a long

period of time. On this day, she received only 4,000Frw and decided to borrow from the members' contributions an amount of 36,000Frw. The booklets were ordered from a local NGO called MCDO.[64]

They then discussed the loans to be given out. They first emphasized that the new members should not borrow an amount exceeding their shares. This argument was based on their previous experiences and disappointments observed from other associations. Sometimes in some associations, people borrowed money and then disappeared. They therefore needed to first learn more about every new member. On this day, two people needed to borrow 30,000Frw each. Unfortunately, there was only 36,500Frw in cash. After some long discussions, they decided to equitably share the available amount between the two borrowers. In the meantime, they agreed that the loans were too small and for a long period of three months. Rwiririza, a new member, raised the issue of new members not being eligible for loans. He argued that it meant they were somehow discriminated against. He suggested that a new member should at least bring someone to act as guarantor or the official land title as loan guarantees. The president responded that that decision was just for a probation of three months. These new members had to simply accept it. I also noticed that it was not easy for many people to take out a loan at the beginning of a round.

After observing the struggle that those people faced, I asked them if I could increase my share for the day to support those who had requested the loans. They were all happy about this despite the fact that they had already closed their reports. One of the two borrowers was pregnant and indeed gave birth in the following week. At a different time, some members reminded me of this as a sign of kindness. However, that money was not a donation. It was part of my contribution for the day, which increased to 20,000Frw. With this little assistance, the borrowers were able to get 26,500Frw and 20,000Frw, respectively. We discussed a bit about this loan issue and most members told me that at the beginning they usually do not have enough cash for borrowers (at least the first three months). They also mentioned that towards the end of the round there are no more borrowers for the cash available (in the last three months). Additionally, on this specific day there was not enough money because part of the contributions was spent on the needed materials.

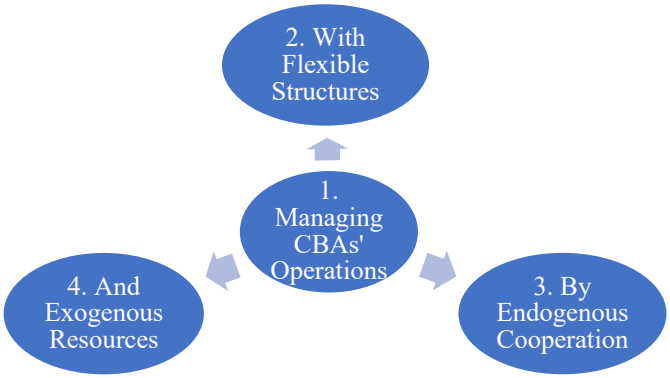
[64] MCDO (Millennium Community Development Organization) is a local NGO which provides interests free loans and trainings to some of the CBAs in Mayange Sector. MCDO mainly works with VSLAs. Twisungane CARE/VSLA is also part of the assisted associations.

They also requested that all new members contribute 500Frw each, as stipulated in their rules. There was a problem with one member who had previously given 1,000Frw and would then ask about it. They also discussed those who came late, who in the end advanced various reasons for their tardiness as justification. Some members argued that the attitude of being late should be discouraged. The gathering officially ended at 5:30pm. However, the leaders and a few people kept talking about their issues more informally. They spoke again about the stamp. They concluded that it was necessary in order to prevent possible theft resulting from people signing for themselves. The management of money requires some precautionary measures. They added that they would follow the rules of using their ordered booklets as it is done in the banks. When a member contributes, they record it. When a member takes out a loan, they record it. They raised the issue of a certain member of "Ingobyi" association who stole money in Gacucu village as something that taught them to be more careful. We then all separated for other personal activities around 6pm.

Although this association, and more so on this particular day, had some particularities compared to others observed, it highlights many general interactive and managerial patterns shared by most CBAs of the Gakamba cell. Most of these patterns go beyond any one type of association. The various VSLAs, ROSCAs, Ingobyi, Sasaneza and Umugoroba w'Ababyeyi I observed share such a responsibility of managing their money, and the human interactions in their operations. Although some of the Umugoroba w'Ababyeyi associations focus more on advising one another, the few I observed also introduced a monetary component to their meetings. This makes them somehow operate in similar ways to other associations. Yet, each association differs in their focus based on what the members need it for.

Most CBA operations constitute people's collective businesses, like any other occupation that could potentially enhance their capabilities. They exist for sharing ideas and exchanging money to realize some of their aspirations. They have internal structures that all members are expected to respect. Members appreciate the knowledge and support drawn from the various external resources to build on their own efforts. In fact, the most important dimensions that I discuss in this chapter revolve around a structured, yet flexible, system of management of the various CBAs. Although most of my arguments are drawn from my experiences in Twisungane, I equally relate my discussion to other occurrences I observed. I summarize what I observed in most CBAs' operations as presented in the Figure 9:

Figure 9: The management of CBA Operations



As presented in Figure 9, the management of various CBAs' operations relied on the availability of flexible structures and both endogenous cooperation and exogenous resources. My findings reveal that endogenous cooperation remains dominant. However, the Gakamba people, like all people, show some limitations, necessitating external interventions. From this perspective, I discuss the realities of my research participants in terms of the four major dimensions of most CBAs' practices. Endogenous cooperation as well as exogenous resources appeared to be part and parcel of different decisions made regarding rules and rights, as well as the general management of operations. Likewise, the various rules and rights bring a certain order to any type of cooperation that assists members in managing their operations.

7.2. Leadership and Guidelines as a Necessity: CBA Structures

Although Gakamba CBAs differ in terms of their nature, membership, target, and structures, they all establish systems that give them direction. In other words, they more or less institutionalize their relationships (Bourdieu, 1986, p. 248). Most CBA members interviewed on this issue underlined that the leadership and rules were necessary for them to strengthen their membership and keep growing, acting as their own banks. They confirmed that they could not exist without these two. Leadership and rules governed their relationships with one another and their money, as my research reveals. Managing diverse groups of people and the associations' operations and money required certain structures within which the CBA members had to share responsibilities. It also required a system of rules, rights, obligations and prohibitions to guide their operations and interactions. The next sections shed more light on this system of leadership and guidelines, perceived as a necessity in the various observed CBA management structures.

7.2.1. Choosing Leaders as a Result of Mutual Assessment between Members

As presented in my experiences in the Twisungane CARE/VSLA, there are some major leadership responsibilities that one can identify within Gakamba CBAs. These include, for example, responsibilities of the president, secretary, treasurer/accountant, police, material keeper and auditors. However, there could be some variation from one association to another. These positions seem to be CBAs' culture as it has also been the case of the various ROSCAs analyzed by Ardener (1964, p. 210). Ardener indicated that the organizations of a ROSCA was in the hands of different people who played such roles of president, secretary, treasurer, etc. Although all the CBAs are organized in certain ways, the style of leadership differs from one association to another as this was in the case of the different ROSCAs from the different localities highlighted by Ardener (idem).

The elected leaders are mandated to represent the group, to speak and act in its name as Bourdieu (1986, p. 251) also indicated in his notion of social capital. The system of management I observed in Gakamba CBAs appears to be more modern and democratic than traditional. Yet, it also appeared to be flexible based on the group's shared realities as neighbors. In fact, the CBA members democratically elect a group of leaders from within the association. The leaders serve on a voluntary basis and can be replaced anytime according to the existing system of rules. The elected leaders constitute what they refer to as an executive committee. Their responsibility is to coordinate and safeguard the members' money and human relations during a particular round (icyiciro). However, my experience has often shown me that the general assembly of people remains more powerful for important decisions. For example, the most important decisions leading to the creation of rules and actions, are made in the CBA's general gathering.

In general, there seemed to be no fixed criteria excluding some members from the various leadership positions. Yet, it was common that CBA members often had to assess their colleagues' skills, trust, willingness, and availability before assigning them to certain leadership responsibilities. To choose leaders based on their skills, the CBA members decided based on the prior information they had about particular members in their daily activities. It is possible that, had I been permanently available in Twisungane or any other association, I may have been given a leadership position, most likely that of president, due to my education level. Indeed, in my second round with the Twisungane CARE/VSLA, there were even some suggestions to

choose me as one of the association's auditors. This does not mean, however, that if one particularly educated person is unwilling, has limited time or is not trustworthy compared to others that the CBA members will necessarily vote for him or her. Members consider how one can efficiently handle the assigned responsibility, most especially during their gathering. The selection of leaders in most associations indicates that are privileged those members with a strong cultural capital in its objectified and institutionalized forms (Bourdieu, 1986, p. 243).

Within the studied CBAs, there were only a few people who had finished high school. Indeed, some of the few educated people participating in the CBAs did not manage to regularly attend all the gatherings due to other regular responsibilities. Most of those I observed were often sending their contributions without attending and they seemed to be permanently understood and forgiven. Yet, I recall that at least four of those I encountered with a high school education were the leaders of their respective associations. One is the president of the Twisungane CARE/VSLA. Most participants in my research who answered my question on their level of education and daily profession confirmed having attended various levels of primary school. They were mainly involved in farming, casual labor and small businesses available in the area. Most people had a half or full primary education that range from one to eight years. Usually, the higher the education, the more involved they were in the association leadership.

Nevertheless, my research reveals that people often have basic skills to deal with matters that are important to them. In the Twitezimbere CARE/VSLA, Mutesi, who had finished high school with a focus on accounting attested that the members generally depended on her to make some major decisions. This is true because she was available most of the time. However, in my second round she was not as available compared to the first round. She was busy with some other income-generating activities that conflicted with the association's gathering. In this situation, the association members did not stop running their operations. The fact that the majority of the CBA members without any higher level of formal education were running their businesses well demonstrates the people's managerial skills. They recognize their local skills, as Mbonyimana, a widow in her 70s from Gisenyi village, said about her association:

> "No one has reached higher levels of school education. However, there are maybe some women who have at least completed primary school education. Those are the ones we often elect to be our secretaries. Therefore, you understand that they have studied. From my heart, I feel thankful for them." (Mbonyimana, Gisenyi village, 19 June 2018)

In connection with this, I continuously observed a less formally educated widow in her 60s by the name of Uwamariya serving as an accountant for the Twisungane CARE/VSLA. I wondered how she had learned to write up the association's financial reports so professionally as though she had had some accounting courses. Discussing her performance in relation to her education level, Niyomana whispered to me at our gathering:

> "She did not study. Yet, because of the life challenges she faced earlier (she is a widow), and because she goes to different markets selling farm produce, that is why her calculations have really increased." (Niyomana, Karambo village, 02 August 2018)

As the reports I collected show, Uwamariya was doing relatively well reporting on the members' savings. In a sense, people's life challenges provide some necessary managerial skills. These skills come from people's experience in such things as small businesses and participation in the village committees. Some CBA leaders were indeed involved in local government activities. Some were serving as conflict resolution volunteers. Others were participating in various committees in the village. Some appeared to be opinion leaders in their villages. There is no doubt that people learn from a variety of life experiences different ways of organizing such a valuable business as a CBA. They learn from other people or various organizations that informally teach them. Therefore, the skills learned throughout their lives serve people working in CBA management. Furthermore, most members choose their leaders based on their trustworthiness and integrity. In cases where they found that some of the elected people lacked integrity, they were often forced to remove them from the leading committees.

7.2.2. Managing the CBAs with Established, Yet Flexible, Rules and Fines

One common statement that dominated the narratives of my research participants, even when not directly asked about this, is that their CBAs have certain rules and corresponding fines imposed for breaking them. Also, Ardener (1964, p. 210) highlighted a similar phenomenon of written constitutions, and rules and regulations among the various ROSCAs from her studies. The elected leaders help in establishing, enforcing, and revising the rules. For example, on my first day at the Twisungane CARE/VSLA, we discussed the existing rules and the possibility of making some reforms. The members requested the secretary to read through all of them so they could identify potential changes. More specifically, the case presented at the beginning of

this chapter also shows the implementation of some rules related to members' regularity of attendance as well as loans. The principle of imposing fines for those who came late was applied. Yet, this was applied with some flexibility. Uhiriwe, describing the necessity of the system of rules and fines, stated the following:

> "In fact, for us to put rules in place, we want to prevent any kind of disorder, that disorder in relation to money mismanagement and thefts, that disorder of coming to the meeting whenever one wants. It is to say that we put in place the rules based on our wish to respect them. Let us say, for instance, that we conclude that in order to reach the target, everyone who fails to bring his/her contribution, we will punish him/her with 300Frw. The aim is to discourage him/her from behaving however s/he wants. If I am absent today and do not contribute that 300Frw, and someone else is absent, that person needing a loan will not get that loan. That is why we put in place a rule saying that anybody absent or not sending the contribution, will face a fine of 300Frw. You will bring it on the following Wednesday, and it will be put in our money box. It prevents us from taking our things for granted… We respect them; if, for example, I am late and arrive 15min later, they punish me with 50Frw. And thus, I will not be late again. Or if I have a reason for that, I will say that I have a reason making me arrive late. In fact, the rules prevent us from taking our things for granted." (Uhiriwe, Gisenyi village, 19 June 2018)

From this view, as well as many others, the major reasons why a system of rules and related fines exists is to bring order to the people and protect the CBAs' wealth. In the arguments of many people, an association existing without rules was imagined to be heading nowhere. Rules resulted from a certain need to guide behaviors and operations. Associations generally set rules to punish the various irregularities that appeared to be common among people. People might come late or be absent if there were no special interests and no fines. People could steal the CBAs' money if there were no rules and fines protecting such common interests. Although I observed many cases of irregularities, very few of them remained extreme and intolerable due to rules and fines. CBA members tried to obey their rules and fines.

My research participants attested to different reasons why they thought they could not run their collective businesses without rules, rights, prohibitions, and other important decisions. Some advanced the need to get direction and achieve their collective aspirations. Others advanced the

need to increase mutual respect and discipline. Others mentioned the need for associations' time management in relation to other life obligations. Still others suggested the need to protect each other and maintain justice. Indeed, the rules help in handling intragroup problems. They protect people's wealth and prevent theft. In some contexts, the CBAs' borrowed money was returned with reference to rules and fines. With the rules, the collective affairs within CBAs were expected to be taken for granted less often.

7.2.2.1. Some General CBAs' Rules

The CBAs' established rules include those written in the designated notebooks, as well as some of the oral statements on which the members agreed. During my research, I heard people reminding others of what they had said in order to resolve a particular issue. They could also remind themselves that an important rule should be written down to avoid any possible justifications when one particular member disturbs the entire association. Rules were generally the binding decisions among the CBA members who decide on them. On two occasions, I observed the local government intervening to solve some of the people's problems based on their binding agreements. Most of Gakamba's CBA members did not necessarily differentiate between the rules, prohibitions, obligations, and rights when making decisions. They cared more about respecting the decisions that they had made together at their gathering. Any decision made thus became an accepted rule guiding them in their operations.

I could therefore identify a certain number of rules that can be grouped into four major categories. Firstly, some rules concern membership entry, integration and ending. These include rules such as those pertaining to the inclusion of all people irrespective of their gender, age, marital status, social economic category or any other social category. Other rules guarantee the equality of all members with respect to the CBAs' existing conditions, duties, rights, and benefits. Secondly, some rules concern interactions and discipline at the meetings. These include, for example, rules prohibiting absenteeism or tardiness at a fixed gathering appointment without any justification. It is also not allowed to discuss the associations' issues outside of the association, nor to misbehave, disrespect or disturb others while in the association gathering. It is also forbidden to leave the gathering before it ends, and other similar rules. Thirdly, there are rules concerning the CBA's leadership election, responsibilities, and benefits. The CBAs' members fix the terms and conditions of leaders' elections. They orally define the

leadership positions, the responsibilities assigned to each position and any possible small benefits.

The fourth and probably most important category of rules for most CBAs concern the financial aspect. This has to do with money savings, loans, emergencies, extra spending, interests, and distribution. These include, for instance, rules defining the different types of contributions according to the type of CBA. Every member is expected to comply with this. The minimum and maximum to contribute is set to respect members' own pace. This can change most often at the start of a new round based on the members' own interests and decisions. This category of rules also includes the idea that loans should be given based on varying interest rates. The interest rate ranges between 0 and 10% per month depending on the CBA members' wishes. The time is fixed for loan repayments. Anyone borrowing money must pay it back within a defined period of time, often not exceeding three months.

By these rules, borrowing the money from the CBAs often requires collateral ranging from or combining the borrower's own shares, trust, land documents and another person to sign for him/her. The loan guarantee given by the borrower can sometimes be visited or checked. New members are restricted from borrowing money exceeding their shares. All members are not allowed to accumulate loans. Irregularities with loan repayments are often fined. The rules governing the CBAs' money also include the stipulation that money not borrowed should be put in the association's bank account and/or kept by someone designated as the accountant. They include other rules that allow the CBAs to reserve emergency loans by keeping some money at home or being ready to withdraw it from the bank any time needed. Within this range of rules, the extra required spending is assumed by the individual and/or the association as decided at the gathering. They finally include the rule that the duration of the round should be clearly defined, with the aim of reaching the target. The amounts paid out and requested should be based on people's shares.

7.2.2.2. Setting Rules in the CBAs as an Ongoing Process

Most of the identified rules were set from people's continuous observation and imitation of what was needed to successfully govern the groups. They adjusted them as needs arose. Whenever they felt disturbed by a given rule, reforms were enacted. I observed this in many

CBAs and many people, such as Nyamahoro, Niyomubyeyi and others, confirmed this observation. For example, Nyamahoro argued about this with the following words:

> "When we decide on a rule, for example, we say this or that rule must be in place. And maybe, we also say that if we approve this rule, it will challenge some people, then we remove it and put in place a rule that challenges neither the individual member nor the association… Because we put them in place willingly, if one rule is against our will, we take it out." (Nyamahoro, Kavumu village, 13 June 2018)

Members set rules. Yet, if the rules challenge many of them, they remove them from their guidelines. According to the views of many people, a challenging rule is generally a rule that goes against the majority of the people's will. This can be a rule that bothers people, is not fully respected (sometimes viewed as a façade), is found to be defective, incomplete or not clear to everybody. The CBAs' members agreed that rules should be in favor of the association as well as each individual member.

For most Gakamba CBAs, setting rules is a process in which people commonly make decisions during operations. I observed that members flexibly developed rules based on their needs and the members' suggestions. These suggestions were often based on the people's observations of other associations. In fact, most members participated in more than one type of association, and most decisions were often made based on the information from those members. As the cell is highly connected in ways that make it a neighborhood, people move around and imitate each other in various ways. It is therefore possible to make certain important decisions, such as those about rules, leadership and cooperation in the management of the CBAs, by getting information from other neighbors or neighboring places running similar CBAs. They share their experiences from elsewhere.

The CBAs that I visited during my research share much in their process of putting in place their guiding rules. Ideas are discussed and then implemented, and then reformed over time. In other words, the CBAs' rules are voted at three major time points. The first is at the beginning of a round, when key decisions on guiding rules are established verbally or written down. The second point relates to the CBAs' operations, during which gaps in these rules are filled based on rising needs and challenges. This is about the continuous reforms to CBAs' rules. The third time also involves making reforms. It takes place with a new round, during which defective

rules are rejected and new rules are put in place according to members' desires. The reforms explain the flexibility embedded in the CBAs' rules.

In the process of deciding on rules, some important conditions prevail. As I observed it, in most cases, the CBA members agreed on a day to set rules and on the acceptable quorum. People shared their diverging opinions, agreeing and disagreeing from time to time and from person to person. They voted attentively, carefully and critically to prevent any possible mistakes. They often agreed on a rule based on the principle of universal majority. They then informed any member who did not take part in the voting process so that every member could take ownership of the established rules. Moreover, the identified rules were produced following certain social interactions and experienced or anticipated theft. The process of adopting rules was a process involving experience, sharing information, learning from others and deciding together.

This sharing of information to set rules goes beyond their vicinities to incorporate information from external sources. People are often open to the advice and information from the leaders of NGOs, religious organizations, and the government of Rwanda. This is something that simultaneously shapes people's decisions and practices. CBAs also adopt some rules from their actual or potential donors. Some examples include what MCDO told some VSLAs in a meeting about rules pertaining to the management of membership numbers and the type of people to include, the emergency fee, the loan, the interest rate, etc.

7.2.2.3. CBAs' Rules Cannot Be Fully Obeyed: Irregularities, Fines and Flexibility

My research reveals that it seemed impossible to respect all the rules among the people. Although some people complained about the non-observance of their rules, they equally shared the understanding that there is no law without exceptions. Mutesi argued that it is common for people not to follow the rules 100%. A new member in the Twisungane association, Rwiririza, tried to excuse himself for projected absences due to his daily activities. The fellow members did not automatically tell him that his request was not possible. Muneza reminded him that he should sacrifice his time and attend the meeting as most of them do. He told him that when one agrees to join an association like theirs, one equally agrees to conform to the established rules. Yet, he reminded him that he could also request that his wife represent him from time to time. Muneza was also there for himself and his wife. At one time, his wife was the one to represent the family. He could even send his money through other colleagues. In this association, many

people sent their contributions through other members. They were not punished despite the rule punishing all absent people. In this sense, absence meant that one's contributions were not received. However, this was not the initial rule. They noticed it was impossible for the majority of people to respect this rule and decided to be flexible without changing it. Members could send their children to represent them as well.

In extreme cases of violations against their rules, the CBAs applied some flexible fines. Fines, or also known as sanctions help to reduce embezzlement or theft in the case of money as Ardener (1964, p. 217) shows. While most of the rules appeared to be respected in different operations, others seemed to be taken for granted. Therefore, whenever these rules were broken, the CBA members referred to their designated system of fines. Emphasizing the necessity of rules and fines, Nyirarukundo argued:

> "Without punishing we may ignore one another, not respecting each other, we cannot even sit silently, not really. Rather we will be like people in the market, there are often no rules in the market. When a person goes there, s/he buys what s/he wants. But when we are in the association, nobody says what s/he wants. There are rules protecting that person present there, really bringing justice to him/her." (Nyirarukundo, Kavumu village, 13 June 2018)

According to Nyirarukundo, their CBAs are different from the ordinary public markets, where order seems to be absent. They foster discipline among people and in relation to people's money saved in the CBAs. Whereas without rules a few people might benefit at the expense of others, setting rules and their corresponding fines brings justice to most of the CBAs' members. People can sometimes be selfish and focus on their own interests. In reaction to some of the irregularities in the CBAs, Niyomubyeyi argued:

> "In the middle, we could say this rule or that, you see, like here, here we live by agriculture. Like in the time when it is raining, one is running with time to plant the seeds like that. People like women we are selfish. One wants to say, will I go to the CARE, will I send my child?" (Niyomubyeyi, Karambo village, 18 June 2018)

Most of the CBA members had variously violated the rules, according to the records, and the major reasons were connected to people's other life demands. They therefore had to face a

variety of fines. The basic principle of fining among members was to determine an amount that they would charge anyone breaking a rule. This fee would be shared in the end as a collective profit. Using monetary fines was also aimed at increasing the CBAs' revenues. The fines observed ranged between 20Frw and 5,000Frw. The fines could even be extended to chase a member away from a particular CBA. Yet, the extreme fines were quite rare, probably due to other connections among neighbors, and to the similarities of violations from one member to another and their principle of all-inclusiveness. The fines most commonly observed were generally in the range of 50Frw to 500Frw. The CBA members decided on fines depending on the type of violation. They could also often negotiate it in favor of the member concerned if the fine was found to be too high. However, they also considered the member's humility when fined.

Unfortunately, some fines were not paid as agreed. My Twisungane CARE/VSLA experience shows that organizing and managing the various CBAs remained more flexible in terms of rules and fines. Although most people claimed to allow no room for disorder in their CBAs with their rules, much flexibility in rule enforcement still prevailed. Some CBAs were quite relaxed about the rules, while others took them more seriously. This was the case with the Tuzamurane CARE/VSLA observed at Rukora that seemed to be more serious than many others observed. In this association, you leave earlier you are punished; you talk in the gathering you are punished; you come late you are punished, among other decided measures. Yet, even in this context, the charged person would rarely go without a complaint. Therefore, various violations, requests for permission and a sense of forgiveness were somehow unavoidable in most CBAs. People liked and respected their approved rules because of the benefits they were perceived to have in relation to their wealth and social relations. However, they seemed to accept some flexibility in their observance in order to reduce some financial, relational and time pressure caused by the set rules. Matching the meeting time with their daily obligations seemed to be problematic for those involved in small businesses and casual work, which can never easily be planned. Paying extra money for fines from their scarce resources was not easy for every member.

Although the CBA members set up their fining system to discourage those behaviors, this could result in accumulating charges among members. I therefore observed that there was a risk of completely losing some members together with their money. In the reports of the Twisungane association (over 70 different members in and out from 2015 to 2019), I discovered that almost

everyone faced some form of fine somehow at least once. Yet, I also observed and heard complaints that some people who were charged did not pay the indicated fines. In a discussion between members of the Twisugane CARE/VSLA, Musabe and Uramutse stated that there were some rules that had been voted in but were never enforced in the association. They then emphasized that the fines were never respected either. This raised the complaints of Munezero and Mukarugwiza, who bemoaned that it was not fair that they had already paid all the fines while others did not pay at all. Some people who had not paid their fines were sitting at that gathering. They could still share in the benefits in the end, however.

The fines were generally not well recorded in most associations I observed. Some of them were not well paid. This could cause more misunderstandings within some CBAs. Loyal people complained about others not being loyal by breaking the established rules. They complained more if the fines applied to that non-obedience were then ignored. Most members in all associations tried to justify themselves when a violation occurred. Sometimes they gave a false but simple reason to be easily understood. They needed to feel supported and understood. Yet, other members also needed them to comply with the established rule or, if not, at least with the agreed-upon fine. The justification often involved sickness or other conflicting activities, among other personal issues that were also common to others. Of course, if everyone claimed such a reason and broke the rule, the association would completely disappear. Fortunately, this was never the case for most CBAs I observed. Most cases of violations were tolerable, and most did not occur at the same time. Nevertheless, there was often a clear unequal treatment of different cases. Some CBAs forgave some members and not others. Some CBAs forgave sometimes and not all the time. Leaders often seemed overwhelmed and less able to control every case of rule violation.

Imposing fines indeed increased the work being done by a leader, and members too, especially those in charge of collecting and calculating the cash received. The punished members were not forced to immediately pay the fine. They sometimes looked unhappy about the fines they had defined themselves and ignored the payment request. I personally observed that a greater part of the time spent at a particular gathering was concentrated on imposing fines. The leaders reminded people what they should pay. The rule violators negotiated the decision. Other members needed to decide on their violations and claims. In the discussion on the payment of fines in the Twisungane CARE/VSLA, Musabe argued that the follow-up on fines needed to change by setting a deadline to pay them. Many members agreed that the deadline was

necessary to prevent the various money-related complaints between people. Yet, Musabe equally emphasized that people should avoid being punished by respecting the rules.

7.3. CBAs' Major Operations: Managing a Defined Round

In general, Gakamba CBAs' management was performed during a defined round. Their operations were managed according to certain established rules, the defined leadership responsibilities, and the valued opinions of all the members. The major activities were conducted on the selected gathering days, during which all members had their say. All members agreed that most of the things should be handled on the meeting day at a particular designated place once per week. This was, in a way, intended to reduce the leaders' burden beyond the gathering and prevent any form of disloyalty. However, there were some emergent activities found to be performed on different days than that of the gathering based on the people's needs and provided they did not collide with the concerned leaders' private routines.

Observing the CBAs' operations, I noticed people's flexibility in general. Together, they often acknowledged that their CBAs existed to solve problems that arose in their lives. They acknowledged the need for self-sacrifice in this effort as much as possible. As a matter of example, the CBAs' members could request a small emergency loan on a non-meeting day. It was then the leaders' responsibility and a mutual understanding that they could make themselves available to serve any particular member in need. In an interview, Nyamahoro, for example, indicated that if a member has an emergent problem on a different day than the usual gathering day, s/he can approach the leaders. The leaders then decide to assist that particular member and inform the group during the following meeting. The management of the association's operations could generally and flexibly be an everyday effort of the elected leaders in some context. People were always thinking and talking about their CBAs.

More specifically, every round had several gathering days. On the gathering day, there were key activities that became routine. Yet, like on any other day, there were various other activities that the CBAs had to manage besides the main activities. Examples of this were attending the various meetings, reporting to different development partners, solving interpersonal conflicts, etc. On different days, the elected leaders were also obliged to do some auditing of their business. At the end of a round, the CBA members distribute their group savings. This is something that is done occasionally. Yet, it also takes them a considerable amount of time.

Without ignoring these occasional responsibilities, I focus here on different general issues happening on a gathering day of different CBAs. I discuss the types of responsibilities that CBA members and leaders often manage on a gathering day.

7.3.1. Deciding on and Managing the Gathering Day and Time: Attendance

Most CBAs gather on various days of the week from Sunday to Saturday for approximately one to two hours. A few meet regularly on a daily basis, while others decide to meet on a monthly basis. Most CBAs actually meet on a weekly basis. Some days dominate others due to the village markets' plans or other important appointments. CBA members flexibly agree on the day and time for their gathering depending on their other daily life obligations, such as farming, market, and household activities or personal commitments. For these reasons, the majority of CBAs observed mostly gather in the afternoons on weekdays. Some others gather early mornings or on weekends. Niyomubyeyi, talking about the afternoon choice that I found common, argued:

> "3pm, it is a good time with moderate temperature. The time when the sun reduces its intensity and maybe even more people coming from farming, looking for porridge, the food and saying I go after eating." (Niyomubyeyi, Karambo village, 18 June 2018)

People prepare to meet there after their daily routines, mostly farming. Their compulsory attendance represents another form of occupation. I observed from any of the many CBAs I visited that the members prepared themselves for the gathering beforehand on the scheduled day. They called on one another to go on time together. I met them several times coming from different corners of the neighborhood and beyond when neither sick nor busy. Their gathering was a business they planned for. They dressed well, brought with them the money to save and thought of what money they might borrow. However, the same principle of flexibility remained a basic foundation for their CBA business. The people already knew one another as neighbors in the rural area. As participating in associations was a family business, the gathering was also for the family. Several times, I heard people encouraging others, saying that anyone from the same household could respond in their name. And indeed, men often came and attended for their wives or vice versa. This flexibility was also observed with members bringing the contributions of their colleagues.

In fact, the agreed-upon time rarely matches everyone's daily agenda. There are many violations of attendance and punctuality. Even in their chosen times of gathering, I noticed that there are many conflicting activities with the gathering time, such as the market, church programs and unexpected illness, among many other surprise circumstances. Looking at it positively, this arrangement enhances cooperation and friendship within the household and among neighbors. However, regardless of the reason advanced to explain those violations and the arrangements made to bring the money, it is a great desire for every member to attend the meeting on the decided day. In reaction to the violations, Niyomubyeyi argued:

> "The association (CARE) is a business dedicated to that older person, it is not dedicated to that child; what do we have to make for you there? A rule punishing you if you do not attend, because even that leader leading you has some things to do, s/he has sacrificed them and came to sit there. You should also come to meet with him/her, you do what you have to do and finish it. One goes if it is to look after the cows, you both look after them, even that leader looks after cows. Things go on well … that all of us must be present. And it is the best way. When we all come like that, we also share views as grown-up people." (Niyomubyeyi, Karambo village, 18 June 2018)

The complaint from Niyomubyeyi on the gathering violations was shared by many associations. For example, the Tuzamurane CARE/VSLA at Rukora village tolerated people's absences. But it equally required them to not be absent more than three times. The Duterimbere CARE/VSLA at Kamugenzi village complained that they should really enact more serious measures for those people who come late or are often absent. It is in this context that rules apply and those who do not respect them either quit or face fines. Many CBA members often fear the fines and like staying with others.

Furthermore, the police of the CBA was often assigned to check attendance in order to report for the fining of time-related violations. This police ensured discipline in the CBA gatherings. The case of Twisungane presented early in this chapter shows that some people were given monetary fines for being late. Others were charged fines for being absent. This I observed across Gakamba, despite some irregularities that I also noticed in paying those fines. However, in the case of Twisungane, unlike the Tuzamurane association based at Rukora village, being absent meant not sending their contributions. In 2015, Twisungane started with the same rule requiring

people to attend. But progressively, things changed to focus more on the availability of money. I observed a similar pattern in most of the CBAs I visited across the Gakamba cell.

7.3.2. The Gathering Environment

Basically, the CBAs' members do not spend much on the preparation of the gathering space. The outside environment serves as the CBAs' everyday meeting space. There are places with features that facilitate their gatherings. On several occasions in 2018 and 2019, on Sundays, I observed Twisungane, an Ikibina and Sasa Neza associations in the grasses near the street of Gakamba village, and the Tuzamurane association sitting in the grasses under a tree near the road in Kamugenzi village. On Mondays, I consistently observed the Twisungane association in the garden of the cell headquarters in Karambo village under the trees and closer to the road. On Tuesdays, I observed the Tuzamurane association sitting on a member's homestead in Rukora village.

On Wednesdays, I observed the Twisungane association sitting at a member's homestead in Kavumu village and many other associations at different members' homesteads or outside closer to the road in Gisenyi village (Tuzamurane 1 and 2, Duteraninkunga 1 and 2, etc.). On Thursdays, I observed two associations near the nursery school in Gacucu village (Tuzamurane and Ejo Heza), near the nursery school in Kavumu village (Abakoranabushake, Sasaneza, Umugoroba w'Ababyeyi) and near the road going to Nkanika center and in the center of Kamugenzi village (Duterimbere and Abadahemuka). On Fridays, I observed the Tuzamurane association near the road in the center of Kamugenzi village. Many more associations were gathering in similar outdoor locations.

From these observations, I became interested in describing the gathering environment and its impact on the association's operations. Gakamba people enjoyed holding their CBA gatherings outside in the "agacaca" (grasses) and trees with fresh air or in their own houses as part of their indigenous ways of holding regular meetings. I observed that if it was a sunny day, they looked for a space with some shade. If it was a rainy day, they moved to a member's house closer to that place. If it was getting dark, they moved to a place where there was light. I observed that some associations gathered at the same time and closer to one another in the same area. Some members participating in two CBAs could move from one association to another.

The meeting area is chosen based on its accessibility to members and its basic preparedness for people to at least sit or stand and communicate well. Association members flexibly decide on one permanent area for their gathering as a collective decision. Mostly women, happily smiling, sat in the grasses, whereas their fellow men stood beside them. They sometimes brought benches or chairs whenever available in the surrounding neighborhood for some members to sit in the order of age and first-come-first-served. They quite often gave a chair to visitors, including myself. Outside or in the house, they contributed and distributed money without any problem as a result of security and trust in the neighborhood.

Notwithstanding these facts, in the gathering environment CBAs are usually disturbed by external events and circumstances. People pass by and talk or greet some members. Domestic animals pass by and make noises. Children play around or need their mother's attention and cry. Vehicles pass by and cause noise and dust. Drunkards, even among the members, talk as it pleases them. Children from school pass by playing and shouting. Selling and buying in small businesses and even among the association members occur. One day at the cell headquarters, the village meeting was disturbed, and members of the association were asking themselves if they could start with the association meeting or the village meeting. In this same association on a different day, the discussion was interrupted by a duck that was biting a child. As the child was crying a lot, people came to the rescue. Likewise, at times they talked about other relevant issues when reminded about them after seeing some people passing by. As I observed, people seemed not to care too much about this. Yet, at other times they stopped and commented that they should not get distracted.

7.3.3. Obtaining and Managing the Equipment of the CBAs

One task that all associations fulfil is to equip themselves and manage their equipment. Nyirasafari, a leader of two CBAs in Kamugenzi village, like many others, appreciated that CARE international gave them some important materials to start with. This included such things as a box to keep their money, a locker to close the box, some notebooks and a stamp to secure their records, etc. Yet, the associations that were never connected to CARE international bought their own materials. Additionally, considering that CARE was no longer supporting some of these CBAs, Nyirasafari was critical that MCDO was requiring them to buy some booklets from them. Most CBA members desired to get their materials for free and face less extra spending. Indeed, as presented earlier with the case of the Twisungane CARE/VSLA, it took many weeks

for different members to pay 1,000Frw for their own booklets. They often feel there should be some support from somewhere else. It is indeed hard to convince the majority of people to equip their CBAs with the needed materials. This concerns personal equipment as well as shared materials.

Equipment is an important concern of all the CBAs I visited, since this helps them to operate well. Equipment here concerns any tool to safeguard the money and preserve the important information. Most people would like to secure their money, yet some do not like the charges associated with the appropriate equipment. Although they sometimes buy the required materials for themselves, different members would generally wish to depend on donations. I imagine what could have happened if I had bought many notebooks and pens to provide to each of the associations I visited. Although most associations try their best to equip themselves, and at times with the highly appreciated help from some NGOs, there are quite some challenges. On one hand, most members fear the equipment because it requires spending additional money. On the other hand, they fear not having it for their money's safety. I observed that they minimized the costs on this as much as possible.

To strategically solve this problem, most members prefer using old booklets from members who left or using the same materials for multiple years. They also buy tools that are less expensive, though not necessarily sustainable. When they buy the needed tools, they also estimate the approximate time this will be used and decide on how to use the materials efficiently. Regardless of how the various CBAs get their materials, these remain very important. They determine where they keep their money and how they keep the important information about their major decisions and reports. Most associations have a box in which they keep the money and three people keep one key each to prevent any kind of theft. Otherwise, in some cases, the money can be saved at the bank.

While discussing the money-related issues and other decisions, the appointed leaders concurrently recorded them in books. Perusing the CBAs' books, I could always find some report, whether financial, decisions made, names recorded, etc. on any one specific date. As it can be seen from the above descriptions, what most associations usually record includes monetary transactions (shares in, shares out, loans taken out and paid back, remaining amounts, in and out for emergency, out for expenditures, expected and fines), contracts (for loans and reports), members' identification (list of members, presence/absences, fines), signatures

(leaders with money, members with loans, collateral for loans), rules, decisions taken and reports (by leaders, dates, income, spending, practices, audits, conflicts and their resolutions).

The process of recording is done carefully in different notebooks. Most associations report periodically. They share responsibilities as to who writes what by designating individuals to permanently write in the booklets or by requesting anyone who is available and able. I was also given this responsibility during my field work. They discuss who is supposed to sign where for the safety of the information. They discuss, withdraw or maintain information, vote and decide. They make drafts. Sometimes, the reporting can be postponed. In this situation, they may record while at home or for different days at the same time in the meeting. Recording in people's memory is also an alternative. Among many people, there is often a possibility where someone may remember no recorded information. They cooperate and teach each other how to better record. They check the recorded information during recording and at any other appropriate time. However, sometimes the people assigned to keep some materials do not make them available on time for their use. Other people feel the pressure and sacrifice of doing too many things. Most CBAs' members acknowledge that good recording and well-preserved recorded information is a necessity. Yet, some members complained about how the recording, signing and preservation of the recorded information and documents was done. Some argued that people could sign for their own benefits.

Part of their business is also to make use of the information recorded. The information written down must match the reality. If, for example, one is holding a certain amount of money, this amount must be recorded accordingly. Therefore, this assists members when solving a conflict around money, for example. They can refer to what is written. I recall that during the discussion on a loss by a leader of the Twisungane CARE/VSLA, the village chief said: "Let us use the documents instead of speculating… that money will be found based on written documents." They then had to compare such things as the accused person's signatures and other important information. The same applied in many other cases, where there was a conflict regarding an individual's or group's money. The recorded information is used for inventory purposes, for money safety (report, decisions, laws etc.), for remembering what happened in the past and what worked well in the present plans, for handling a conflict and even for yet unknown purposes. Members referred to their documents mostly to check money balances and for conflict resolution, to check on figures, laws, decisions, and signatures. This practice served to bring transparency to the CBAs.

7.3.4. Handling the Agenda of the Gathering Day

The case of the Twisungane CARE/VSLA that I highlighted in the introduction to this chapter shows a good number of things about the general agenda of most CBAs. It incorporates the general sequence of items on the agenda of most CBAs that I observed with the financial component. Once in their regular gatherings at a particular place, members of different CBAs generally and regularly complete different activities in a cycle. They check the attendance, contribute the required fee, count and check the money collected, receive the money paid back, allocate loans to the borrowers, decide on the expense budget, and choose where to keep the remaining money.

Some other items could appear on the agenda as necessary. Most CBAs occasionally received special requests to leave or join the association. They sometimes decided to buy various needed materials. They also created reports as requested by different cooperating institutions. They received visitors who wanted to talk to them. They also handled personal issues arising among the members. Of all these items, among others, I found particularly interesting how the reception of the contributions took place, how the loans were distributed and how the borrowed money was recovered.

7.3.4.1. Receiving and Managing the Contributions

I have already indicated that most of the CBAs I studied deal with money in their operations at every gathering. In this context, economic capital appears to be the root of people's social capital. This is the case on different levels, however. For some CBAs whose primary goal is savings and loans, like in the case of Twisungane, the money is perceived as the reason why they regularly meet. Therefore, the leaders ensure they receive everyone's contribution and put all the contributions together with the aim of saving or exchanging the money for loans. Most of the shares received on a given day are often limited to less than 100,000Frw. On Thursday, 14 June 2018, the Twitezimbere CARE/VSLA gathering at Gakamba village contributed 27,000Frw to their savings. On Friday, 15 June 2018, the Tuzamurane CARE/VSLA gathering at Kamugenzi village contributed 13,200Frw to their savings. On Thursday, 13 September 2018, the "ikibina", formed based on the people's Umugoroba w'Ababyeyi association and gathering at Kavumu village, collected 25,000Frw, which was given to one member. Many

other CBAs had shown similar patterns in their contributions. Yet, they often kept growing in terms of the basic and maximum contributions allowed. Twisungane shows such growth in contributions over the four years, as presented in the Table 4:

Table 4: A sample of total contributions on selected gathering days

Date	Members' Savings	Emergency fee	Date	Members' Savings	Emergency fee
18/05/2015	7,800Frw	1,400Frw	**17/04/2017**	26,400Frw	1,650Frw
08/06/2015	10,200Frw	1,300Frw	**08/05/2017**	28,800Frw	1,650Frw
06/07/2015	15,400Frw	1,450Frw	**12/06/2017**	28,800Frw	1,650Frw
20/07/2015	14,400Frw	1,500Frw	**26/06/2017**	38,500Frw	1,600Frw
31/08/2015	16,800Frw	1,800Frw	**24/07/2017**	37,500Frw	1,600Frw
07/09/2015	17,200Frw	1,500Frw	**14/08/2017**	34,500Frw	1,600Frw
05/10/2015	14,800Frw	1,400Frw	**18/09/2017**	40,000Frw	1,600Frw
16/05/2016	22,300Frw	1,500Frw	**16/10/2017**	31,500Frw	1,600Frw
06/06/2016	26,100Frw	1,550Frw	**13/11/2017**	28,500Frw	1,600Frw
11/07/2016	29,700Frw	1,500Frw	**11/12/2017**	29,000Frw	1,600Frw
22/08/2016	24,000Frw	1,400Frw	**15/01/2018**	26,000Frw	1,600Frw
12/09/2016	22,200Frw	1,400Frw	**26/02/2018**	27,500Frw	1,600Frw
03/10/2016	20,400Frw	1,400Frw	**19/03/2018**	31,000Frw	1,600Frw
10/10/2016	19,200Frw	1,350Frw	**16/04/2018**	26,100Frw	1,600Frw
31/10/2016	17,100Frw	1,300Frw	**21/05/2018**	30,000Frw	1,600Frw
26/12/2016	26,400Frw	1,650Frw	**18/06/2018**	52,000Frw	2,200Frw
16/01/2017	32,800Frw	1,650Frw	**09/07/2018**	92,000Frw	2,200Frw
20/02/2017	28,000Frw	1,650Frw	**20/08/2018**	80,500Frw	2,200Frw
06/03/2017	31,200Frw	1,650Frw	**10/09/2018**	80,500Frw	2,200Frw

Source: Twisungane VSLA documents (2015-2018)

In 2015, Twisungane members started with a low basic share and a fixed maximum for individual savings. In the first round until October 2016, they could contribute around 10,000Frw at one gathering. In the second round until June 2017, people's contribution increased to over 20,000Frw at one gathering. In the third round until June 2018, the contribution increased again somewhat to over 30,000Frw at one gathering. Finally, in the fourth round until June 2019, the members kept increasing their shares, varying between 50,000Frw and 100,000Frw.

As the records in Table 4 show, there were some variations within a round. These variations were often dependent on the members' weekly or seasonal financial situations. The increase over time equally depended on the increase of the basic share, the maximum allowed and the number of members. Most CBAs established the permitted amounts for the contributions, a minimum compulsory share as well as a maximum amount for any one person. The minimum represented the least they could afford to contribute on a given day. This could be just the 50Frw for the emergency fee. The maximum was sometimes a limitation to some members who were

aiming high, which is why they sought to join different CBAs. Some CBAs set a maximum that no one could exceed, while others like Twisungane as well as most ROSCAs (ibibina) had no upper limit. In other situations, like what I heard about one association at Kamugenzi village, the increase/decrease in the individual contributions was dependent on the trust members felt they could invest in the CBAs' leaders.

Although I observed that most members were motivated to save, some members either partially or completely failed to contribute on a given day. This therefore could affect the total contributions and the possibility for members to access the loans. When I was there in June 2018, Twisungane CARE/VSLA eliminated their maximum contribution limit. This opened up the possibility for members to save the maximum they could afford on a particular day. I saw people like Seburikoko, Akaliza, and others contributing some relatively large amounts on several occasions in order to increase their annual savings. And they eventually received a lot of money at the end of the round. I also heard from other CBAs confirming that they increased their basic share over time and planned to increase it again in the future. This is the basic pattern that CBAs demonstrated in the management of their contributions.

However, people's contributions could be significant on a given day based on their accumulation over several days. It could also be based on the number of members and what most of them were able to save on a given day. In the middle of a round on 11 September 2018, I visited the Tuzamurane CARE/VSLA in Rukora village and heard them talking about their saved capital, which was 2,501,500Frw. While the greater part of it had been given out to the people as loans, the cash in their box was equivalent to 231,070Frw. The Tuzamurane CARE/VSLA had 57 members contributing the minimum share of 250Frw and the maximum share of 1,000Frw. Their total contribution on a given day could generally not exceed 57,000Frw.

Contributing certain required amounts depended on both the family's capacity and the member's development target. In the VSLAs, as well as Sasa Neza, they were saving as much as possible respecting the maximum agreed on. They were requesting loans as they were able to pay them back. In the ROSCAs, I observed that members had to say how much they would be able to return, and then other members contributed for them accordingly. Yet, in the Ingobyi associations, they saved according to their goal of having health insurance (mutuelle de santé) by the payment deadline. For other associations like Umugoroba w'Ababyeyi, contributing was

not the members' primary goal. Yet, some still saved a little money, which they would share after a predefined period. Most CBAs seemed to be more attracted by the financial dimension than other goals. The leaders therefore had the main responsibility of ensuring the reception and protection of the members' contributions.

Contributing money to the CBAs appeared to be a cycle, from getting the start-up contributions, distributing loans and savings, investing, and then receiving contributions again. The weekly contributions could be from employment, business and interest, partners, or sacrificing some basic household needs. In most cases, the whole process involved going to the market and calculating what to consume and what to save. People work in different ways to earn their contributions. They are usually encouraged to save the highest amounts possible. They often feel committed to saving and frequently cooperate within their household to realize this goal. Some women have argued that this has brought discipline to their household to avoid family members wasting money in the bars. The CBAs also stimulate many people to work hard in order to save some money that will be useful in the days to come.

Receiving and securing people's contributions is often the task of the secretary and the treasurer. The secretary writes the contributions in the designated books and the treasurer receives the money. The treasurer sometimes saves the money at home or in the bank. Nevertheless, the president and the auditors equally help in making sure that the amounts are written down and matched with the money received. Upon receiving the money, the treasurer or president of the association is often assigned to stamp or sign in the members' booklets. The money and the record books are often kept in different places to prevent any theft. Moreover, most people appear to be attentive to preventing any money-related problems. Managing the CBAs' money is a shared responsibility.

7.3.4.2. Allocating the Loans: Members' Confidence and Leaders' Tasks

Once the contributions are put together in the CBAs, the leaders and the members decide what to do with it. In most of the cases, this step means that the available money should be distributed as loans to members who need them. An example of the loan amounts frequently allocated to different CBA members is in Table 5 showing the Twisungane CARE/VSLA loan situation over a period of three years (2015-2018).

Table 5: Sampled amounts requested from Twisungane CARE/VSLA over time

Amount of loan	Loans given (in Frw)	Frequency
Below 20,000Frw	2000; 2000; 2000; 2000; 2000; 2000; 2000; 3000; 3000; 3000; 3000; 3000; 3000; 3000; 3000; 3000; 3000; 3000; 4000; 4000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 5000; 6000; 6000; 6000; 6000; 6000; 7000; 7000; 7000; 7000; 7500; 8000; 8000; 8000; 8000; 9000; 10000; 10000, 10000; 12000; 12000; 12000; 12000; 14700; 15000; 15000; 15000; 15000; 15000; 15000; 15000; 15000; 15000; 15000; 15000; 15000, 15000; 15000; 15000; 15000; 15000; 15000; 15000; 16500; 18000.	**104 loans (43.9%)**
20000-40000Frw	20000; 23000; 25000; 25000; 25000; 25000; 26500; 27000; 27800; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000, 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000; 30000, 30000; 30000; 30000; 33000; 33000; 35000; 36000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000; 40000.	**89 loans (37.6%)**
41000-70000Frw	45000; 45000; 45000; 45000; 50000; 50000; 50000; 50000; 50000; 50000; 50000; 50000; 50000; 50000; 50000; 50000; 50000; 50000, 50000; 50000; 52800; 60000; 60000; 60000; 60000; 60000; 60000; 60000; 60000; 60000.	**29 loans (12.2%)**
71000-100000Frw	80000; 83000; 100000; 100000; 100000; 100000; 100000; 100000, 100000, 100000.	**10 loans (4.2%)**
Above 100000Frw	120000; 140000; 150000; 200000; 250000.	**5 loans (2.1%)**
Total		**237 loans**

Source: Twisungane documents (2015-2018)

Table 5 approximately portrays what the average CBA loan portfolio could look like. Out of the 237 loans requested and distributed over a period of three years, the majority fall below 40,000Frw. 43.9% of all the loans requested are below 20,000Frw and 37.6% are between 20,000 and 40,000Frw. This could mean that most people need small loans, as 81.5% of loans taken out were lower than 40,000Frw. It could also mean that the loans are given according to the available cash in a particular CBA. Taking out these small loans in the CARE/VSLAs indicates the responsibility level of the CBA's members and leaders to manage and pay back the available amount. Similar patterns were observed across the various Gakamba CBAs, whose members exchange money in terms of loans. Ibibina (ROSCAs) also give similar amounts of money depending on people's approval. If a member is open to receiving any amount, the other members will save through him/her as much as they can. On the contrary, if a member states the maximum that he/she can afford to return, the other members will contribute accordingly. Table 6 indicates the number of people who requested loans on a particular day and the corresponding amounts in the same association between 2015 and 2018.

Table 6: Loans requested by a number of people on a given day in Twisungane

	2015	2016	2017	2018 (until September)
1 person taking out a loan at one time (51 times)	2000; 50000; 40000; 10000; 3000; 15000, 6000; 50000; 40000 (**9**)	15,000; 10000; 20000; 30000; 5000; 40000; 30000; 20000; 3000; 60000; 6000; 3000; 23000 (**13**)	30000; 7500; 30000; 10000; 36000; 20000; 40000; 20000; 45000; 15000; 40000; 25000; 20000; 40000; 150000; 15000, unidentified amount (**17**)	10000; 50000; 15000; 15000; 30000; 100000; 200000; 100000; 30000; 100000; 15000; 100000 (**12**)
2 people taking out a loan at one time (26 times)	10000, 20000; 6000, 10000; 15000, 50000; 2000, unidentified amount; 5000 and 30000; 4000, 10000 (**6**)	3000, 20000; 5000, 40000; 30000, 30000; 3000, 20000 (**4**)	6000, 30000; 2000, 20000; 3000, 14700; 15000, 30000; 3000, 45000; 2000, 12000; 10000, 30000; 9000, 30000; 15000, 30000; 30000, unidentified amount (**10**)	25000, 60000; 15000, 15000; 10000, 15000; 26500, 20000; 20000, 30000; 20000, 60000 (**6**)
3 people taking out a loan at one time (19)	3000, 5000, 8000; 10000, 12000, 40000 (**2**)	7000, 10000, 20000; 5000, 10000, 12000; 7000, 20000, 30000 (**3**)	10000, 20000, 27800; 5000, 10000, 30000; 10000, 10000, 30000; 10000, 30000, 50000; 5000, 10000, 20000; 10000, 10000, 20000; 10000, 20000, 20000; 33000, 45000, 60000; 20000, 50000, 60000 (**9**)	3 unidentified amounts; 7000, 15000, 25000; 2000, 5000, 30000; 5000, 20000, 50000; 15000, 30000, 100000 (**5**)
4 people taking out a loan at one time (10)	5000, 10000, 20000, 50000 (**1**)	3000, 10000, 30000, 100000 (**1**)	20000, 20000, 20000, 40000; 10000, 18000, 20000, 50000; 25000, 30000, 50000, 60000; 3000, 12000, 15000, 15000 (**4**)	16500, 30000, 33000; 60000; 15000, 5000, 2000, 7000; 2000, 5000, 15000, 30000; 5000, 35000, 45000, 100000 (**4**)
5 people taking out a loan at one time (3)	4000, 5000, 15000, 20000, 30000 (**1**)	6000, 8000, 20000, 20000, 50000 (**1**)	5000, 8000, 8000, 10000, 30000 (**1**)	**0**
6 people taking out a loan at one time (2)	**0**	**0**	**0**	20000, 30000, 40000, 40000, 50000, 80000; 10000, 20000, 40000, 40000, 50000, 250000 (**2**)

Source: Twisungane documents (2015-2018)

Table 6 indicates the amount of money that appeared to be generally available, requested and received by members as loans. As this table shows, there was a possibility for up to six people to take out a loan on a particular day. This occurred at a low frequency of only two times within the 3-year period, however. As I observed it, this was related to the time when Twisungane members were given the loan of 550,000Frw in the form of MCDO support in addition to their usual loans. People got confidence to request loans, as they had external support. In most of the cases, the loans were taken out by only one or two people on the same day. As I observed, getting the loans went hand in hand with the available cash and the number of borrowers. Some members were unwilling to take out loans even when the money was available. Yet, in some other associations and upon agreement, there was a possibility of getting half the requested loan and the other part at the following session. There was also a possibility of receiving less money than what was requested. The least preferred option was to wait for another one or multiple sessions to receive the requested loan. Nevertheless, the majority of people understood each other in this process of sharing the available cash for loans.

With some analysis, I could notice that the loans requested and received varied from the smallest amount of 1,000Frw to the highest of less than 500,000Frw. Some people requested more loans over time, whereas others did not want to take out loans at all. Some associations gave more smaller loans to different individuals on a given day, whereas others gave one large amount to just a few people. Loans amounts were limited, from the minimum possible to the maximum available and affordable. Associations considered the member's loan objective and capacity to pay it back. During the interviews, the majority of people confirmed having taken and used an association's loan. Nyamahoro believed that one could not be in a particular association without borrowing. To encourage people to borrow the money, some CBAs set a rule that if one does not borrow, one should not claim the interest at the time their savings are distributed.

However, the majority of my research participants fear the burden of loans. In fact, it was revealed to me that they preferred small loans with less risks and charges. This is often related to people's experiences with or fear of bank loans. Many farmers whose primary asset is their land fear bank loans to a high degree. They also lack confidence to request loans from neighbors on an individual basis. However, in spite of the land presented to the CBAs for borrowers' guarantees, the CBAs' loans seemed to be a good alternative to bank loans. Uramutse is a woman who took out a loan of 400,000Frw from the bank once. At Twisungane, I noticed that she took out different small loans between 2015 and 2018. These loans were 10,000Frw on 24/8/2015; 10,000Frw on 13/2/2017; 15,000 on 20/11/2017; 50,000Frw on 27/1/2018 and 30,000 Frw on 5/3/2018). I asked her about her feelings with respect to the loans. She answered by showing her fear developed from her experience with the bank. She said:

> "But if I tell you that for someone having another possibility, one does not have to work with SACCO. Now see, like you borrow maybe 400,000Frw, you understand? They then give you 350,000Frw. The other 50,000Frw you cannot trace it. [Me: Maybe it goes into those other things done for you.] What other things? What really in such a way that they retain all that money and then you pay it back? [Tone of voice is raised.] [Me: With interest as well.] You pay it with the interest on what they gave you, then also what they retained, they should have given you and you also pay it back, do you think there is no problem? Yes, those who are able, men, who are able, go and take those millions or whatever else, then go to do business. But personally, I tell you that I can never go back there. Instead of borrowing from SACCO, I can go to borrow from that

> CARE/VSLA. Otherwise, it is really hard, you give them your land title, and after giving that they do not even give you the money, then you find it is a problem. [Me: Then if you cannot pay?] They come and sell it quickly." (Uramutse, Karambo village, 18 June 2018)

Uramutse attested that she was not comfortable with the banks' charges on top of her loans and the fear that her land could be easily sold at auction. Although she admitted that the land could equally be sold by their CBAs, she seemed to like the loans from her associations. This preference was not particular to her alone. Many people affirmed this and appreciated their CBAs' loans much more. For example, Nyirasafari revealed that a member in the association faces less formalities in getting a loan because of the level of familiarity among people in the village. People know one's level of integrity. She also made it clear that one gets the desired money and pays it back with less pressure than from the bank. Nyirarukundo described the conditions of CBA loans in this way:

> "The associations, the first good thing we got from them, it is because when the person borrows money, s/he is required to pay it back and pay it without any burden because s/he pays it without any pressure, what s/he gives is the interest." (Nyirarukundo, Kavumu village, 13 June 2018)

Most of my research participants revealed their confidence in taking out easy loans from their CBAs despite the limited available cash. Mutesi from Gakamba village confidently asserted that everyone experiencing a problem, such as related to health insurance or a small business, could easily get the small loans and solve his/her problems. Everyone else in the gathering agreed with her. In their association, they had a small weekly loan scheme to facilitate everyone's access to the loans. This seemed to be preferred compared to larger loans for three months. Mutesi's idea was that it was easy to get a loan from the CBAs than from private individuals or the bank. Most people argued that when requesting money from friends, they might even hear the demand and do nothing about it. Mutesi stated:

> "In case one has a problem of money, s/he comes to us and gets the money on time without going around to request from friends, who may refuse him/her the money and thus give no solution to his/her problem. But among all of us here, the problem each has requiring some money, one can solve it because we have decided to be together, to

> develop ourselves. Then that money is put together, is found on time and everyone is able to solve his/her own problem." (Mutesi, Gakamba village, 14 June 2018)

Many people like Mutesi expressed their confidence in their ability to get a loan from the CBAs. The level of this confidence rests on the belief that the loan cannot be denied to members. They are asked to take out the loan. They often borrow several times and borrow the desired amount. The CBAs lend money to anybody, including farmers. The CBAs' members attach their membership to saving and borrowing. The result is that a member can approach the association rather than going to the SACCO/bank. With this, the source of the loan is nearby and can be received promptly rather than waiting for a long time in the banks. The CBA system involves the reciprocal exchange of loans among people rather than relying on the banks, which appear to be interested only in maximizing their profits. Although there could be a shortage of cash in most of the CBAs, the borrowing confidence was justifiable. People based their preference on their achievements with previous loans.

Nevertheless, despite the relatively low level of fear around the CBAs' loans compared to the loans from the banks, some members never took out loans. Nyamahoro, like some other members, said that some people were afraid and reluctant to borrow money at the beginning. Some people simply joined associations for the purpose of saving and waited to receive the interest on loans borrowed by their colleagues. Some people borrowed while others were too scared. Some members wished to access loans to satisfy their needs and yet feared the risks. Others agreed on the conditions for providing loans to members and yet still were afraid to request loans. This is probably related to what they wanted to do with the loan. The more they were involved in some sort of business or any type of investment like in land or livestock, the higher their probability of needing the CBAs' loans. They could also take out a loan because of a situation that arises for which they need to spend money they do not yet have. Yet, some of these emergencies could cause them to regret the loans they took out when it came time to pay it back. People's regrets in such a situation are often related to the initial plan they had for joining the association.

Considering the cash available for loans in the associations and people's confidence in receiving them, it is their task as a group, then, to distribute them. The loans are generally distributed to people in meetings or sometimes on a special day depending on the urgency of the need. In some cases where money is scarce compared to the need for the loan, the people are requested

to inform the group about the desired loan ahead of time. This could be a week or more before the gathering. In some CBAs, the contract for a loan was formulated in a paragraph indicating some important dimensions. This included the borrower's name, the borrowed amount, the interest rate and the borrower's collateral. The collateral was often a parcel of land and/or a person who signed for the borrower. Of course, the representative of the association could also sign together with the borrower and his/her representative. Loans are limited to a time period from one week to three months. Yet, there is also some flexibility to request extensions and pay simple or compound interest. Some CBAs diversify the types of loans from short-term to long-term loans.

Most CBAs with a bank account often keep a small amount of money at a member's home for any need arising, varying between 1,000Frw and 50,000Frw. In a case requiring the leaders to bring the loans from the bank, members are often charged a transport fee. This can also be a group fee. Additionally, the money kept at a member's home could be a form of group assistance to some particular individuals. The members believe the association is good for emergency assistance and make a decision to keep some money closer to them due to their frequent urgent need for money. Indeed, most of the people's problems requiring loans are unpredictable.

Nevertheless, the loan distribution is sometimes restrictive and exclusive in order to safeguard the people's money. Most CBAs consider two loans in the same household as problematic and do not like to issue such loans, just as they avoid giving too much money to one person. They assess each case to avoid a possibility of the borrower failing to pay back the loan. The restrictions are often related to the individual's capacity to pay the loan back, the trust between the people, and the type of loan collateral the individual shows. If a person does not have land, for instance, most CBA members argue that that person should not be able to access the money. Most associations set rules requiring borrowers to show collateral in order to access certain amounts. In the Ibibina, some members reduce their contribution if the person to receive the money is not highly trusted. To prevent anything that could cause losses to the CBA through loans, they set a minimum amount that requires collateral.

In general, the collateral includes the member's shares already saved, land or property owned, the projected plan, a person as guarantor (partner, family member, association member), trust (built and tested over time), accountability, previous loan experience, others' accountability,

financial capacity, and health. All these factors combined are usually analyzed and recorded with the aim of securing people's money. The loans that are requested by certain members are sometimes reduced for various reasons, including a lack of trust that the borrower can manage the loan or pay it back. There are also restrictions on new members until they build up their trustworthiness.

Interest on loans from the associations could be higher than that paid to the banks. Yet, it is considered to be a members' benefit, as they share the proceeds in the end. In a discussion to decide on loan interest with the Twisungane CARE/VSLA, MCDO suggested that they should opt for 2%. Some members supported the idea. However, another member suggested 5%. The leader said that 2% would be their loss and 5% their benefit. When she asked if they faced any losses in issuing loans at 5%, some members said that there would be no loss. They then agreed that 5% for the interest rate should work. In this conversation, Mirimo, a member who requested 250,000Frw, said that 37,500Frw in interest in three months was too little for him. This interest is not small. Yet, because they share the interest received as their own money in the end, it becomes accepted.

In fact, the diversity of loans varies from interest-free loans to large interest rates of 10%. Some people find the interest fee high, while others perceive it differently. Most CBAs insist on interest rates in the form of a collective business. They were thinking about the collective benefits. Basically, the loans are managed within the associations with two goals. On the one hand, it is about securing people's money while helping particular people fulfil their plans or solve their problems. On the other hand, it is about maximizing the interest payments to be shared at the end of a round.

7.3.4.3. Recovering the Loans: Conditions, Practices and Reactions

Giving out the loans among the CBAs' members was not a simple responsibility mainly due to the availability of the cash. Yet, recovering the loans appeared to be even harder due to people's life challenges. These challenges seemed to change the borrower's plans for which the loans were taken out. Mutesi argued, for instance:

> "The reason is that in reality everyone has his/her own problems s/he faces at home. What I see, if one does not pay back, it does not mean that s/he has it and does not want

to pay it, but rather it is all about those problems the person faces from time to time, causing him/her not to find that money in order to pay it back. Because even those facing those cases of paying back, they come and say I have found this too little at the time we are in the final stage, because when we are at the final stage, we need to share our money, everyone needing his/her money. S/he comes and tells us, please I have a problem. I could not find the money. Considering what I have in my booklet, in addition also take this, I realized that I could not find the rest, please have pity on me. Also, those we meet in those cases are not the ones really having money. Because s/he could not find it to pay us back it is not to say that s/he willingly wanted to challenge us in our minds but rather it is because s/he had limited capacity and even that money s/he borrowed it because of a problem s/he faced in order to solve it." (Mutesi, Gakamba village, 14 June 2018)

In most CBAs, the initial rule is that everyone should pay back the loan within the indicated time so that others can access it too. While most people paid back the loans accordingly, there were often some cases of irregularities. In some situations, paying back the loans expanded the challenges that people faced in their daily lives. Some people did not pay back the loan because of various issues including sickness. It was also sometimes due to the losses encountered in the process of using the loan. Some people confirmed consuming money happily but paying it back with difficulties. They hardly returned the money already received even if they acknowledged it was not theirs. Though the majority of people paid it in the end, many faced challenges with meeting the set deadlines. These cases often required a certain level of flexibility in practice, as Mutesi indicated. Indeed, to facilitate the payment of the loan for everyone, most CBAs decided to be flexible in terms of the payback period and the amounts of the loans. Most of the time, they required the payment of the interest and a promise about the time needed to pay back the entire loan. The majority of those who did not pay were willing to pay it back, but they seemed at times unable to complete what they signed for.

In fact, most CBAs accept any minimum amount that is paid back slowly. CBA members tolerate their colleagues, with such sayings as "ukorora acira aba agabanya" (when one coughs and spits, he is reducing), "kwasama kubi ni ukurira" (opening the mouth is bad when it is about crying) or "buhoro buhoro ni rwo rugendo" (slowly, slowly makes one's journey). Some CBAs' leaders, like Mutesi, Nyirasafari and others, recognized the existence of difficulties in paying

back the loans. However, they argued that members are often given some chance to pay slowly provided the entire loan is paid back within a round.

Most borrowers in the CBAs are usually given a chance to pay loans back in instalments. This is often possible when the borrower proves to have no other hidden agenda in keeping the money. They pay anywhere from the smallest amount to the highest amount. They sometimes pay only the interest and make sure that the capital is paid before the savings distribution time. The leaders keep records and remember the remaining amounts to pay back. I observed that some CBAs had considerable debts at the time of distribution at the end of the round. In practice, paying back the loans varied from prompt to late payments and not paying at all. The variation usually has to do with people's loyalty or lack of loyalty to the group. It is just about integrity or lack thereof. Most people put themselves in the position of paying back the loan to preserve their dignity. Yet, others care less about this.

Some members show responsibility and accountability, while others increase their leaders' responsibilities in the follow-up on the loans. Most of the members prefer to be wise by taking only loans they can afford to pay back, while a few others simply take them and end up not paying them back to the group. In these rare cases, I observed that a loan to one person implied too much work by the group to bother caring, controlling or recovering the money. Some people paid the loan back on time because they feared the additional interest charges or wanted to maintain others' trust. Some of them struggled to get another loan, from a friend or another association, to pay back an already consumed loan. Others still did not pay back the loans simply out of poor planning. It seemed easy to consume the loan, yet difficult to return it from the perspective of members who fail to return their loans.

Normally the loan is requested for a certain purpose. Those people who are loyal to the associations affirmed their confidence in their ability to pay loans back without any challenge. Listening to anyone of this category, one would not understand why other people would do the opposite. They express their satisfaction with their achievements that allow them to pay without any problem. This includes selling farm produce, using bicycles for their business, opening and running a small business, buying livestock, etc. Other people depend on their participation in many associations to pay back their loans. They borrow from another association to pay back the loan before the distribution time. Nyirasafari affirmed that if one expects to face problems in one particular association, one borrows from another association in which one is a member

and pays back the loan consumed. However, regardless of the strategy, I can confirm that being accountable in paying back the loan does not necessarily mean that they really have no problems. Honesty, loyalty, integrity and dignity are more important than any other thing. This is what guides most of them.

Most CBA members were pushed to work hard due to their CBA loans. They felt forced to pay back loans, and in similar ways looked for ways to obtain the compulsory contribution fees. They thus work very hard. Unfortunately, the type of work is also often farm work or off-farm work, which is oftentimes not very satisfying. However, this could be perceived as a form of discipline at work, in business or when looking for jobs. Additionally, paying back the money requires cooperation at home. Nyirarukundo argued:

> "The role of the husband is that when the wife could not find money to contribute/pay back, not having it, her husband is the one to pay it. And if we sit together and ask the woman why she did not bring back the association's money if she has borrowed or wants to contribute, the husband is the one to give the money… And again if we are going to lend money to a woman we write the name of that woman, and put the husband as a loan guarantor, the guarantor is the husband himself, … up to now, there are no conflicts in the families based on this because the husband is collateral, he gains more courage/power to look for the money to pay back the association." (Nyirarukundo, Kavumu village, 13 June 2018)

As I have already said, cooperation between the household partners starts at home and extends to the associations. In the CBAs this is important, from getting exposure to the idea of joining a particular association to submitting the contribution. More especially, the wife and her husband communicate about the loan to take out and manage, agree and sign for it, use it accordingly and pay it back cooperatively. They cooperate with requesting loans for the benefit of both and become guarantors for one another. Most CBAs consider the partner to be a necessary guarantor for their loans, encouraging them to work together to pay it back. They discourage everyone from taking the money without the partner's awareness. The associations' members recognize that some families lack understanding and harmony when it comes to loans, thus they try to involve all family members to ensure the safety of their funds.

7.4. Prevalence of Endogenous Cooperation Vs Valuing Exogenous Support

My research findings reveal that people mainly rely on the members' cooperation to run and sustain their CBAs. They are predominantly self-reliant. Based on people's trust and skills, they exchange their ideas to decide on the rules, select the leadership and arrange the overall management of the CBAs' operation. People trust one another while sharing different responsibilities and ideas. Most CBAs' members consider trust as a condition and collateral for accessing the money. People's trust and level of opinion sharing make things happen the way they do. They are successful and grow. In most cases I observed, the degree of effort the CBAs' members make to accomplish their goals sustains them together. In other words, while there is no doubt of some failures occurring within the different CBAs, most CBAs I observed in the Gakamba cell are operationally successful and their growth and sustainability seem to be ensured. Nevertheless, there is no way to ignore their need for support. With this research, it was proven that Gakamba CBAs appreciate the external support they receive and are interested in more.

7.4.1. The Role of People's Trust and Skills in Cooperative CBA Management

Trust among people is dynamic. It keeps changing over time in both directions of the spectrum. While it sometimes declines when facing interactional challenges, most of my research participants confirmed that in their circles trust grows over time. This is related to the fact that people know each other in their neighborhood. They often share similar life problems and need for money. They know and empathize with each other's problems. People play an important role in the process of building trust. This can be tested around loans, sharing with one another, peacefully resolving conflicts, keeping secrets, etc. It is their form of building up a good reputation for future cooperation. The more trust exists within one particular association, the higher is its sustainability over time.

Besides trust, people's relational and managerial skills in the management of CBAs' operations are equally important. My research participants face challenges relating to their level of education. They also face some interpersonal conflicts. Yet, that does not limit them from running their own CBA businesses. Indeed, they recognize that limitations and challenges are common among people. Nyirarukundo, having worked with a diversity of CBAs for a long time, described her definition of people's interactional challenges in their CBAs as follows:

> **"**Challenges cannot lack where people are gathering in a number of 30 because there is a time the person faces the problem of sickness and cannot manage to pay back the borrowed money…But challenges cannot lack because wherever you have many people gathering challenges cannot lack. Because if they have counted for a person, they count his/her money then s/he goes home complaining, that time s/he is not happy… Challenges cannot lack among people, they cannot lack." (Nyirarukundo, Kavumu village, 13 June 2018)

People constitute a burden to others to the degree that most of them develop considerable levels of tolerance and in a way feel desensitized about it. To explain people's tolerance and desensitization, they acknowledge that among people relational problems will always happen. They acknowledge that among people unexpected things will always occur. They acknowledge, as an illustration, that cows in a group always knock each other's horns. They acknowledge that people's affairs are often hard to manage. They acknowledge that people are people and are at times not perfect. Learning to tolerate relational problems is what keeps them together.

Furthermore, most CBAs' members have intellectual limitations. However, their limitations do not constitute an absolute lack of capacity. People's challenges do not constitute their absolute failures in handling business. Their limitations and challenges can lead them to progressively find solutions when they engage in cooperation with mutual respect and understanding. Consider, for instance, people sharing their views together when deciding on different issues pertaining to the CBAs. They openly exchange their views to reach an agreement on different rules to prevent problems. They exchange their views on areas requiring improvement and possible solutions to their problems. They often interact and supplement one another in a democratic way and with mutual respect among themselves. They keep changing dynamically as new conditions arise.

Most people in the various CBAs feel confident to share their own views, bringing together a diversity of opinions and expecting to hear a diversity of reactions too. They support important ideas whenever necessary by making reference to previous opinions of their comrades. They value people's opinions as much as any other opinion given by an external advisor. They believe that the greater part of ideas should come from themselves as members of the association. Leaders analyze various cases and possibilities. They know when to act or give up an idea when

it is not valued. They learn from their past experiences and share with others to improve their own. People generally value shared views and mutual respect. They wish to always agree. They aspire to speak the same language to quickly do their job.

Whenever they fall into situations of disagreement, they often agree that disagreements among people are simply normal and a necessary thing. Most conflicts are often short-lived. Even in a conflict situation they believe in reaching agreements to solve them before depending on external support. Association members often fight to first agree on an issue and find common ground. They sit down together to analyze an issue. They hold heated discussions before reaching any decision. They solve the issue based on agreement. They ask for majority support and consult one another on the decision. They value a sense of collectivity in most of their decisions. They improve by learning from their own mistakes. Most people recognize that knowledge comes after facing ignorance on a particular topic. They admit that mistakes are human and not permanent. This all explains people's tolerance with one another to sustain progress towards their common goal.

7.4.2. Observed Constraints within CBAs Requiring External Support

Based on the cases of challenges I observed, I found that CBAs appreciate and require external support. As asserted by my research participants, exogenous support can be understood from four major perspectives. Uhiriwe, who confirmed that CBA members and leaders have to complete the same tasks as banks, despite their internal constraints, raised two of the four perspectives. She argued:

> "Then my wish is to get some trainings on management if I can say so. That way to manage our money, it could be helpful. It could be helpful because sometimes when we are at the time for auditing, it is sometimes hard for us. We heat our heads. Then you find it is hard for us. There is a time we try to calculate the percentages and you find it is really hard for us (laughing). Among us, there is no one who has finished high school. That is why I feel that if we could have some trainings as associations, maybe for leaders or even for members, it would be easy for one to really manage that money. If we can find any supporter, we will not be against that. Yes, if we can get support, we cannot be against that because in fact even the word of God asks what we have so that God can start from there to support us (laughing). That is to say that if we can have support, we

cannot be against it. We may then continue with that development, that development we desire to reach, and then we achieve it." (Uhiriwe, Gisenyi village, 19 June 2018)

In fact, the first perspective is related to financial and material support. The second perspective is related to people's need for training. The third perspective concerns some prevention and intervention in interactional conflicts. The fourth concerns things that are beyond the CBAs' operations. This could be anything that happens at home or at the market. These unrelated events also affect CBAs' work. Some of the interviewees confirmed being happy about any type of support received from the various development-related institutions in the past. The support includes such things as equipment, loans to boost their own loans and trainings to initiate various associations and improve members' managerial skills. Yet, due to limited support in these four areas, they highlighted their need for more assistance. Most of the challenges faced by different CBAs led their members to value my presence in their midst.

7.4.2.1. CBAs' Financial and Material Constraints

As already highlighted, most CBAs are financially limited in their ability to satisfy people's need for loans. Most of the CBAs do not have enough money for all the loans requested. They therefore need support of any kind. This could be financial aid or a loan. Secondly, most people feel uncomfortable with spending extra money on the various materials needed to efficiently run their business. Although the needed materials look inexpensive, it was hard for most CBA members to always find the required money. The support could therefore take the form of materials needed to run the organization.

When I saved some additional 10,000Frw for a member to get a loan in the Twisungane CARE/VSLA, other members appreciated me as if it was a very helpful support. If I had had enough money and had gone to the Gakamba cell for funding purposes, they would have needed me for more financial support. I have described in sufficient detail in the previous sections the financial and material constraints of the various CBAs. All the CBAs basically need more money to grow and financially support their members in terms of loan distribution. They need good materials to manage their finances in better ways.

7.4.2.2. CBAs' Skills-Related Constraints

People often need enough skills to manage their money and maintain their relationships within their CBAs. When I was in the field, some CBAs partially requested my help to calculate sums, write reports, and audit the money management. In fact, despite the valuable skills and the level of trust that characterized the CBA members, there were also some limitations. Some people claimed to have limited capacities for leadership and management. Their feelings were probably based on their limited level of formal education and their rural experience. Some people felt they were out of date because it had been a long time since they left school. At times, they felt that farmers could not perform some important managerial tasks.

The observable facts that undermine people's self-confidence included such things as limited skills in calculating and reporting their small amounts of money. They seemed not to meet the standard of what professional and experienced accountants would do. Some calculated and reported their amounts of money with some mistakes. They sometimes failed to match the written figures and the available cash. They sometimes also failed to recognize the source of losses incurred. This could sometimes lead to interpersonal conflicts. They even operated at a lower level in terms of time efficiency and performed some of the tasks superficially at times. It is true that some leaders were physically older, tired, less energetic, forgetful or disorganized and in need of assistance. During my stay in the village, I could observe some leaders confused and making mistakes on their documents and information.

In a participatory fashion, some members showed limited ideas. They often left the flow of the meeting to a few people in the leadership positions who would then make the final decisions. Most members were shy and fearful. Some feared to share their opinions and the leadership responsibilities. This led some CBAs to experience a lack of diversity of ideas on important issues. It led them to follow the same routines and approve some decisions without deeper analysis of their possible implications. Some people would postpone important decisions to make, which was not necessarily prevented by the CBAs' laws. Some elected leaders felt overwhelmed by full responsibility on them because there was too much trust invested in them with little benefit to themselves.

The CBAs' leaders face what they have termed "heating the heads." They can be said to heat their heads, for example, when auditing the money or matching accumulated figures after

having been absent for a time and having to work on the postponed activities. Some members also have what they term "mindset codes." Some people show resistance to necessary changes. This discourages any form of innovation and creativity in relation to money production. Most people are delayed in understanding or at least need more time to understand the situation fully, and do not value various matters at the same level as others. Some people fear big risks like those related to larger or external loans. All these technical challenges require assistance and training.

7.4.2.3. CBAs' Human Relations Constraints

Besides the gaps in the financial means and technical skills, I also observed some relational challenges among people. Some CBAs needed me for minor conflict resolution. In collective settings, there can be all sorts of relational challenges arising through people's interactions. Relationships may collapse among leaders, between leaders and members, and among some members themselves. People are people and can cause anything, as Nyirasafari stated. I observed that some leaders could act negatively against their own associations and in their own interests. I heard of such situations across all the seven villages of the Gakamba cell.

Despite the rules and the flexibility governing most of the CBAs' practices around loans, there are a few extreme cases known as "bihemu" (robbers). For example, there was a CBA leader in Gisenyi village who misused the association's money. This led to a decision to sell his family's house to recover the association's money. When the bihemu do not respect the rules set for loans, other members are often affected in various ways. They in turn cannot get the loans they planned for. The money cannot be distributed as planned, so the members end up complaining about the CBA. They then rely on the local government and the court to recover the money. This gives them more challenges and responsibility that were never planned for at the beginning.

Unlike other issues important to the associations, the loans seemed to affect people's relationships in the CBAs as well as in the community. This constituted the greater part of the few conflicts I witnessed. I was sitting at one gathering at Kavumu village and observed a situation involving a loan payment and its implication even on the borrower's family. The young man whose wife was sick was the one who requested that the "ikibina" takes care of his medical bills in the form of a loan. The mother signed as his guarantee. The association waited

a long time to receive its money back. The mother was then saying that the man should pay for himself. She was angry that the group approached her to get their money back. She did not want to give him his bicycle that she had kept until he could pay the money back. The young man obviously needed the bicycle to work to raise the money and pay it back. After some negotiations they concluded that she had to give him back his bicycle in order for him to work and pay back the loan. The old mother was talking with anger as though she was not even related to her son.

When the wife recovered, it was found that her husband was given 36,000Frw at number two of the rotation in a ROSCA. He was not able to contribute any more from number four to number 11 because of the illness. He had therefore accumulated a big debt. The challenge they had was that her mother kept the son's bicycle in her home saying that it was a collateral. And afterwards, she wanted to keep it permanently in her house or sell it to pay back the money. If ever this bicycle was sold, the son could not probably manage to pay back the money because the bicycle was his source of income. Fortunately, this case ended in reconciliation after signing some other agreements, which I was also requested to sign. Most members were a bit flexible with the young man because they knew his situation. Yet, there was already a conflict in his extended family.

This scenario shows that the complaints about loan payback extend to those who have signed as a loan guarantor, even when these are family members. Besides this scenario, some unlawful people steal the money from the group and walk freely around in the village after permanently leaving the association. Moreover, people who have not fulfilled their task of paying back their loan are the first to shout at others when reminded. Kankuyo from the association at Kamugenzi village expressed this in Kinyarwanda as "Impyisi ikurira abana ikakurusha uburakari" (the hyena eats your kids and is angrier than you). After distributing their own savings, some people feel unhappy and complain about it. Kankuyo in a gathering openly said:

> "There is no way a person has been contributing for his savings and in the end is cheated by those who borrowed it and they keep on moving around in the village without paying. We are not discussing this; we will not tolerate it. I will go to the sector after his/her land has been sold." (Kankuyo, Kamugenzi village, 15 June 2018)

People affected by unpaid loans openly complain about their fellow members. They fail to distribute the pay-out as expected or alternatively share losses. They feel offended because of theft in the form of unpaid loans, especially when this is judged as a deliberate decision and action. Usually, selfishness in people with loans affect friends who acted as guarantors and willingly signed for them and then face difficulties when it comes time to refund the money. People would often argue that they should consult the guarantors for the refund or alternatively sell their properties. Most often in times of recovering the borrowed sum, the members' complaints go beyond simple negotiations and rely on the local leadership for intervention. The latter was often ready for that. When people perceive limited security around their own money within a given association, they look for a better alternative.

Moreover, the elected leaders often sacrificed themselves to lead the group and achieve what they were called to do. They serve their fellow members flexibly and without any known salary. The only benefit consists of a little money from the association's members to compensate the leaders' expenses while on duty on days different from the gathering day. This was often an approximately 1,000Frw ticket or per diem as agreed on in their rules. I observed that this little expense could also cause debate among the CBA members. While some leaders needed more compensation, the members were often reluctant to give them even that little extra payment. In some CBAs, the leaders could attempt to cheat their colleagues by trying to take a bit of money without informing their colleagues. The members were often vigilant about this, however. It thus sometimes caused some relational challenges.

Regarding leaders' relationships with other members of the group, I observed that most CBAs' leaders do not like being accused even of mistakes they committed. It is worse if they did not commit the mistakes. They often want to play a "Win-Lose" game when they are accused by other leaders or members. They want to be judges and lawyers for themselves, convincing anyone who tries to ask more questions. When they win, they boast about it. When the members mention the damages caused to the group, for instance, the leaders call this "people's gossip or people's conflicts." They shout that they cannot pay the costs of incurred losses. Although some leaders might be right when defending themselves, most of them are usually hiding something or want a proposed decision to pass at any cost. This echoes issues of power relations (Foucault, 1982).

People sometimes show dissatisfaction and resistance. Some members complain that their leaders undemocratically impose on them what to do and decide to resist. This also provokes interpersonal conflicts. In decision making, leaders together with members do not always assist all the members equally, just like in the example of loans and emergency fees, and this disadvantages the less privileged. They sometimes use their power and knowledge to decide who deserves what. In fact, leaders may hide things from the rest of the group. Most members do not wish to hold any leadership position. Yet, some leaders do not wish to step down. If they are not re-elected, some decide to completely leave the associations, as though that were the only reason they were there. There are also some who do not like leadership responsibilities at all. On the other hand, most members of associations generally do not like being blamed, and they usually refuse the responsibility. Unfortunately, some do not avoid the cause of the blame. Let us consider some financial issues causing relational problems. Although some people are happy with the final pay-out amounts, there are cases where they usually feel that not all was done as well as expected. Uramutse mentioned:

> "Uhm, issues about money, you cannot know its nature really. There is a time one does not trace even the interest, then you do not know what happened. Uhm, they are lost… Iii, you get it but what you expected … isn't it borrowed? Like that interest is lost or maybe that 50, the 50Frw (for fines) is lost… there is a time like the treasurer loses money and then … (reserved)." (Uramutse, Karambo village, 18 June 2018)

Like Uramutse, Gitego is another woman I met in Gakamba, who said: "our leaders have taken our money and we shared almost nothing. When I talk about it, I feel very sad." In fact, this is mainly related to the challenges caused by things related to money. Although money brings people together, it can also be a source of separation. Likewise, Kankuyo in her association at Kamugenzi village talked about the people who were not paying back their loans. They were struggling to get back the money borrowed by some members who did not pay it back. Challenges that can cause complaints among members include: wrongly counting one's shares and interest, not paying back the loan as agreed by the end of the round, and leaders stealing the money/cheating members/losing the money. This causes lower pay-out amounts due to unpaid loans from that round, not distributing the shared money as planned due to inconveniences caused by other members and failing to realize their targets in time due to lack of or delayed or low money expected from their CBAs. They usually complain about perceived thefts in the form of unpaid loans.

Money also creates inequalities among people, even in associations if we consider the end use of the emergency fees, the distribution of loans, the number of shares, related interest payments and fines. Members usually disagree a lot on money issues. This causes mistrust among members of the CBAs. Money ends up replacing almost everything, even human actions. Corruption is calculated in terms of money, small sums cause interpersonal conflicts, money received affects other properties, properties are sold as collateral, and simple individual mistakes with money cause trouble for the entire group. The consequences of money challenges are not only those related to complaints. They are also related to different reactions, like divisions between people that might even go beyond associations to the family and neighborhood levels, verbal accusations, insults and poisoning, and all types of reactions and counter reactions between individuals of the group and other related family members that can destroy the entire associations or scare some members away from saving in the next round. I met a good number of people who confirmed having abandoned or changed associations due to such problems. These interpersonal conflicts within the associations sometimes require further prevention and intervention.

Disrespectful behaviors are also present among some CBAs' members. Most members show some forms of disrespect to each other when discussing issues that matter. Such issues include, but are not limited to, irregularities related to time, money (charged, cheated, not well managed, not paid back, not equally distributed, lost, interest payments), ignored sacrifices, opinions, decisions and rule enforcement, disorder and lack of discipline, unreasonable justification, forgetting, whispering, rumors, being a hindrance to others, divulging secrets of the association, insulting people, whispering about others, not cooperating on issues, selfishness in the group, fighting and shouting in the association, talking negatively about others, arguing, being disinterested in the meetings, refusing self-sacrifice but rather blaming others, resisting the requests of the group, and unjust treatment of others. Regardless of the origin of the disrespectful behavior, feelings of disrespect and frustration usually follow a disagreement when interactions like these occur.

The feelings of disrespect and frustration are usually accompanied by a show of anger, leaving the meeting, shouting, showing defensiveness or offensiveness, disrespecting in return, not supporting, speaking without order and at the same time as others, refusing strongly, complaining, shouting loudly, or rejecting the other's reasoning. I observed a type of stress in

individuals involved in such kinds of conflicts on several occasions. I noted that the disrespected person often feels ignored or treated as stupid. S/he feels frustrated by the deeds or words of the others, frustrating them in return in an endless cycle. It is common that in this situation people raise their voices even over minor issues. They misunderstand each other, talk over one another with insults and overreact, reminding each other even of other accumulated relational problems from their day-to-day lives.

They sometimes disagree by shouting at each other, harassing/offending and self-defending, then quickly feeling emotionally hurt by the shouting and reacting accordingly. Members can accuse one another of causing the quarrel instead of focusing on the real root issue. In fact, some truth is bitter and bothersome to individuals, especially when s/he is not prepared to hear it, and unfortunately even when this truth is about a spouse, relative or friend. Other members of the collective often look at someone's disrespectful behavior with confusion but tolerance and talk about this situation endlessly. When disrespected and frustrated in the group, either the whole group or the concerned individual feels shocked and does not want to forgive the offender unless an apology is received. Some people express their anger by wishing them fake blessings, while the other party rejects this and feels it is not a blessing.

In these situations, some leaders demonstrate anger, rudeness, and arrogance against the members to cover up their mistakes or pretend that there is nothing serious, while the members are perceiving it through a different lens. I remember that in one association the president and secretary usually shouted at members when handling simple issues. I observed the same patterns in many other associations I visited. Attendees often describe such events as disrespectful and intolerable. When people quarrel even over minor relational issues in the group, they can usually resist tolerance and unnecessarily look to the court for justice, though they rarely rely on the latter.

Conflicts are often brought before the association to be resolved. Therefore, most of the observed conflicts of this nature did not last long, since the associations reconciled them. To do so, different mechanisms of minimizing conflicts in the collectives were utilized at the individual and association levels. Even when they were not fully reconciled as such, the concerned parties often simply decided to live with one another despite the problem, either only in the neighborhood or additionally in the associations. As a way to minimize conflicts because of their other relationships, some people remain reasonable and flexible by simply accepting

their supposed mistakes, even if they did not commit them. For instance, they may pay the money in question or simply keep quiet. Some people hesitate to talk, trying to be diplomatic, and even avoiding the other party completely. If the group finds it hard to manage the person, they may communicate about that person's situation in absentia, especially in relation to their level of integrity in the associations. This does not preclude the idea that open and frank communication works well.

7.4.2.4. CBAs' Constraints Beyond their Domain of Control

The need for assistance extends beyond the CBAs' domain of control. It equally concerns the family and the market. On the family side, the need for assistance may pertain to the gender relations within a household regarding the participation in and benefits from the CBAs. Gender problems commonly arise where a limited amount of money requires careful usage and management. Beyond any form of cooperation, the husband appears to be dominant in earning, managing, and spending money. The husband often has the final say on what to do with the family's received money. It is worse when part of this money is taken to please the man and the wife's share must go to the common household needs. When Murangwa quarreled with his wife Gihozo, he claimed the booklet of his wife's association. In the process of settling the conflict, the wife accused him of having abused the loan of 100,000Frw that she requested from Twisungane. The power relations were not balanced, though they pretended to work together in the whole process of giving and receiving money.

In some families, the husband often uses his money to fulfil his own desires and destroy the family ties. Recognizing that in some families there were misunderstandings in decisions related to associations (contributions, loans, using money, etc.), women started to hide some decisions from their husbands for reasons of security. Some families proved to have no consent at home and showed mistrust in relation to money. When the husband does not want to even hear about the association, the wife has no say, and some women have to seek money for themselves with difficulty. Some women wished to join the CBAs but were blocked by their husbands. Some women stopped attending the associations due to disagreements at home. There were men who considered women as distracted and unorganized.

CBA members' needed support also expands to the opportunities which would facilitate them to get their contributions and invest the loans or pay-outs received. I happened to ask a question

about challenges people faced, and Nyirarukundo mentioned a big challenge that occurs when it comes to using the money. She argued:

> "Another thing is to go searching in the market and when you reach there you find people telling you that there is no more space for you whereas you were used to doing your business there." (Nyirarukundo, Kavumu village, 13 June 2018)

This refers to some corrupt big businesspeople in the area who constitute a barrier to the small businesspeople. She was referring to the fact that when she does not get a place in the Mayange market, the borrowed money cannot be used as planned. The same applies to cooperative activities, services, and products, for instance. Dusenge insisted on their cooperative income. She argued that they needed to be connected to customers to sell their products. In fact, they inquired into business opportunities to manage what they did in their CBAs. In terms of cooperation, they require the government's intervention. They have full support in terms of advice and protection. However, they may be lacking a few things concerning the opportunities to use their collected money; thus, their capabilities might be constrained.

7.4.3. Types of External Support Received

Gakamba CBAs' work depends on three types of major institutions. These include the presence of NGOs, the government intervention in development and market regulations, and the presence of financial institutions. On 02 July 2018, two leaders of the Twisungane CARE/VSLA went to a training session and came to inform their fellow members. At our next gathering, they informed us of some recommendations from MCDO and the members listened eagerly. The recommendations had to do with setting development targets, managing their emergency fees, discipline, conditions for financial support, the CBAs' loan conditions, and working with the bank. On 24 June 2019, a MCDO representative came to visit the association to mainly check if they were complying with their principles. On 11 May 2020 when I was in Germany, this same representative of MCDO informed me that the association was experiencing some disharmony in relation to money management and was looking for my support to intervene. Unfortunately, I told him that I was far away in Germany. He promised to follow up on the case. I knew that there were some conflicts between leaders that dated from the time I was there.

In fact, most CBA leaders were often excited to attend training sessions and their members were eager to hear what they told them when they came back. They value trainings and information from governmental and non-governmental institutions or individuals. The shared information often quickly spreads across the village. They apply most of the recommendations. Yet, they agreed to conceal recommendations that did not fit their needs. In their striving for a better life, people appreciated information and cooperation from above. The information they told me they had heard included rules restricting the inclusion of both the husband and the wife (membership), the importance of spreading the idea of associations (benefits of working together), rules limiting the number of members to 30 and sometimes even fewer (restrictions), any support brought to them (money, tools, knowledge), and the importance of development. In fact, people in Gakamba are grateful for any information sensitizing them to saving, development or working together. They are advised to use any type of money source available to them, like banks, to access financing for their own development.

A couple of NGOs have been operating in the area and are highly interested in cooperating with the associations. In 2014, CARE came to this village with the idea of VSLAs. This NGOs did a few things including sharing information and organizing people around the associations and giving them a few start-up materials. Later on, MCDO came, probably without consulting with CARE, and adopted its idea of working with the associations. It changed some practices including the already familiar name of CARE, selling them some materials that they used to get for free, and giving out some interest-free loans. As I was in the area, I could hear about the Hinga Weze and Tubura projects, also trying to cooperate with the existing associations by dividing them into smaller groups and selling them farming seeds and fertilizers. In this area, associations were perceived to be good opportunities for NGOs to implement their projects, promising to assist but disappointing some individuals. As I learned from association members, they appreciate this diversity of development partners with a diversity of ideas, but it also confuses them, and they sometimes wonder about continuity or change in practices.

The government of Rwanda and most development aid workers feel they can transmit information to individuals and associations to help the poor. This concerns women in particular. The government emphasizes participatory development through working together. Barahira told me how he was working with people advising them on the development project. I read in the Twisungane books a report about his effort in this direction. The report indicated:

> "We had a meeting with Barahira. He told us about self-development, saving, saving is what, what can one save, depending on what one earned minus the investment…" (Twisungane report, Karambo village, 06 June 2016).

In response to this information, most women feel that they were left behind in terms of development and are eager to hear from these various governmental and non-governmental institutions. Any type of information from the top circulates fast and everyone is eager to hear from everyone else, including from me, who they presumed to be a government employee. Whenever there was a visitor or they expected any information that might be interesting, the majority of members would not miss attending that particular gathering. I would argue that the rare, officially well-organized trainings were compensated by other highly-structured forms of instruction, visits by people who travel and who also have information to share on "doing and being" as components of development, being recommended, being requested, hearing news on the radio, being sensitized, being given advice or ideas, being given instructions, attending meetings, or being trained or given information as a leader to share with members. They receive and are eager to get more information on how to collect, manage, distribute and use the money.

Development cooperation is appreciated among the CBAs' members when there are no financial costs from their side, except a good warm welcome, a seat and their valuable time addressed to the visitor. Looking at how they treated me as a potential partner illustrates this very clearly. It seemed to matter less whether the visitor was well recognized or not, was from the government or from somewhere else, a man or a woman. They simply wished to be visited and advised. It mattered more when the information was about development. However, for some of the CBAs in which exogenous cooperation seemed less important, they also ignored the political discourse and external narratives. This was the case, for instance, with the Ibibina, which basically operate based on their own members. Yet, there is no doubt that the external environment plays a role in their motivation to operate the way they do.

Important to mention is that communication is a two-way process: receiving and responding. Whenever associations received information, they were also requested to submit reports. They also expected that whenever they provided information, they would receive some informational or materialized feedback. Individuals of the village were asked for information either for research or for reports oriented around development by the above-mentioned institutions. They willingly and humbly provided the requested information as a sign of their willingness to

cooperate. In the face of challenges that the elected committees cannot handle, social affairs, and interpersonal conflicts, they recognized that the local government was the next level to rely on. In fact, I observed the government intervening in some situations of theft and injustice for the sake of many people.

Banks also tried to expand their activities in rural areas, targeting potential reliable customers, from those running small businesses to those involved in the associations. The government, NGOS and the banks themselves sensitize people to join banks for loan purposes. In this region and in the associations specifically, I heard of Urwego bank and SACCO, though others welcome anyone who wants to open an account. The banks work with some associations, as this is their daily business. They see associations in need of money as potential bank customers to be given loans, but also to increase the bank's liquidity from these associations. On 09 September 2019, I observed an association discussing money issues with Urwego employees, who told them how they should get loans while the association members are guarantors for one another. I did not join the group but saw they were discussing the modalities of cooperation. In general, using a bank account on an individual level brings banks minimal benefits, which is the reason associations are sensitized to work with banks in hidden ways by supporters. Supporters also work with banks for the easy recovery of their money. Banks are excited to work with associations because they consider that members are mutual guarantors for one another.

On one side, the association members' view banks as just a tool to secure their savings without any charge, whereas the banks target them mainly for loans to maximize their institutional profits. Some associations keep their remaining savings in the banks. They only take money to the bank when it is a larger sum, and if it is small, they make their own banks in a box kept by the association's treasurer. To confirm this, I observed the following scenario in the Twisungane association's report over time. On 7 September 2015, they released 10,700Frw from their emergency fund to open a bank account in SACCO. Over the next gathering sessions, they could save the remaining money, which was not distributed to borrowers or saved by the treasurer or the selected people at home. Table 7 shows the frequency of depositing savings in the bank:

Table 7: Twisungane sampled savings in the Bank over time

Date	Savings (Frw) at the bank from the Treasurer	Date	Savings (Frw) at the bank from the Treasurer	Date	Savings (Frw) at the bank from the Treasurer
26/10/2015	**40,000**	15/05/2017	**39,200**	12/02/2018	**90,200**
09/11/2015	**40,000**	22/05/2017	**33,400**	19/02/2018	**50,050**
10/11/2015	**30,750**	29/05/2017	**39,000**	26/02/2018	**29,750**
30/11/2015	**23,200**	05/06/2017	**29,100**	05/03/2018	**21,500**
14/12/2015	**40,000**	12/06/2017	**98,200**	19/03/2018	**27,000**
27/12/2015	**26,500**	19/06/2017	**98,000**	26/03/2018	**28,000**
11/01/2016	**67,500**	26/06/2017	**59,000**	02/04/2018	**26,900**
01/02/2016	**39,800**	07/08/2017	**40,800**	09/04/2018	**23,500**
08/02/2016	**21,000**	21/08/2017	**13,000**	16/04/2018	**26,100**
22/02/2016	**23,600**	20/11/2017	**8,000**	23/04/2018	**32,200**
28/3/2016	**60,000**	11/12/2017	**29,000**	30/04/2018	**48,500**
04/04/2016	**31,000**	18/12/2017	**76,500**	07/05/2018	**39,500**
18/04/2016	**30,000**	27/12/2017	**32,500**	14/05/2018	**51,500**
17/04/2017	**46,500**	08/01/2018	**8,200**	21/05/2018	**100,000**
01/05/2017	**25,700**	22/01/2018	**25,250**	11/06/2018	**2,665**
08/05/2017	**15,950**	29/01/2018	**54,000**	17/09/2018	**19,400**

Source: Twisungane documents (2015-2018)

Table 7 shows some examples of savings done at the bank over time by one association. This echoes the way the various CBAs could have been saving their contributions. Regarding saving, however, most people seem to not understand how this contributes to their development since they do not benefit in any way besides maintaining what they put in the bank. They feel it is only done with the purpose of saving contributions and emergency fees, withdrawing, getting loans, attracting supporters and preventing theft by the leadership. They also expect the possibility of transferring shared money to individuals' accounts. Nevertheless, they doubt that keeping the shared money in the bank will prevent people from worrying. People generally fear banks' loan interest rates but progressively they perceive the importance of banks rather than focusing on the charges. These are things that most people in my area of research avoided to the maximum out of fear. To them, bank loans are risky, the charges are high and, unfortunately, they find this out when paying back the money or facing problems in relation to the given collateral. Joint management of the association's bank account can also be problematic. Managing the bank account together creates some complications with getting and changing the signatures (of two or three people) when the leadership changes.

7.4.4. Claiming More Support

Associations' members seek more support. This was part of the expectations they had upon seeing and hearing from me. They work hard to convince their various supporters. Some

VSLAs would, for example, consider convincing MCDO by complying with their requests in order to get an increase in support from one round to another. Therefore, association members that have this goal always discuss portraying a good image to the NGOs and maybe this is what they also learn. For example, when NGOs ask for reports, they make sure to provide something. They also expect an outcome for the report given, however. Talking to them in depth, I felt a certain level of disappointment from the feedback on their reports. Providing a report without feedback is exploitative and stressful work for them. One person said: "They only come when sending the reports really." Uhiriwe argued about a person who was working with them. She was requesting reports and promising to support them. Yet, Uhiriwe confirmed that this person disappeared without another word after receiving the reports. They sometimes requested reports on what is happening within the CBAs to promote their own activities and earn salaries. Though the members of associations do not completely refuse to talk to them, they are disappointed that they did not give any feedback or return and express thanks or give back something tangible. Mukankundiye from Rukora village, who confirmed that they are independent in their association, claimed:

> "The support, I often hear about them but never see them. You may ask how. For example, when we were starting that association of CARE (VSLA), they had told us that it was an association to lift up women from poverty. They told us that there was some money they were going to be lending us in a way that people could pay back one-half or one-third. It was supposed to be money that would take women from rural areas out of poverty. However, we have never seen all that. We only hear that the money is released, but it never reaches us. We do not know where it gets stuck. In that organization, in MCDO. That time, they were telling us that it would come to us through MCDO. But it was also working with SACCO. But that money, they used to tell us that it would reach us, we never saw it." (Mukankundiye, Rukora village, 21 June 2018)

CBA members complain about unfulfilled promises and fear self-interested supporters. In fact, in this case of Mukankundiye, MCDO selected a few CBAs to support and probably did not reach her own. Yet, she got some information about MCDO. In general, when discussing challenges related to supporters, the people demonstrate their need for external, but also how they are disturbed by supporters in some ways. Some people claim to not have received any financial support or training or anybody coming to tell them helpful information. They claim that nobody came to them or called them or ever saw them, and they did not receive any

monetary support. They were restricted from doing what they liked, were given incorrect information, and although they recognized that there might be complications and needed to agree on cooperating conditions, this was taking too much of the people's time. Most CBAs' members feel that their life challenges could be ended by the NGO's financial, material or knowledge support, as this is an important aspect that is lacking in their operations.

7.5. Conclusion

In this chapter, I have discussed how most CBAs become the people's collective business. This business mainly consists of money exchange with the aim of achieving their various aspirations. They have different structures that require leadership and rules that people must agree on. Yet, these structures are flexible. As the case of the Twisungane CARE/VSLAs indicates, which has shaped my debate in this chapter, people are strict and flexible at the same time. They are strict in theory and flexible in practice due to their various common challenges. This could be related to their strong ties and shared realities. People cannot, for example, be available all the time and everyone knows this. I noticed that most members had to pay some small fines due to general violations. Yet, those fines were also not always charged. The members facing these fines often tried to justify themselves and be forgiven.

Most CBAs are self-reliant in terms of their management. They rely on their skills and trust to manage their operations. As I highlighted, most of their operations require some important skills having to do with money management and human relations. Most of the CBAs organize themselves to manage their scarce resources. However, they are also open to any type of assistance. The most important assistance received is mainly evaluated in terms of information. Some CBAs receive financial loans enhancing their loan portfolios. Other interventions include the various interventions by the local government in the case of interrelational conflicts. However, my research reveals that various CBA members claim the need for more intervention to sustain their CBAs and make them grow. This was based on their constraints observed in four major areas, namely the financial domain, the managerial domain, the relational domain, and other external domains beyond the CBAs that affect them.

Chapter 8: Solving Life Problems and Enhancing Human Capabilities with the Help of CBAs

Although I noticed various challenges hindering some people from realizing their plans, most CBAs' members confirmed achieving some of the goals they aspired to. They often referred to these achievements when describing their personal development, and founded their arguments on the role their various CBAs played in their success. They even considered solving some of the unexpected challenges as a big achievement among the many benefits of their CBAs. This was the case, for instance, with various health challenges CBA members encountered. More particularly, however, I was often impressed by some of the CBA members' satisfaction at the end of a round when their savings were returned to them. Seburikoko impressed me, for example, and eventually most of his co-members, as I noticed from their reactions and comments. He joined Twisungane CARE/VSLA in 2018 at the same time as I. His weekly contribution was higher than what others were contributing. Most of the time, he contributed between 5,000Frw and 10,000Frw per week, whereas most of the Twisungane members were contributing between 500Frw and 2,000Frw on average. At the end of the round (11 June 2018-10 June 2019), his total contribution returned to him was 280,000Frw. On top of that, he also received back more shares with a higher profit than any other member of his association. His total share taken home was thus 346,000Frw. He appeared very pleased with his pay out. Other members commented that they were surprised at his success.

Looking at this fascinating case of savings and interest accrual, I became more interested to know what he did with the money he received at the end and how he felt about it in terms of his personal development. I told him that I would visit him to learn about his achievements with the saved money. Excited about my visit, he responded that I would be most welcome. In the perception of many VSLA members, the final disbursement (kugabana) was equivalent to reaching the target (kurasa ku ntego). I did not visit him immediately. Interestingly, he kept on proudly reminding me of the promised visit to see what he had achieved at home with the money disbursed in June 2019. Seburikoko's case is not unique. It represents many other cases of people who were excited to share with me their success stories from CBAs and in relation to development. This was, for example, the case with Kalinda, Nyirarukundo, Muratwa, Umubyeyi, Uzabaho, Sebalinda, Barahira and many others. Most of them confirmed, through

their achievements and narratives, that the CBAs were an important means to their self-development.

8.1. Visiting a CBA Member after the Final Disbursement

It was on 18 September 2019 that I managed to visit Seburikoko. In an interview with him and his wife Usenga at their home, both shared their experience with the CBAs and its impact on their development. In their view, the CBAs helped them to become wealthier through saving their own casually earned money in small tranches and expanding their potential and real achievements. On this day, Seburikoko showed me the addition he had built onto his house as his main accomplishment with the money saved in the first round. He told me that he was very happy. This man in his mid-30s, with his wife, had two children at the time of my research. Analyzing their situation, it became clear that their income was mainly from farming and other casual activities. At this time, he was aiding house constructors, working as a night watchman, and digging toilets for others to earn his money. His wife was running a small business selling vegetables. In fact, Seburikoko confirmed that all his former contributions were from this combination of small income streams. He saved this in the association with the goal of getting back a large amount of money at once. In the end, he managed to achieve something valuable for his household.

Nevertheless, something else that I noticed in the second round was the decrease in his contributions. Perceiving it as a crisis, Seburikoko told me that in the second round his contributions were dramatically reduced. He was then contributing only between 500Frw and 1,000Frw. He informed me that the reason for that was the loss of his casual work as a night watchman. His employer did not respect the payment terms and so he had to leave. This could be perceived as a lost economic opportunity (see Chapter 5). I observed a similar pattern in many other cases in the village. The source of people's contributions is not permanently secured. One can lose it anytime and then one's savings plans necessarily change. Whenever the income is reduced, CBA members feel the loss. Therefore, both Seburikoko and his wife were excited about their major achievement in the first round. They then equally regretted their contributions' decrease in the second round. They both said (one after the other):

> "We are now in a crisis really; it is a crisis. We wish we could get the same opportunities as before and be able to contribute more to the association again …We pray that we can

> get the money again and you'll see how rich we can become." (Seburikoko and Usenga, Karambo village, 18 September 2019)

Both their excitement and their regret are related to their target of capital accumulation to realize some of their goals. By first saving in the association and receiving interest from the savings, they can realize something valuable, which they consider as riches and development. Seburikoko is one of many CBA members who claimed that their main goal was "self-development." From different people's views, this was to be defined by such indicators as building houses, paying health insurance, feeding the family, buying a bicycle and investing in small businesses, among many other basic needs that can be satisfied. Discussing these patterns from different people's experiences and perspectives is my main intention in this chapter. I intend to discuss how people's valuable achievements are perceived as development. My interviewees' experiences and narratives prompted me to refer to Sen's capability approach. Sen (1989/2003/2012, pp. 320) argued:

> "If life is seen as a set of "doings and beings" that are valuable, the exercise of assessing the quality of life takes the form of evaluating these functionings and the capability to function. These valuational exercises cannot be done by simply focusing on commodities or incomes that help those doings and beings, as in commodity-based accountings of the quality of life (involving a confusion of means and ends)."

Following Sen's argument, I evaluate CBA members' functionings (achieved "doings and beings") and capability to function (potential "doings and beings") in relation to their achievements and their acquired possibilities to expand them. In this context, CBAs help their members to acquire the means to achieving their ultimate ends. When people have access to money in larger amounts, they increase their capability to achieve some of the things they value. For most Gakamba people, participation in the CBAs is an opportunity to save, take out loans, acquire lump sum amounts of money, receive interest, and then invest or realize their own aims. Gakamba people target specific savings goals that help them achieve what is valuable to them, ranging from basic functionings ("doings and beings" in Sen's sense) to more complex achievements (see Chapter 2).

8.2. The Diversity of Targets and Achievements: Capabilities and Functionings

In the Gakamba cell, the development discourse (amajyambere) is clearly identifiable, with its related ideas of targets (intego, imihigo) and achievements (kurasa ku ntego). To illustrate their development aspirations and achievements connected to their participation in different CBAs, my research participants named some goals with some clear and measurable indicators. The process starts with members setting a couple of targets (wishes, aspirations and a vision for the future). They then save the small amounts of money they accumulate over time (contributions, shares). They are hoping to eventually have access to relatively large amounts of money (in the form of loans or the final distribution). The lump sum they can then ultimately use to realize their targets (building a house, investing in a business, ensuring their children's education, family health, food, etc.). Afterwards, they evaluate their progress at the end of a certain period, such as a full savings round at their CBA (achieved development). They thus base their perceived success on what they are able to achieve with their saved money – and not merely the amount of money returned to them – which has been described in the literature as the "capability approach" to evaluating success: "the core characteristic of the capability approach is its focus on what people are effectively able to do and to be; that is, on their capabilities" (Robeyns, 2005, p. 94). The primary aim of CBA members' savings goals is thus to expand their range of capabilities and functionings in everyday life, both for themselves and for their families.

8.2.1. Reflecting on People's Capabilities through their Diverse Savings Targets

The concepts of a "target" and "reaching the target" were popular narratives in most CBAs across the Gakamba cell. Like the term "development," the concept of targets came from the government's decentralized performance contracts (imihigo) for every citizen, household, village, etc. "Reaching the target" (kwesa imihigo) related to what individuals were able to achieve with the means they could acquire. For my research participants, reaching the target was equated to closing their financial round in the CBA. This meant that each member had to achieve something measurable before the round ended. It became a consensus that people set goals, calling them "development targets." Targeting self-development was perceived as a positive change consisting of a shift from one level to another higher level at an individual pace. To illustrate the people's aspired development targets, I refer here to a report done by the Twisungane CARE/VSLA for MCDO at the beginning of a round in 2018.

Table 8: CBA members' targets for a round lasting one year (2018/2019)

Name and Date of Birth	Marital status	Poverty category	Family members	Project/target and budget in Frw (1,000 Frw= 1 Euro)
Uramutse/1951	Widow	3	3	Business, local beer (Ikigage)
Uwamariya/1962	Widow			Business, farm produce/50,000
Kwitonda/1964	Married	2	5	Purchase, home livestock (3)/75,000
Mukarugwiza/1969		3	5	Business, farm produce/50,000
Kwisanga/1971	Married	2	6	Business, diverse things/25,000
Mutegarugori/1973	Married	3	5	Business, farm produce/90,000
Rugwiro/1975		2	4	Finishing house construction/120,000
Rwiririza/1976	Married	3	8	Business, livestock/80000
Rwabukwisi/1978	Married	3	5	Purchase, livestock/60000
Harimana/1980	Married	3	8	Selling in a shop/80000 or 95000
Musabe/1980	Married	3	4	Business, bar/ 100,000
Ayimana/1980	Married	2	4	Business, livestock/100,000
Harindintwali/1980	Married	3	6	Purchase, goats (3)/60,000
Abayo/1982	Married	3	5	Business, local drink (ubushera) and buying farm produce/200,000
Kabayiza/1982	Married	3		Purchase, bicycle.
Twambaze/1983	Married	3		Business, diverse things /90,000
Mutimura/1983	Married	3	6	House reconstruction/45,000
Mirimo/1984	Married	3	6	Business, cows/200,000
Tumurere/1984	Married	3	5	Purchase, goats (3)/100,000
Kalinda/1985	Married	3	4	Livestock, hen (20)/70,000
Uwiringiye/1985	Married	3	5	Handcrafts/ibiseke
Abeza/1985	Married	3	5	Purchase, goats (2)/60,000
Arakaza/1985	Married	3	6	Purchase, livestock/50,000
Umwiza/1988	Married	3	4	Purchase, goat (1 or 2)/30,000
Mutarambirwa/1988	Single	2	1	Technician/65,000
Tuyambaze/1989		2	4	Employing farmers/40,000
Rusanganwa/1990	Married	3	1	Business/50,000
Uwineza/1990	Single	3	3	Selling in a shop/75,000
Uwayo/1991	Married		4	Purchase, goats
Karekezi/1992	Married	3	3	Business, bar/80,000
Gasaro/1992	Married	3	4	Finishing house construction/40,000.
Umulisa/1995		3	2	Business/150,000
Isange/2000	Single	3	1	Constructing a house/80,000
Kanyamibwa/	Married	3	6	Business, livestock/100,000
Umuruta/	Married	3	8	Business, livestock.
Nyiramfura/		3		Business, local beer (ikigage)/100,000

Source: Twisungane CARE/VSLA, 2018

The CBA's members indicated their targets for the one-year-round based on their own unique set of existing and desired capabilities. Many more people mentioned similar targets during our

interviews across the Gakamba cell. Nyirarukundo from Kavumu village explained, for example:

> **"**The target of CARE (VSLA), for example in the year 2016, we had a target to buy livestock for each other; when we reached the target [final disbursement], every household bought livestock for us to have the manure. Every household should have at least one goat in the village." (Nyirarukundo, Kavumu village, 13 June 2018)

This answer was in response to the question of what they would do upon accessing their money as a lump sum. Table 8 shows a list of members of one association. Starting from the left column, they are described in terms of their age, marital status, poverty category, number of nuclear family members and the development target with the corresponding approximate savings amount needed to meet the goal. MCDO requested that Twisungane's members indicate their aspirations for one round in order for them to receive some small support in the form of an interest-free loan. CBA members were generally setting their own development targets and were motivated to meet these targets over the span of one year. The amounts indicated for their budget were usually more or less equivalent to what they would receive as a loan or at the time of the savings distribution at the end of a round. Looking at it closely, most people wanted to invest in something productive. Others wanted to invest in assets for their families. Different people set different targets that were valuable for them, reflecting the states of doing or being to which they aspired.

8.2.2. The Lump Sum Pay-Out and Reaching the Target

A complete savings round in a CBA ends with the final distribution of the money saved in regular increments throughout a defined period. The amount received at the time of the disbursement corresponds with what they call "reaching the target." Yet, "reaching the target" can also be achieved in the middle of the round by taking out a loan. This generally refers to the money accessed as one lump sum and the activities that it can be used for before the end of the round. Some people from the CARE/VSLAs reached their targets by taking out loans. However, most people decided to rely on their savings instead of the loans. It was up to each person to decide whether the goal would be met by simply saving throughout the year or by taking out a loan. Some people could even combine both strategies. The average savings goal to be disbursed at the end of the round based on most members' statements was usually around

100,000Frw per person. Nevertheless, most members commonly received less depending on their accumulated regular contributions. This also depended on the duration of the savings period, the interest accrued, the number of loans taken out within a particular association that would produce this interest and the number of people sharing the combined interest, as well as the type and number of associations attended. To illustrate this, we can look at a few figures representing amounts received by some of my research participants from the Twisungane CARE/VSLA in June 2018:

Table 9: Amount saved and paid out at the end of a one-year-round, 2018

Member No.	Amount accumulated (Frw)	Interest earned (Frw)	Member No	Amount accumulated (Frw)	Interest earned (Frw)
1	**71,000**	8,940	15	**22,500**	2,800
2	**45,000**	5,650	16	**98,000**	12,300
3	**63,500**	8,000	17	**50,000**	6,300
4	**35,000**	4,400	18	**15,000**	1,900
5	**98,000**	12,300	19	**30,500**	3,800
6	**79,000**	9,950	20	**96,000**	12,100
7	**98,000**	12,300	21	**26,500**	3,300
8	**11,500**	1,450	22	**20,500**	2,550
9	**57,000**	7,150	23	**22,500**	2,800
10	**51,000**	6,400	24	**49,500**	6,200
11	**78,500**	9,800	25	**45,000**	5,650
12	**12,500**	1,600	26	**98,000**	12,300
13	**21,500**	2,700	27	**98,000**	12,000
14	**24,000**	3,000			

Source: Twisungane CARE/VSLA documents, 2018

The case of the Twisungane CARE/VSLA indicates how much was shared by different people during one round. The money that was shared by Twisungane seemed to be a relatively greater amount than that of the many other CBAs I observed. The interest earned was a result of people's initial capacities to save and to use the money received during a round. Their saved shares then generated relative profits over time. This depended on how much was saved and how much borrowed. I could observe that people competed to attain the highest level of shares allowed. Yet, things did not always go as planned. The CBAs' strength rests on the members' capacity to contribute a lot of money so that many people can benefit from loans. If there are also many loans taken out, the members benefit by sharing more profit in the end. However, everyone still respects each other's capacity to save. In most CBAs, people believed that the

individual benefits yielded in the end would depend on what each member was able to save throughout the round.

As I noticed, some individuals who saved comparatively less often still hoped to share a larger portion of the pay-out. They expected higher returns than they had contributed. Yet, most of them were usually pleased nonetheless with what they received in return after one year of saving. The end amounts are relatively large for them, and they know they can do something valuable with money. People usually showed satisfaction with the money disbursed as a lump sum, although this seemed to be small compared to their aspirations. They sometimes overestimated the interest they would receive, as though it might even double their contribution. The end pay-out could then easily be invested. Yet, ultimately of most importance for the people was that their saved money be received at the end in one lump sum. At the time of the final distribution, they often remembered that they contributed less than they thought, but they were still happy with the result as the money could potentially have been easily wasted otherwise. What counted was that their savings goals and development aspirations could be met, improving their lives in the desired way.

8.2.3. The Diversity of People's Achievements

During my stay in Gakamba (2018 and 2019), I often observed my research participants, and many others as well, working hard to achieve their targets for self-development. By increasing their income and their knowledge through the CBAs, many people realized some of their goals. CBAs supported their members in times of emergencies. They supported them through the borrowing and saving process. They could contribute to members' well-being when the need arose. Besides any financial support, people also met their targets through the exchange of ideas and through imitation. Meeting together and discussing some of their life problems, they learned from each other different ways to deal with their various life problems. I interviewed many people on the question of what they did with the disbursed money and how they perceived it in terms of development. Most of my research participants gave me a wide range of answers depending on each one's priority and interests at that particular time. I now present here a few representative cases that reflect what most of the people narrated.

Case 1: Nyirarukundo was a woman in her early 40s in Kavumu village. She was a member of five different associations. She confirmed having made some good progress over the last few

years in cooperation with her husband. She mainly talked about her achievements related to land, farming, small business, livestock, shelter, and basic household needs. She clearly felt confident because of her continuous development-related achievements:

> "The first thing from the beginning of the associations, let me start with Sasa Neza. People of the village, people of the village – it's that we came from the villages to start associations and they were happy. People bought mattresses for one another. It was the beginning then after some time when we ended, we also bought pots for one another, because we were involved in issues of hygiene at home. The third now with CARE (VSLA) is that now we reached the target for the first time and bought goats for one another, small livestock, goats. Another again, another thing is that we first moved out of poverty by ourselves, because before joining the association a person could stay home when sick with no possibility to go to the hospital. But now if s/he is a member of an association, the first thing I am thankful to CARE (VSLA) for is that every day when a person is sick, in our petty cash there is always 1,000 or 2,000Frw, starting from 2,000Frw and below so that any member getting sick during that week is able to give him/her the money to go to the hospital so that s/he may not remain home suffering. And again, there is an emergency fee for that person who has a sickness problem or a relative dying, s/he can take that emergency fee without paying interest instead of taking that money which will put him/her into trouble because of taking money with interest. That is what I appreciate about associations and CARE/VSLAs… The first thing I gained from associations, myself – before we did not have livestock. But afterwards, we managed to get 10 goats, and we could pay the health insurance (mutual) without any problem, without any burden. Afterwards, we ended up with the livestock and could rent the fields for farming. When you receive from the association 20,000Frw or 50,000Frw, you go and rent a field for farming without any challenge and use the money as usual. But what this left to me, is that when we were building this house, I had an amount of 280,000Frw, when we were building this house. Then after we bought a piece of land, that time 160,000frw. Lastly, we sold it at 3,000,000Frw. After selling it at 3,000,000Frw, we built the house and did the finishing inside. Now we have a machine up there to make flour. The machine for maize transformation, and another one for the sorghum flour, maize flour, soybeans, and sorghum for local beer. That is what the associations brought me… That [association] is very important in that we moved from somewhere to somewhere on our own after realizing that we could buy that piece of

land and sell it afterwards, we did everything at the same time, then we…we rented those pieces of land, went to different markets for business, went to Kigali to buy different things for business, went to Ruhuha, to Ngenda, went to Gitarama to buy things for business. Or the car brought things here and we could buy like two or three sacks of onions for business." (Nyirarukundo, Kavumu village, 13 June 2018)

Case 2: Uramutse was an old woman and widow in Karambo village in her late 60s. She started with the associations (ROSCAs) in the 1970s, as she told me. She mainly talked about her achievements in relation to her basic household needs, livestock, shelter, education, health, small business, and employment in farming, as follows:

"You see like in agriculture, one cannot go to farm without someone to work with. Sometimes, you borrow the money saying 'let me take it for the farming activities.' Because here they cultivate quickly, caring that the rain might not stop before the crops are ready to harvest… It comes and maybe you satisfy your basic needs with it or you fight against poverty with it. Maybe searching like some, maybe that livestock, then you say 'let me keep it at home'… then when they give you a lump sum you may not lack things to buy… then we pay the health insurance [mutuel de santé]… Yes really, maybe you reconstruct, or you buy a door or any other thing… then… That ROSCA we joined it, then after we had our house built, but not this one, another one that got destroyed down there when we arrived here in the forests… It is like that farming really… but even when having a child, you pay money for him and put him in school…. Uhm, personally even if they give it to me, I cannot tell you I have managed to reach this [goal] with it, I had a child attending school except that even that student is almost done with his studies…Yes, except that now he seems to be done, otherwise he studies really, even that higher education until studying at university… You cannot fail to do something with it, really visible, or tomorrow you even consume it in good amounts… Now when they return to you the saved money, then you do not miss doing anything really, even in agriculture and whatever else." (Uramutse, Karambo village, 18 June 2018)

Case 3: Baribeshya was a man in his mid-40s who ran a small business selling some local beer when we had an interview in Kamugenzi village. He mainly talked about his achievements in terms of his basic household needs, livestock, shelter, education, land, and small business:

"Like for the first time when I saved the money, I bought a goat. The remaining money, I used it for the household routines. I also have a child attending school and I paid the food fees for him. I pay 10,000Frw per term, then this helps me. What I saved most recently, I used it to buy a piece of land. I bought a piece of land that has eucalyptus on it. Right now, even if someone gives me 200,000Frw I cannot sell it… We had a house and had just started to renovate it. We ordered some doors like these ones in metallic though not yet done… Testimonies are really many. Even in the ROSCAs, you see for example I have already bought a cow, that cow now has already given birth and I am now drinking milk. It has given birth to a bull. In other words, there is no problem in our household concerning food now… right now, they [the associations] pay for us the universal public health insurance (mutuelle de santé) for three people; because my family has seven people, I try to find this insurance for the other four by myself. Even for the rest of normal life such as taking my household out of poverty, you find there is no problem… You see like now we had an old house, we built a house, we bought pieces of land, and even livestock; there is no problem… Anyone requesting a loan, this helps them to solve a certain problem they have. There is a time, a person has a child attending school, probably studying far from home and you find the student needs school fees. There is a person needing to build or expand his/her house. Problems include those diverse ones… When a person saves some money, and at the time of the pay-out s/he receives some good amounts and solves a problem, s/he feels happy… What this helped me to do is that I could solve some of my household's problems." (Baribeshya, Kamugenzi village, 15 June 2018)

Case 4: Muratwa was a woman from Gisenyi village in her early 40s. She was part of various associations including the ROSCA, the VSLA, Mvura Nkuvure (psychological mutual healing) and the cooperative for the Mayange sector. She seemed to be very proud of the associations during our interview. She mainly talked about her achievements in terms of her basic household needs, shelter, and basic house infrastructure like water and electricity:

"Considering that when I save I also manage to do some good activities… even "Dusasirane," I know that things like getting the family bedding, be it my own mattress or my children's, I get them from the ROSCAs… even that money that I got from the ROSCAs, I used it to make the bricks to build these house annexes and even the

compound, except that the rain has destroyed it, but I still have the project to achieve it… And even if you visit me in my house, you will find good chairs on which to sit. What I can tell you is that I, myself, from the money from the ROSCAs and cooperative, have bought them. You understand that the associations are of great importance… Like now as I told you, I find that being a member of the cooperative that makes baskets [agaseke] is the foundation of my life, I perceive it as the foundation of my life… you see we live in the very deep rural area, but I can confirm to you that we progressively develop ourselves in … until today in my own life, I have never told my husband that my clothes are now old. I buy some before the others get too old… but in life, I perceive that I am self-reliant, and I feel with confidence in myself that life can go on even if I stop making baskets. Even if making baskets stops, I feel I can initiate some other things and be able to realize it… We could not have achieved all this; it is really a lot. All of it comes from our participation in the associations and cooperatives. When I converse with others, especially those in the cooperative that makes the baskets, their testimonies are high. They are high, I tell you they are high. They have brought water to their homes; I did not even tell you that I also have a solar system here. That solar system really came from there [cooperative]. Then you understand that we progressively develop ourselves in a diversity of things… you find that some have brought water, others solar systems… others cement to their houses. In brief, you find that there are things that they progressively achieve, those who did not have paved houses, working on it." (Muratwa, Gisenyi village, 19 June 2018)

Case 5: Nkundabose and Nyiramavugo were a couple based in Gacucu in their late 50s. I interviewed them together with their two young sons, Masenga and Mugisha in their late 20s. They mainly talked about their achievements in terms of shelter, basic household needs, health, small business, and inheritance:

"Nkundabose: That is to say that this son [Masenga] has a house he built, and the wind destroyed it. Then, he approached the association and rebuilt the house…There is some money that I borrowed in these last days when we were in problems of sickness and hunger and borrowed some money and used it mainly for those problems. To a greater extent, that is the role this has had for me… this child [Mugisha] also wanted to borrow again and I stand there as a guarantor, he is building a house closer to his elder brother over there. The money he borrowed while I was his guarantor is what he is using to

build his house. Except that it has also fallen but he's now completed it again. That is the role I could say, this money has had for us. But that first loan, I used it for those problems of sickness, for those problems we were facing… but you understand with those plans to build their houses, you understand the plan is how we told you. If I have some capacities, I contribute to my child's project so that his houses may be constructed to the end. For example, there is a certain loan that I recently took out and gave it to this one (pointing at one son). The other also, there is a way I did it for him to build his own… The person looks at a project like this one that this child has, then we see if this one for example is still building, you stand for him as guarantor for him to get the loan. Mugisha: Like this that I am building my house without enough capacity, and if I am in the CARE/VSLA, and if they cannot trust me and give me a loan, my parent may come and stand for me as a guarantor and then I receive that amount of money I was lacking and then solve my problem… Whatever situation, you borrow the money and use it in order to solve a problem you faced… I am a bicycle rider [transport business], I borrowed 120,000Frw and then bought a bicycle for 70,000Frw… Masenga: But recently we had a problem of too heavy wind, and my house was affected. In that situation, I could not have had any other solution to rely on. I went to CARE/VSLA that I had even joined. I was not a member for such a long time, but the time I spent in this CARE/VSLA, it has really helped me… but I relied on CARE/VSLA to get a loan, and after getting a loan I put back the iron sheet on my house and the roof." (Nkundabose family, Gacucu village, 20 June 2018)

In the statements by Nyirarukundo, Uramutse, Baribeshya, Muratwa and the family of Nkundabose, among many others across Gakamba with similar stories, there is a clear diversity of basic needs. These needs usually require financial means to satisfy them. It was therefore the people's view that by saving and borrowing the money, they could expand their capabilities through the satisfaction of these diverse needs. This diversity of achievements concerns the many things that most members of CBAs do over time. An initial achievement for one individual may consist of meeting one need that would also sometimes lead to being able to meet other needs later on. This expands their capability to realize more of their goals. Sometimes, to achieve this diverse range of savings goals, a given individual could get some money from the associations and then combine it with additional money from somewhere else. My interviewees at times rely on friends, they continue with their casual employment, they sell their farm produce, they run small businesses, etc. Furthermore, in this chain of potential and

achieved capabilities, I perceive that people seemed to evaluate their development at different stages.

The five cases presented above converge on the fact that CBAs contributed a lot to helping them achieve those various things that are valuable to them. The diverse range of people in different associations, of different ages, family backgrounds, and socio-economic statuses, use the saved money to implement a wide variety of personal and household projects. Everyone acts according to their individual pace and priorities. This diversity in their achievements serves as their own basis for defining what "development" means for them. In their own terms, the saved money is used to solve the individual's or household's daily problems immediately. The savers are able to satisfy the needs that arise, both expected and unexpected. They work on their own planned projects. They do something valuable for themselves. They use the accessed money, in whatever amount, to reach a goal and call it 'self-development.' As the quotations above indicate, and as echoed by many others, the variety of satisfied needs mainly arose in different priority domains of land and agriculture, small business, health, education, housing, daily household needs and children's inheritance. In the next sections, I expand on each of these categories that emerged from my data. They all represent areas where the Gakamba people were able to expand their capabilities in part by saving and borrowing through the associations.

8.2.3.1. People's Capabilities Enhanced through Land and Farming

From my analysis of most views expressed by my research participants, the land and agriculture clearly constitute what most people valued and were interested to invest in. From the different interviews, this sector was related to gaining access to land, cultivation, and livestock upon receiving the money, because this would sustain the rest of their capability set as farmers. Expanding on what the others have already said, an old woman in Kamugenzi village, Nyiramigisha, described the benefits of associations as a means to get access to land:

> "For me, this [association] had an importance, for example like that, let us say like here in our village, the lands are not good anymore [not productive], and then when I get that money, for example the money I got on the second round, I got that money and went to rent a piece of land. Then I farmed in that piece of land and got two sacks of beans, and one sack of maize. When I farmed again, I got a sack of sorghum. Now that I have rented that piece of land for two years, I have now got one sack of beans, of course this

> season was not good for maize… there… really there… these associations are of great profit for us, great really." (Nyiramigisha, Kamugenzi village, 15 June 2018)

As expressed by some views presented in the excerpts (Nyirarukundo, Uramutse and Baribeshya) and the additions by Nyiramigisha, people use the money they save to increase their capability to manage their own land, renting and buying additional plots of land for farming. They increase their farm yields and livestock, which in the end sustain their livelihoods and make their family members happy. They perceive this as achieved development. Nyiramigisha specifically shows that in this area, associations have helped her to achieve a lot of things that she could not have achieved otherwise because of her poor land quality. Moreover, saving in the association, the land and the livestock all constitute sources of funds needed (Nyirarukundo and Baribeshya) for future livelihood security. CBA members sometimes strategically decide to buy a plot of land, a domestic animal, or some farm yields to preserve their wealth for weathering expected or unexpected hard times or for a future business when prices increase for higher profits.

8.2.3.2. People's Capabilities Enhanced through Small Businesses

Small business activities in the Gakamba cell seemed to constitute a core segment of people's off-farm activities. Most of the people were involved in the CBAs with the aim of accessing the money and investing it in a small business. Business was an expansion of their farming capabilities. The access to money helped them to successfully combine their basic agriculture with small businesses to enhance their households' livelihoods and economic development. Expanding on what Nyirarukundo affirmed, Niyomubyeyi also confirmed that small businesses are something commonly attractive to many people in her surroundings:

> "Then we do it like that, our money, one uses it, takes it to sell diverse things as a small business. In fact, here most of us we live by running diverse small businesses like selling farm produce at the market, buying livestock, there are even those buying cows and selling them back, like that, to the level of borrowing from us like 200,000Frw and we give it to him/her, and then s/he goes to work, yeah… that Tuesday, they know, I am also a small businessperson selling farm produce at the market." (Niyomubyeyi, Karambo village, 18 June 2018)

Analyzing people's accounts and observing the various cases, I found out that after getting any large sum of money, the majority were generally involved in diverse activities related to agribusiness, transport, and some other needed services. This was the case, for example, with Nyirarukundo in Kavumu village, Sebalinda in Karambo village, Barahira in Rukora village, Umubyeyi in Kamugenzi village, Ntawuganya in Gisenyi village, Mugisha in Gacucu village, and others. Various members of the Twitezimbere CARE/VSLA in Gakamba village had a weekly scheme of issuing micro-loans of less than 10,000Frw to be paid back within a week. I witnessed that these loans were mainly dedicated to enhancing Twitezimbere members' small businesses. Their plan was to facilitate every member in regularly accessing small loans. When Barahira took me to the market to see what his wife was doing there, he also emphasized that these types of businesses require small amounts. This corroborates with the types of loans taken out by the Twisungane CBA's members over time (see Chapter 7, Tables 5 and 6).

In their small agribusinesses, the Gakamba people's achievements include buying and reselling farm produce (tomatoes, green and yellow bananas, avocadoes, sorghum, maize, beans, groundnuts, vegetables, etc.), investing in machines that process some of these farm yields (maize, soybeans, peanuts, and sorghum, mainly) to produce other forms of consumable outputs, buying sorghum to make and sell the local drinks (ikigage, ubushera), buying and reselling a domestic animal (cows, goat, chickens, pigs, rabbits), buying any domestic animal to keep so it can produce more and then sell its products (eggs, milk, meat, or its offspring). The investment in the land that I discussed in the previous section constitutes another form of business too. It is rented or bought in order to produce more farm produce, not only for the household, but also for the market. The land could also be resold to bring in more money, as it was done by Nyirarukundo.

In the Gakamba cell, the small businesses expand through the local transport of people and goods and basic services. My research participants affirmed that after receiving the association's money, some bought bicycles and motorcycles for the transportation business in the area. Others invested in their home's water system and sold their water to the neighbors. Still others invested in building additions to their houses and renting them out. Some people also casually invested in selling a few clothes in the village or at the market. Others ran small shops, bars, or barber shops. Even with this less exhaustive list of small business activities, it is easy to see how CBAs contribute to the occupations of people in the Gakamba cell.

In return, successes in the small businesses mentioned above lead to another round of saving in the CBAs, most often with higher amounts of money. This enhances the associations and helps them to sustainably become another form of small business that grows overtime. I recall that Seburikoko found a lucrative business there, not only through his savings but also with the interest of 66,000Frw earned at the end of his first round. Some members claimed they found occupations in these associations, as one mentioned when we were privately interacting in a gathering of the Twisungane VSLA in Karambo village. For her, the association was perceived as an afternoon women's business. She assumed that if their weekly contribution earned some small interest, it would be better than simply keeping it at home and earning nothing. Most members felt they cooperated around a business that they would not be able to maximize alone. They felt they were using their free time wisely, and that time moved much more quickly, as Niyomana explained: "we talk about many things even the hours move by." Muratwa, referring to her cooperative and other associations, added:

> "Then, one brings us together to sit under the tree making our baskets; we have no time for rumors, etc. Our life is brought together for the purpose of business, and we cannot have those conflicts of hating one another." (Muratwa, Gisenyi village, 19 June 2018)

Although conflicts can occur even in these CBAs, most people assumed they were less when they are busy. Most members argued that these afternoon gatherings made their days quite busy. Women do not stay at home. People do not waste their time in the streets. They rather work for their development, as expressed by Sebalinda:

> "Development must occur because when you say that you have decided to be with others by participating in those associations, this prevents you from wasting your time sitting on the street." (Sebalinda, Karambo village, 25 June 2018)

For Sebalinda, development is connected to working, and participating in associations is also work. Obviously, some CBAs like cooperatives (handicraft) are businesses by nature. Many others equally maximize their interests. When I curiously asked her how they saved in the banks, Nyirasafari answered: "But rather we also want to run this money so that we also can uplift ourselves" (Nyirasafari, Kamugenzi village, 11 September 2018). She meant that the money is given to people for them to receive the interest from loans, and they can then put the money into their businesses. Generally, associations of the Gakamba cell are small businesses

in their own right in two senses: joining the afternoon gatherings enables a further extension of and complement to their morning business (farming) operations, and associations of course operate as banks by enabling savings, loans, and interest accrual.

In general, some people run small businesses to make a living and further their development. When I was standing in Kavumu near some shops on the road, I remember Munyakazi, who participates in a ROSCA selling in a small shop, saying: "eh the ROSCAs have made us rich." Muteteri, a woman running a shop next to him, added: "by the way let me go to request money to buy some beans to sell." Several times I observed Muteteri in her association often taking out loans and paying them back. Various CBAs in the Gakamba cell were proven to contribute to initiating and expanding the small businesses in the village. For most of my research participants involved in small business, membership in the CBAs was not only about accessing money to invest. It was also about investing money and saving it. In other words, the associations mobilize individuals' money, redistribute it back to them, and they can run more small businesses and create more opportunities for other people in the village. This seemed to increase people's income and their capability to return to the associations with more money in the next round.

As the general activity of farming in this area is done in the mornings, most people in the area are involved in other occupations in the afternoon hours mainly after farming. There are a few cases where some people are permanently and sustainably involved in a particular business activity in the afternoons. This is the case with some shops that are permanently open to serve their various clients. While some run their business in one specific place, others transact out in the open, in any place that is available to them at that specific time. They may alternate a business with other types of activities in the village, not only farming but also casual labor in other areas. They also combine it with presence at the market every day, provided it is worth their time. Their ways of running small businesses are not necessarily structured. Instead, they depend on what they are able to afford. This lack of structure in part explains people's need to access money through the CBAs.

I have observed that each person involved in these small businesses goes about it at his/her own pace. Some people walk long distances around the markets of Nyamata, Biryogo, Rilima, Mbyo and Mayange. Some others sell things in the small village centers or near the main village streets if not in their small shops. They often and mainly run these businesses on foot or bicycles to

minimize their expenses. Although the distance they have to walk to the available markets are often long, these people work tirelessly. They appear to prefer the cost-saving methods. They could alternatively use the available means of transport carrying people and goods to the markets, including mainly bicycles, motorcycles and public buses. Due to their participation in different markets, bicycles also generate another good small business opportunity in the area.
The business practices and regulations in the case of my research participants, but also in the area in general, show that negotiating prices is commonplace, provided there is a minimum well-calculated interest involved. It may also be the case that one needs to grow a business quickly and thus borrows additional money from friends or banks. Yet, the loans from the CBAs seem to be more valuable for most small business owners. They adopt the principle of taking out cyclical loans to pay for other loans. In our interviews, they described looking for other sources of money as well to invest in this small business sector. They further voiced the need for more training to improve their business skills, and equal opportunities when accessing to the market space.

For those running their small businesses successfully, like in the case of Ntawuganya, Niyomubyeyi, Uwamariya, Sebalinda and others, working hard in the various small businesses and in different places was described using different terminologies. They variously named their business activities as searching, leaving home, buying, standing up, moving here and there, and taking their hands out of their pockets to work. Using these terms, they sometimes make a distinction between themselves as business owners and others who appear to be less industrious, considering them "backward." They expect that anyone wishing to achieve "development" will behave in the same way as they do. Referring to how people are pushed to work hard in order to get the money from the association, Sebalinda expressed this as follows:

> "But when sitting and saying, 'I have what I am doing like those ROSCAs, in which I have to contribute for the good or for the bad,' you sit and seriously work… Because when you are participating in an association like that, you are prevented from spending your day with your hands in your pockets without working. You seriously work, saying 'I take my hands out of my pockets and work'… you then say, 'these 50,000Frw I was using or that I am going to use right now, let me find ways to produce more out of it,' and it is from this that you will find that someone has moved from selling meat for example and now he is at the level of – what? He has moved from selling meat to

running a big shop. Then with that he is developing himself from the smaller things he receives (meaning that 50,000Frw)." (Sebalinda, Karambo village, 25 June 2018)

With the associations' loans and contribution fees that need to be paid, people are pushed to work hard. In this context, working hard means investing money. Therefore, this stimulates people to start or expand any number of different small businesses. Using self-discipline, people spend time thinking about small business ideas or looking for jobs. It is a positive pressure that improves CBA members' sense of self-agency to make progress in their life and development. People do not stay home without doing something. They make plans about what to do with the money received from the CBAs. They have more courage, often trying and starting things in small steps. The small business sector in the Gakamba area contributes considerably to people's capabilities by enhancing their living and helping them obtain more contributions that in turn support the associations' sustainability. Through business, people are able to pay back the loans they take out.

Although there could be some problems within households, in most cases the wife and the husband cooperate on any type of business. They agree to divide up their tasks in order to maximize their success in these small businesses. This is similar to their participation in the associations. This is definitely the case in the experience of Nyirarukundo and others. As far as neighborhood cooperation is concerned, people maintain good relationships with their neighbors, who are involved in a similar small business in the same area. They assist one another, such as taking over the sales operations for someone while that person has to be away to take care of something else at home. I observed this in the center of Kamugenzi and many other places, for example.

8.2.3.3. People's Capability Enhanced through House Construction

Keeping in mind that investing money in more productive areas (either from farming or small businesses) is more important when one thinks about having a loan to pay back, the residential home was another investment area mentioned by many of my research participants. For Seburikoko, Nyirarukundo, Uramutse, Baribeshya, Muratwa, the family of Nkundabose, and many other respondents, the lump sum payment received from the CBA often went towards building, expanding or renovating the family home or parts of it, such as the kitchen or toilets. Sometimes, it was also applied to a house used for a small business or for rental or resale

income. This could occur all at once or step by step, where savers buy house materials individually like iron sheets, doors, cement, roofing materials or wood to building the entire house in increments. As some people from the villages mentioned, often CBA savings were used to bring water and electricity into the home as necessary household consumables.

Nyamahoro, a woman in her late 30s from Kavumu village, talked about how she built her house as a symbol of her own development, and appeared very satisfied:

> **"**The reason why I am satisfied with the association's benefits, for example when our contributions were still 200Frw of the basic share, we distributed and the person who gave all the shares [4 max] got 56,000Frw I think, I also received 56,000Frw. Then with the money we received we came and made bricks, after making bricks, the money I got from the association we paid it to the bricks' makers. But we also had other money, then looked for the roof, then built that house [pointing to it]. Then what we saved recently with 500 for a basic share, it is last year when one share had reached 500, we used it to embellish our house, do the finishing, do the pavement, do that embellishing of the outside façade of the house and the pavement. I think you understand that we have no complaint against the association." **(**Nyamahoro, Kavumu village, 13 June 2018)

Nyamahoro together with her husband built the house step by step over two rounds of participation in the association. She mentioned having some additional money from other sources of income as well. This includes other savings from her business and her husband's efforts as a builder. Nevertheless, she mainly recognized the importance of participating in the CBAs in achieving this. Like others who did the same, she was satisfied with this development achievement, as she defined it.

8.2.3.4. People's Capability Enhanced through Health Services

In its strategic plans to promote universal health insurance (mutuelle de santé), the government of Rwanda has encouraged most rural people to participate in the associations to be able to contribute some 3,000Frw per year and per person for this type of insurance. More specifically, this concerns the Ingobyi associations. Apart from paying this money by participating in the Ingobyi, people also said they received additional money from other types of associations. The health sector was mentioned by almost everybody. They emphasized that the CBAs helped

them to regularly pay the universal health insurance and easily access the health services in the neighboring medical posts and hospitals. This health insurance is practically considered important by everyone, as this young man Ndizeye argued:

> "Even in normal life, associations have helped me very much because, for example, the health insurance, I get it from there. Whenever I need this health insurance, I go and get money from the association and then pay." (Ndizeye, Kavumu village, 20 June 2018)

Health is another important sector where people recognize the importance of the CBAs in their lives and development. Based on all the associations I visited, this sector was overemphasized by CBA members as they were all quite concerned about being able to afford the universal health insurance. Besides this, another component that was highlighted among the important achievements was affording various hospital expenses (for childbirth, illness, transport, food, etc.) for oneself or a relative (nuclear and extended family). Most people were able to pay these costs with the money they saved and received from the associations.

8.2.3.5.People's Capability Enhanced through Supporting Children

Different parents I interviewed and observed took steps to ensure their children's future in terms of development in two major ways. Firstly, they pay education fees with the money accessed from associations. Secondly, they encourage their children to take advantage of associations themselves. This does not exclude the other areas in which parents care for their children, however, as they also satisfy their needs for food, health and shelter, among other things. Although the area of education was not frequently mentioned, people generally used the CBAs' money in this area at different levels. In the case of Ntawuganya, Muratwa, Niyomubyeyi, Baribeshya, Uramutse, and many others, they referred to caring for their children's education as an important development milestone achieved through participation in the CBAs. Niyomubyeyi, for example, explained:

> "Like what I am telling you, I have that child attending school (university now), then I notice I got money for what? Maybe even if he needs one book, I immediately send it. Because that time God is saving me because I have been putting 1,000Frw, or 2,000Frw or 1,500Frw and then I get it as a lump sum and immediately send it like that." (Niyomubyeyi, Karambo village, 18 June 2018)

The associations helped most people to generally manage the school fees, food and materials that would otherwise be difficult to get at times. Education is one area in which parents invest to secure their children's future as well as their own.

Additionally, based on the conversation I had with the family of Nkundabose in Gacucu village, inheritance is something parents also think about when participating in the associations. Inheritance traditionally took the form of land, but this seems to progressively change due to the scarcity of land. The CBAs appear to be an alternative to inheritance planning. One way that I observed is to support children through loans by acting as a guarantor for the children or just taking out loans for them. Another way that I saw emerging from the interviews was that parents were encouraging their very young children to form their own associations and learn to save little by little with the parents' assistance until they grow up and manage it by themselves. This was the case with the teenagers' association I observed in Gacucu village and the children's association I observed in Rukora village. In both cases, there were some adults who progressively assisted them. Parents gave their children some coins to contribute. This was an extension of the common rural tradition in which young children plant things that they can later sell for themselves and use the money as they want (kwiharika). While this was done in the farming sector, I perceived it in the CBAs' activities too. Many other young children were encouraged by their parents to join adult CBAs, probably for the same purpose.

8.2.3.6. People's Capability Enhanced through the Satisfaction of Basic Individual and Household Needs

With no doubt, basic daily household needs constitute a primary savings goal for the Gakamba people in terms of what they can do with the money they accumulate through the CBAs. While I was talking with Kalinda in an interview, he argued: "but there are other issues that one is solving from time to time: the clothes for children, the wife and yourself, that also is too much [raising his tone of voice]." This was confirmed by many other respondents like Nyirarukundo, Uramutse, Baribeshya, Muratwa and the family of Nkundabose. The various daily household needs that came up in the research include things like general household materials, clothing for family members and food items, just to mention a few general ones. Satisfying the household's basic needs is connected to other things, such as the family business. Investing the money received from the CBAs through different income-generating activities is a part of this. Most

people appeared to understand the importance of the associations after getting married due to this concern.

8.3. Another Acquired Set of Capabilities: CBAs as Adult Schools for Socialization and Development

In the previous section, I have analyzed the benefits brought about by the CBAs from the financial and material perspectives. However, it is not only about money, as Mutesi argued:

> "When one has a problem there is a time for him/her, even if we are usually an association, you find that associations have money as a common denominator. Yet, if there is any problem, the person may come and say, 'me this and that.' Then we may advise each other, not only saying that we are here only for money issues. But we are also able to build our social relations well and advise each other in general. Not really meeting for money, if no money we say no. We can also advise each other on general life issues." (Mutesi, Gakamba village, 14 June 2018)

Mutesi was excited about the increase in contacts from her association. She, like many other members of the CBAs, affirmed that beyond the financial and material benefits, members also acquire knowledge from the exchange of ideas within their CBAs. The idea of advising one another on various issues pertaining their lives is as important as the financial and material exchange. Her argument corroborates the idea of including among the benefits of CBAs access to knowledge and engagement for association members (Cohen and Prusak, 2001, p. 76 quoted by Banyai, 2011, p. 37). In the associations, people actively listen to each other and work with each other to help solve their problems by providing useful knowledge and advice and a sense of connection (idem). Gakamba people learn from one another, based on their level of their engagement. Additionally, coming together every week gives them a chance to socialize, learn practical life skills, and imitate what others have achieved in their lives. In this context, associations could be perceived as a special learning environment for enhancing human capabilities. They offer a substantial degree of mutual psychosocial support.

8.3.1. Socialization

This area of life may be viewed by some people as less important than other areas. Sometimes, social interactions can turn into gossip about irrelevant things. Other times when people meet, interpersonal conflicts can arise. I admittedly observed social disharmony among people within the various Gakamba CBAs. However, I also noticed that the CBA gatherings were of great importance for most of my research participants from a societal perspective. The process of socialization can be an important dimension in the development of a country in which the social structure has been destroyed. In Chapter 3 I have already provided an account of this social dimension in the context of Rwanda. The historical circumstances have affected people's trust and friendship. The unity of Rwandans is therefore central in Rwandan national development policies. Witnessing positive changes in this part of life is as important as any other aspect influenced by the country's development projects. Most of my research participants affirmed having benefited socially from their participation in the CBAs. They no longer feel isolated, as Ntawuganya affirmed:

> "Myself, the other testimony I can share with you is that being part of associations is good, because it takes you out of solitary life. By joining others and talking with them, you quit the loneliness… this has helped to the level that I feel my brain is now open." (Ntawuganya, Gisenyi village, 01 July 2018)

Expanding on Ntawuganya's idea, Umubyeyi from Kamugenzi village explained that meeting once a week helps association members learn about each other and then advise one another and celebrate both good and bad moments in their lives.

> **"**People in the village were able to meet again and discuss their matters. There is a time when a person may spend one full month without seeing his/her neighbor. But with CARE/VSLA in whatever situation, there is always a chance that people in their neighborhood would get to know information about one another because they at least have one day per week to meet. Even if they do not meet in some other programs of the village at least they can say, 'our neighbor is healthy, our neighbor is living this type of life.' Yeah, even for the person, this helps him/her to feel that there is a level s/he has already achieved. Especially in the social life with others, there is something that

> changes, there is something that really changes in the social life." (Umubyeyi, Kamugenzi village, 12 September 2018)

Both Ntawuganya and Umubyeyi argued that their CBAs helped them in forming and sustaining their social life in the village. As a matter of fact, I have personally observed that in many associations, members socialize in a friendly manner, and empathetically exchanging ideas on private matters in their life before, during and after the gathering. They do this in small groups of two or more people. Those involved in this socialization process learn about each other's lives, usually for advice, intervention, and celebration. In their discussions, they show flexibility and take care to understand each other. They often teach each other with a sense of humor and jokes that help to heal emotional wounds. Members of associations affirm that participation helps them reduce personal stress, and both positive and negative events can be celebrated together. In my own experience, I recall that as a member of the Twisungane CARE/VSLA, I personally felt all these things at different times. Although this is something normal and common among people even without associations, it is in one way or the other enhanced and contributes to developing people's capabilities in better ways, as association members have affirmed themselves.

Beyond this, these associations have increased women's dignity, as Nyirasuku (Rukora village, 11 September 2018) argued: **"**It helps us to look nice and go out as women with dignity and learn from one another how to sustain our families." Niyomubyeyi added that this meeting time is an opportunity to dress well after the household activities have been completed and meet with others. She said:

> "If you are not sick in your body or you do not have any other problem stopping you, that time you take a time to shower, and wear your skirt, the nice one, then join others where they are." (Niyomubyeyi, Karambo village, 18 June 2018)

The arguments of these two women about the impact of the associations on their lives expand on how women's self-confidence improves with their participation in the associations. They do not stay at home as housewives. They rather go out and meet with others in these gatherings, from which they socially and financially benefit.

Additionally, in almost all the CBAs I observed, an emergency fee is requested of all members and put aside in case it is needed. It may be reserved to help with some special events, circumstances or ceremonies like funerals, weddings or end-of-year parties. For example, in the Twisungane CARE/VSLA, some 2,000Frw from the emergency fund was used to support an elderly woman who had lost a family member. The members told me about having celebrated the end of the year on different occasions. In their gatherings, there are times when they even decide to buy something special for themselves like local beer or meat for the purpose of enhancing their friendship. For some of these events, they could even agree to contribute beyond their regular contributions for a particular event, as Ndizeye described:

> "There is no problem really with the money, because even for the single ladies and gentlemen, when it is time for their wedding, we put in place a rule that a young man who wants to marry, we have to get for him maybe four crates of soda because he is our member. We have already done this for three people." (Ndizeye, Kavumu village, 20 June 2018)

People increase their opportunities to contribute to a colleague's wedding. Alternatively, they can get the needed money from CBAs to manage such things as a wedding, and then happily invite the neighbors to celebrate. Kabayiza got a loan of 40,000Frw to celebrate his civil wedding. This was important, not only to put an end to the long time he was living with his wife without this official ceremony. It was also important in this social sense.

Furthermore, some people feel obliged to spend money visiting others or taking care of the sick and the poor (with food or other care items). This is something that some people would not always easily manage to do without their participation in the CBAs. They feel that their societal security and comfort are insured, celebrating together, comforting one another. I met people who were going to a burial two times, usually from the same Ingobyi association. Expanding on this benefit of being part of the CBAs, Nyamahoro related:

> "There is a time when the person has a problem of sickness. When one is sick, we take from the emergency fund and help him/her. Or when she has delivered [a child], as a mother who delivered we take from the emergency fund and help her… For example, like you may go to the hospital and I bring you food, I may see that you have nothing while I do have and I share with you, saying 'go and see what to do,' or maybe you are

> from a home or I am from a home with a problem that pushes me to borrow 1,000Frw that I will pay back tomorrow, I then come to you and you lend me the money… But if she is a member of the association and her child is sick it is compulsory for me to show my share, she will see what comes from me, that is I support her. Then you understand that that is also charity… No burden to us because that is the purpose of the association, we must support and love one another." (Nyamahoro, Kavumu village, 13 June 2018)

Expanding on this general point made by Nyamahoro, Umuramyi, a single mother of two in her late 20s, shared her experience with having received this sort of assistance as follows:

> "And that was of great importance to me, they visited me. Yeah… there is no problem I ever had, being part of the association is very good… I went to the hospital, after delivering a healthy child, after that, after two days from the hospital, the child then had a problem of sickness. Then they sent me to the hospital, in the hospital they could not treat my child. They then transferred me to CHUK (Centre Hospitalière Universitaire de Kigali). I went to CHUK, then my CARE/VSLA gathered and decided that they should visit me as their member. They visited me satisfactorily and even when I came back home, they kept visiting me. We also lost my brother who passed away, they visited me… they collected money, they gave me 4,200Frw because we were still few at that time." (Umuramyi, Kavumu village, 20 June 2018)

As Umuramyi expressed, she was very satisfied by this sign of love, no matter how small it may have been. These examples show how associations are socially very important, especially when emergencies come up and for sustaining a generally amicable atmosphere. The CBAs play this particular role in developing the members' capability set through consolidating their friendship and intervention in times of need.

8.3.2. Learning Various Experiences and New Skills

The weekly gatherings with all their relational and practical challenges are also full of opportunities and lessons that enhance members' current life experiences and skills. Mukangarambe from Rukora village affirmed how she learned a lot from her participation in the CBAs:

> "Only the thing of participating in the associations is really good. This leads to learning some new knowledge that one did not have. Yeah, it leads the person to learn what one did not know. Actually, there is a saying that one head advises itself in what? It helps itself in foolishness, not in thinking well [smiling]. But in reality, when you are in a group with others, there are things you keep gaining… you share different views, you find a person who tells you something and you realize you were left behind, without necessarily meaning that you do not have means to achieve something. Only for sure, participating in the associations lead to some kind of openness. And you find that closing yourself in your own loneliness asking yourself for ideas but without a possibility to answer them. But when you are with other people, it leads you to learn new things in your head. That is what is good… That is to say that what I personally gained by participating in the associations, I was a woman staying at home, feeling that my responsibilities were limited to working at home, feeling that I could not leave home. I could only leave home when going to church on Sunday, I could only leave home when going to the market to buy something needed at home, but I could feel that sitting somewhere with many people was practically impossible for me… Then after getting a chance to try and you notice that all goes well, when all goes well, then, that is when you notice there are benefits. But I really tell you, there is nothing good for a person who is only staying at home. That is my benefit from being part of associations, nothing else… But I tell you what I got from those gatherings of many people, you may go there, and then you hear some people telling you that over there, there is this or that program which has some benefits, if you do not leave home, you cannot know that. And then you end up investing in it." (Mukangarambe, Rukora village, 21 June 2018)

Mukangarambe's words illustrate how members can learn a variety of useful and important things from the other people in their CBAs. Her account clearly shows the major benefit to people's exchange of ideas in the financial sense, as they are better able to use and invest their money from the CBAs. They learn to run small businesses, like any other form of investment, from others informally, to compensate for their low levels of education and technical skills. Giving her general observation of the association members, one of their representatives, Mutesi, explained:

> "And it helps someone living in the village to think more… and become fearless outside here… and know how others work… Thus, we are able to learn good things from each

other, because what your colleague has better than you, that you do not have, when you manage to know it, you also do it immediately and you manage to develop… The reason why we joined this association, there was also a feeling of lack of confidence. When you are not with others, there is a time you seem to be behind others and so fearful. But when we meet together with others, everyone's ideas come. Even those ideas that the person could keep to himself at home without having a possibility to say them and the likelihood to fear sharing them with others, when one meets others, one feels fearless and also open in one's head, then leading one to self-development. Because when you are alone, without any other person to give you the ideas, even self-development is difficult. But when you meet with others, you learn some other new knowledge that you did not have before, then you are able to develop yourself." (Mutesi, Gakamba village, 14 June 2018)

As Mutesi clearly explains, CBA members improve their capabilities through the teaching-learning wisdom, through being open to new ideas, getting rid of fear, advising one another, moving out of a rural mindset, expanding their awareness, learning from their own or others' mistakes and previous experiences, and learning from one another how to sustain a family. Her view was also shared by others like Niyomana from Karambo village, who echoed her concepts: "my testimony, firstly in general we have opened our eyes; another thing we have woken up; this means that we escaped the fear." I observed many women with the same view. Dusenge affirmed that in her cooperative the members teach each other. Those who are not able to make some of their products learn from a colleague. She explained that through her participation in the CBAs, she got rid of her fears. With the associations, the fears, lack of self-esteem and lack of self-confidence needed to achieve things can easily be repaired through social connections. This benefit, in one way or the other, enhances people's capabilities to meet their own needs.

Secondly, in their daily practices and weekly gathering operations, I observed that people improved their already existing skills. In these learning opportunities, I could observe how they were able to discover causes and solutions to their managerial and leadership challenges. During the associations' activities, members could enhance their knowledge about how to manage various situations that arose in different areas of their operations. They improved their skills of counting, consulting, reporting, auditing, recognizing the best practices, and resisting what they did not like. They learned to foster diplomatic relations among themselves and towards external people that approached them. They learned to negotiate in the context of power

relations. They learned to organize topics for their routine discussions. They learned to do various activities with intelligence, diligence, and order. All these were areas where they could improve their various skills and experiences.

Lastly, the experiences and skills they gained also helped them resolve personal and social challenges, as I myself observed. In their daily relational interactions, members of associations learned and improved some important social and life skills, including the relational skills for requesting forgiveness or forgiving in groups, being humble, tolerant and respectful, having patience with one another, solving social conflicts and mainly avoiding them, showing a sense of humor in groups and obeying social rules and regulations. They could talk and learn about general things, leading them to broaden their necessary skill set.

8.3.3. Emulation, Motivation and Imitation: Not Competition

My analysis of the existing CBAs in the Gakamba cell shows that different people combined their efforts together with different financial and intellectual capacities and experiences. They were directly involved in the process of exchanging ideas. In connection with Chambers' argument (1997, p.11) that "responsible wellbeing recognizes obligations to others, both those alive and future generations, and to their quality of life," I argue that the CBA members with higher capacities demonstrated a certain social responsibility to their fellow members who did not have them at the optimum levels. People could inspire and motivate others. And the latter were also eager to emulate those who inspired them. They had role models to look up to. This process started with the recruitment of new members from the village, as Nyirarukundo related:

> "Informing them about the development achieved through/by associations, then even those remaining backward would come join those who have reached far in development to learn from them how things were done." (Nyirarukundo, Kavumu village, 13 June 2018)

She was convinced that what members achieved with the help of associations served to attract others. For her, associations and connected achievements gave people an ideal to emulate. Mukangarambe from Rukora village shared a similar view, saying that associations are things that one must maximize to the level that even if they come to an end, they will leave her with some good memories, not only for her but also for the neighbors:

> "In a way that even if that Sasa Neza stops, you keep looking at that livestock and say this is what Sasa Neza has brought me. This is it and you even talk about it to others. And then they see that you have come from somewhere and reached somewhere else." (Mukangarambe, Rukora village, 21 June 2018)

The experiences of people in this area are grouped into two major categories. There is one category of people who proudly feel they have inspired others with their achievements in the CBAs. The other category consists of people who have been inspired and motivated by the achievements of their neighbors. I had a chance to interact with some people from both categories and noticed that their views on this topic could often come up spontaneously without directly being asked. Most people who were proud of their achievements were happy to discuss them, as in the case of these two women from Gisenyi village, the most rural of the seven villages due to its characteristics (infrastructure mainly):

> "And the neighbors too, and even relatives, you realize they are saying that Mama Baby [Muratwa herself] is able to achieve something for herself, and what I am telling you is the truth; I am sure that anyone who arrives here now would testify the same." (Muratwa, Gisenyi village, 19 June 2018);

and

> "Considering the way I was when I started that time [raising her voice], anybody passing here today says 'you are no longer the same,' really saying that we are no longer the same [smiling]… we have shifted from somewhere to somewhere else [smiling]. That is how you find that all people say that they wish all people were having the same plans as ours." (Uhiriwe, Gisenyi village, 19 June 2018)

Ntawuganya, a woman who is proud of her achievements, appreciated what a young boy in her association managed to achieve even though at the beginning they could not trust him. Ntawuganya said of Karera, who had already built a house:

> "Karera, did he not get a house from this? [surprised] … There is a young boy like this one [bicycle rider who was beside me], we gave him the money for the first time and he bought the iron sheets; for the second time, they made for him the bricks; right now he has built a house of 20 iron sheets and has already put on the doors to close it. And even

now, there is one more person to go for him to get, and he says that he will bring the sand and then put it on my house." (Ntawuganya, Gisenyi village, 01 July 2018)

From the excerpts above, it is evident that people who achieve a lot shift from being proud of their achievements to letting others see and learn from them. This is a form of training others. My research participants demonstrated that they do not hide what they achieved from others. Rather, they encourage them to imitate their successes and improve their situation the same way they did. The majority of those talking about what they achieved claimed that other people would see and wish to do the same. They told them about their success and others would notice the importance of the CBAs and generally be impressed. They would see, for example, that members of associations collected a lot of money and changed their lives. All this would then lead them to imitate the CBAs' members. The associations appeared to represent life's classrooms not only to members but also to the surrounding neighborhood. Sharing various experiences, including those of others, equally encouraged other members within the association. This communication and inspiration facilitate the work of the associations, in the sense that this leads people to wish to join, to adopt best practices of other associations, to wonder at the achievements of others and decide to imitate their methods. It is obvious from this context that some people improve their capabilities so that they can recognize the future issues they need to plan for. They raise their targets and plans to ensure their future security.

Along the same line of motivation and emulation of outsiders, the non-members or late-joining members I met indicated that they perceived losses due to their lack of or late membership. They expressed their desire to join an association (at the start of the round). Some of their shared experiences included requesting local beer from a member after the final disbursement, wondering about those who received their savings back, remembering some losses years ago, achieving nothing, wasting their money, missing out on some social benefits in times of sickness, hospitalization, or bereavement, facing limited development due to limited ideas, feeling loneliness at home, etc. They compared themselves to those who joined the CBAs before them, considered their own achievements and felt the need to do what the CBA members had done.

8.4. Local Narratives around Development and People's Achievements

As discussed earlier, the Rwandan government remains aligned with the mainstream development trend (see Chapter 3). The development ideology, translated in the local language Kinyarwanda as "amajyambere, iterambere," is currently commonplace in Rwandan local narratives and practices. This case is similar to that of many other African countries. One could, for example, consider the case of rural Benin (Mongbo, 1995, p. 3). At the grassroots level, development is a decentralized ideology held among the local citizens, households, and villages in Rwanda. Village committees are centered on achieving development goals. Two of my research participants informed me that they were (in 2018) in charge of development in their respective local villages (Imidugudu) within the Gakamba cell (Akagari). For instance, Niyomubyeyi, as one of the local leaders in charge of development, described having initiated the idea of associations there as part of her development agenda for the village. When I asked her a question about the introduction of CBAs to her village, she answered:

> "Even in this area, I, myself, am the one who founded them, I am the one who brought them [associations] to people here [smiling]. Actually, I am in charge of development here, here in the village. Yes, in the small committees of course, administrative committee of the village, yeah. Then, because one [referring to herself] is going here and there or even on the radio hearing about things, I immediately thought of my people, like women we are together here, even men we do not exclude them. I then said to them 'come, and we'll do what others do.' Then I inspired them, saying 'let us do like this: I heard that there is a way people share money like this, lending to one another, then people keep on developing themselves'." (Niyomubyeyi, Karambo village, 18 June 2018)

From her statement, like many others, Niyomubyeyi sensitized her neighbors to the idea of associations, telling them about the development returns they might expect. She observed others doing the same and achieving their development goals. She believed that by imitating others participating in the CBAs, she and her neighbors would develop themselves as well. She was proud that this was progressively being achieved, one step at a time. From Niyomubyeyi's view and given the history of the concept in the country, I argue that in Rwandan rural areas the concept is strongly embedded in people's consciousness, to the point that deconstructing it would mean opposing beliefs in the government's benevolence and people's free will.

In connection with this, I recall myself having grown up with the concept of development. I had a positive understanding of the concept for many years, especially as a post-genocide teenager. Any milestone in education or any other aspect of life that I reached meant that I had achieved an element of self-development. At the beginning of my doctoral research, I was also looking forward to working on a project oriented towards the development of rural areas. Although I do not ignore the coloniality embedded in the concept of development, my prime goal of the research was, and still is, to contribute to the development of other people in some of Rwanda's rural areas or anywhere else. This is something that many of my research participants expected from me as well. On the topic of development, Niyomubyeyi made a request while concluding our interview: "if all goes well, please remember us."

Gakamba people understood the concept of development, owned it, and worked to achieve it with the means and skills available to them. As Niyomubyeyi expressed it, this concept is sometimes used more in the sense of developing groups of people or areas (guteza imbere) by development leaders and national or international development experts from different NGOs. It is alternatively acknowledged as "developing oneself" (kwiteza imbere) by the people themselves. Most of my research participants referred to both meanings in their descriptions of the development they aspired to and achieved. Critically questioning the concept of development given in the "Development Dictionary," Esteva (2010, p. 3) argues:

> "In order for someone to conceive the possibility of escaping from a particular condition, it is necessary first to feel that one has fallen into that condition. For those who make up two thirds of the world's population today, to think of development -of any kind of development- requires first the perception of themselves as underdeveloped, with the whole burden of connotations that this carries."

The perception that one is "underdeveloped" is already widespread in Rwanda. This explains Niyomubyeyi's request that I remember her village. She feels that she, and her colleagues in the village, are 'backward' and need to be 'developed' by people like me. Like many others, Niyomubyeyi's request implied the hope that I return to help them develop themselves if I ended up building connections to development opportunities.

My experiences with development in the Rwandan context and with my research participants indicate that the idea of development is strongly emphasized in the Rwandan context. While I was conducting this research in the Gakamba cell, the concept of development helped me to be well understood by anyone I met. There was little doubt that our mutual understanding was based on their definition of its meaning. It seemed to only encompass the sense of "good achievements and positive changes," with specific indicators that they could describe to me and show me, as in the case of Seburikoko and many others. Most of the people I interviewed and observed in the Gakamba cell about the impact of associations on their living standards today often referred to their 'backward' background and past life stories to express the difference between then and where they are today in terms of development. Ntawuganya is a woman who migrated to this south-eastern area with her family from the northern part of the country (Ruhengeri). She proudly affirmed:

> "Uhm, when I left Ruhengeri there … actually I came from Ruhengeri and when we left, there was no development there [for her family]. I am already here for the last eight … nine years because when I came this child was 2 years, and now he is 12. Eh, I am here for ten years. In fact, there in Ruhengeri, there was no development, there were no evening forums for the mothers [Umugoroba w'Ababyeyi associations], but when I arrived here in Bugesera, I noticed there were good things for development, and I joined them. And now I have managed to free myself from loneliness due to those associations that I found here in Bugesera." (Ntawuganya, Gisenyi village, 01 July 2018)

Ntawuganya, in her statement, connects the idea of associations and development with overcoming loneliness and desperation. For her, places without associations lack development opportunities, and in places with associations, development is obvious. She connects her own development achievements that she kept mentioning in the interview with the collective actions carried out in the five associations of which she was a member. Like her, many others enthusiastically stressed the elements that would define their understanding of development. Nyamahoro expanded the view of Ntawuganya and discussed (self)-development in relation to the benefits from associations:

> **"**The association for self-development is to take that money then you do something with it, instead of just saying that you got the money, but you do nothing with it. The association then, for development, is that when you get the money you must not say that

> you have received the money and dissipate it, waste it. But rather before getting the money you already have a plan of what you will do with it. If you say, for instance, I build a house, or finish my house, then you understand that with that you are developing. When people pass around your house and see how beautiful it is, they ask themselves, wondering, um… that person really? And they do not know that you are a member of an association." (Nyamahoro, Kavumu village, 13 June 2018)

Nyamahoro defines development through associations as the ability to access the money through saving instead of wasting it, and wisely using it. This implies the need to plan beforehand what should be done with this money and then realizing the plan. She suggests that a clear indicator of development is that other people can come and see it (house, etc.). Mutesi also described what she did with her money as achieving certain elements of development. Like Ntawuganya and Nyamahoro, she related:

> "At the beginning, I got 56,000Frw; that time I managed to buy a goat; now that it has produced two others, I gave it to somebody else to look after it. After producing two, you understand that it is all about development we have achieved… Another thing it helped me to achieve, we have managed to get water at home these days, now we fetch water without any problem. That is development I managed to reach; it came from there… When I sell water, I add to what I have worked for and come to contribute, and continue to develop myself, paying health insurance (mutuel de santé) for my children, my family eating and I living well." (Mutesi, Gakamba village, 14 June 2018)

Mutesi adds to the definition of development by describing what she specifically achieved (buying a goat, contributing to a neighbor's wellbeing, water at home and as a business, health insurance, eating well). Apart from affirming her own development, she also defined her neighbors' self-development as she perceived it in the village:

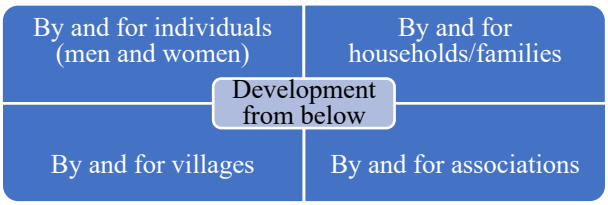
> "But you also find everybody, even that one at the lower level of capacity, you find that one has reached a certain level of self-development because, concerning the association I am representing and my people, concerning their nutrition in the family, you find there are areas where they have developed themselves, or concerning the being and how the individual was, really the way you see somebody's outside look you also imagine how one looks inside, if one has reached somewhere in stages you look at the other one under

> him in stages and you notice it is different. But you find that everyone, there is a way one has developed oneself, coming to borrow, like, that money then managing to buy that livestock, like a goat producing others or when we end an annual round, maybe if a person ends up with 50,000Frw depending on the basic/minimum share." (Mutesi, Gakamba village, 14 June 2018)

Ntawuganya, Nyamahoro and Mutesi defined (self) development by describing how the money they could access through the associations helped them to achieve some of their aspirations as elements of development. For them, development refers to what they are able to do for themselves. These are people's functionings (achieved doings and beings in Sen's sense) which are improved or expanded. The development indicators highlighted by my research participants focus on what they were able to achieve in this sense. Most of my research participants have been focusing on development as a positive change. I got the impression that people were generally happy about their own achievements. Development has thus become a common narrative among them. People's development narratives are clearly drawn from the country's development discourse observable in the villages I studied. People choose to work towards development of their own will. They include it in their everyday wishes, plans and achievements. They set their own specific development targets. They hope to achieve various good things. They make plans to increase their money. They then use that money to gain more benefits and improve their situations in the name of development.

In a decentralized, localized, and participatory approach to development, which the government of Rwanda has claimed to align with (see Chapter 3), the practices of development can be grouped around four levels of actors. These actor levels include individuals (men and women), the nuclear family or household (gender, cooperation, and power relations), the association as an acting enterprise, and the village as a local level of the country's governing structure. The government of Rwanda encourages all these levels to set performance contracts with specific targets for development. From my research, there seems to be a strong appropriation of this discourse at the local level. Most importantly, the four actor levels were all mentioned by my research participants as I was in their village interacting with them. They highlighted that everyone's endeavors with the CABs contribute to the development of these actor levels in different ways. The figure below shows the four actor levels connected to development as locally defined and presented in my empirical results.

Figure 10: Four actor levels of development



The CBA members recognize that they belong to the vulnerable households/families, associations, neighborhoods and villages on the micro-scale and the whole country on the macro-scale. They recognize that they belong to collectives that are mainly rural, poor, 'backward' and in need of the development that they have heard others have achieved. However, they also recognize that combining their efforts can bring them closer to their development goals; thus, as individuals of a collective, once they advance, the impact will be felt in their respective collectives too. To illustrate this point, it can be said that the development of one individual will impact the entire family, for instance. The development of the household will then impact the village, and in return the whole country will be positively affected. The four levels on which development occurs according to my findings for the Gakamba cell are presented in the next sections.

8.4.1. Individuals' Achievements and Self-Fulfilment

During my research, I noticed that people's enthusiasm around their membership in the CBAs laid the foundation for how helpful these CBAs were perceived with regard to their development. I took time to analyze how CBA members expressed the impact of associations on their development. Having personally experienced success in the associations, Nyirarukundo stated in her own words during a long conversation:

> "Then this has started lifting us up… That is very important that we moved from somewhere to somewhere… Then I was promoted and reached … increasing the capital… Then the reason why I liked that so much is because I have managed to achieve much through them, because they did not cause me the problem of hunger or poverty, but rather they lifted me up from … Now you understand that CARE/VSLAs have really helped people to develop… who have reached far in development… At least they can also achieve development… where the development was heading, we could head in the same direction." (Nyirarukundo, Kavumu village, 13 June 2018)

It was quite interesting for me that so many others gave practically the same statements as those of Nyirarukundo, just in their own contexts. For example, Twizere and Minani both spoke of "working well, being pushed to development and our own development increasing." Uhiriwe, Ndizeye and Mukangarambe held similar views. Ntawuganya argued that no one was able to distract her from thinking of her associations. She added that "even others who have sharp brains, the associations can take them to the highest level they want." Umubyeyi, who had a conflict with other members where it looked like she could not join again, instead continued to contribute her shares of 2,000Frw even after the conflict, saying: "Where can I go if I leave associations? … even from the past, the association has been of great help to me." Ultimately, she left that association due to the negative atmosphere and joined another association. When I interviewed her on this topic, like others, she narrated:

> "That is it then about development that I see the associations took me to another level, until I plan to leave farming and invest in the poultry project because I get money from the associations… for us we have achieved much in our household with this help, because like for instance for my husband to earn his driving license, we first had to join associations." (Umubyeyi, Kamugenzi village, 12 September 2018)

The views of Nyirarukundo, Twizere, Minani, Uhiriwe, Ndizeye, Mukangarambe, Ntawuganya and Umubyeyi were shared by many other people I interviewed across the seven villages of the Gakamba cell, if not all. In their perceptions, the CBAs act as strong instruments of individual (self-)development. My research participants had shared this view and observed some changes in their own lives, with a number of indicators in terms of both countable and observable benefits. They expressed the contribution their associations made to their lives using these indicators, as I have discussed here, and further described their emotions in response to their success in such terms as the following: achieving high standards, feeling satisfaction and fulfilment, enjoying wellbeing, moving from somewhere to somewhere, moving upward, stepping ahead, having a long step forward, feeling lifted up, feeling self-reliant, getting the capacity to do something, moving out of backwardness, being improved somewhat, having been made rich, not needing as much as they did earlier, and feeling helped and thankful. They all viewed the associations as important, and most of them decided to keep their membership. They expressed their enthusiasm in words and gestures. Interestingly, even those who had left or were not actually members confirmed these benefits. However, the interviews also show that

all the happiness lies in knowing how to efficiently use the opportunities accessed in the associations, as Ntawuganya mentioned.

In the same context and in a very special way, it is worth emphasizing again that associations were mainly run by women and these were my key research participants, though it was not a necessary condition. As individuals, but also as women, they explained that they have become self-reliant and independent from their husbands, which I consider to be a strong element of individual (self)-development, particularly for women. Echoing the other arguments given in this chapter, Nyirarukundo remarked:

> "The first thing that pleased me is that we gathered as 30 women; it was my first time to see people gathering as 30 women. Then in the village you could notice something else, the woman shifting out of poverty, then that woman could afford to take like 10,000 or 15,000Frw up to 30,000 or even 40,000, then she could stand up and say 'I am taking a decision to go to the market to look for the means of living for my family'." (Nyirarukundo, Kavumu village, 13 June 2018)

Most of the women I interviewed first of all mentioned finding an occupation and being respected in the family, and thus improving the gender relations at home. They generally claimed that they used to be heavily dependent on their husbands for little and big things, and after joining the associations they felt the change in their lives. In their terms, they explained that they no longer had to rely on their husbands for basic things (pocket money, clothes, shoes, anything else that a woman would really need). They now have a say in family affairs, and have recovered their dignity, value, and freedom within the family. With the access to money, the majority of them no longer face harassment from their husbands like they did before when they were in need, and do not suffer from having any needs go unmet, which may have been the case before joining the CBAs. They instead contribute to the household's activities and sometimes the husbands even depend on them to share their saved money or success in their projects. The majority of these women feel excited about making a decision about what to do as a woman and opening their minds. They feel happy and confident about becoming self-reliant as women.

Most women clearly felt empowered. In some statements, I could hear their plans for how they would continue living even apart from their husbands, which they said they would not have done before. They have stopped begging their husbands for things, and progressively there is

much less disrespect towards women. This precisely corroborates the arguments of Martha Nussbaum (2011, p. 11), after the story of Vasanti: "The thought is that, just as India could not win self-respect and freedom without achieving self-sufficiency with regard to its colonial master, so women cannot have self-respect and freedom without extracting themselves from dependence on their colonial masters, namely, men." I argue that women in the Gakamba cell are also increasingly satisfying their need for freedom and dignity through their participation in the associations. This is in line with the Rwandan political agenda on gender and development. Associations have become an important channel for women's development-related empowerment.

8.4.2. Perceiving Households' Development

I have already indicated that the various CBAs appeared to be a household business. Acquiring and using money significantly involves the family income and expenses, respectively. Talking to women only, Uwimana and Mukangarambe highlighted the household benefits of participating in the CBAs. Uwimana explained:

> "And maybe there is even a time he may have worked for it, because people differ, there is a time you have a drunkard and careless husband. Actually, in everything I noticed that the wife is mainly the one thinking about the household issues. Therefore, there is a time you may be with your husband, and you notice he is too careless. Then, when you get a chance like that by saving some money, you also make sure that it is not wasted anyhow; you make your argument about what you should do with it. If you do not have clothes, you buy them; if you do not have a piece of land to farm, you buy it and then you survive like that without begging… Afterwards, he notices that you have bought something or maybe you bring it home in cash and you show it to him and say this is the money that I have made from the savings you were regularly giving me. Then we put it there and say, what do we do with it? And then he tells you what to do with it… but when you have that money for the next three days, you then try to see what you can do yourself by saying that even if he drinks a lot, there is no problem since you have some money, and you try to do something… And actually, you think about it yourself, saying that if those women's associations did not come, he could have used all the money for drinking beer. But like that when he gives me that money to contribute, that

> time I also say that even if he drinks, I remember that he pays for me what? The association, yeah." (Uwimana, Gisenyi village, 19 June 2018)

Mukangarambe added:

> "This adds more value. It gives you the value in front of your husband and he does not keep saying that he is tired of things in the house. He may even be absent from home and when he comes, he finds you bought that salt yourself, children have already eaten or maybe your child at school was sent back home saying that they need this or that. If it is that notebook, I buy it and provide it to him, and then when his father comes back home he finds that the issue of the notebook is already solved. He also feels it is the dignity of the family." (Mukangarambe, Rukora village, 21 June 2018)

The men expressed the same feeling about the CBAs' contribution to the household. Barahira mentioned these benefits he noticed through his wife's participation in the CBA:

> "Maybe I can tell you about myself, my wife is running the money of CARE/VSLA in the market. She went and got 50,000Frw as a loan to use it. That is to say that this is the same money she is still managing, and she is almost completing five months using that money. She sells vegetables on Tuesday and then moves to selling goats in different markets on other days. That is the level, the first thing, I can start with." (Barahira, Rukora village, 13 September 2018)

Muneza, after requesting a loan, affirmed:

> "My wife is a searcher, selling small things related to fruits like that. But the capacity she draws it from the CARE. Even this money (5,000Frw) I am taking, I am going to pass it to her. Then she adds to what she had, she then continues working, putting it together. Then the family lives in a better way." (Muneza, Karambo village, 18 June 2018)

Minani and his wife were interviewed together, where he affirmed about his wife:

> "You see I have no blame against her, because she works and all those ROSCAs function well, money is well given. If one could think of … asking oneself how things are moving, one becomes confused. There is no problem we have ever had together. Even food is availed, if I do not have money to drink that local beer, she goes and lends me money and I drink it. There is no problem really which is there. Everyone usually thinks maybe they know how we live, everyone is only looking at it, nothing more." (Minani, Kamugenzi village, 15 June 2018)

Within the household, the money invested in the associations sometimes prevents the husband from wasting it, as Uwimana claimed. It is for the benefit of the entire household. Women participating in the CBAs impress their husbands and the husbands discover their contributions in return. The wife supports the husband, and the husband recognizes this support, as we can read in the views of Uwimana, Mukangarambe, Minani and Barahira. Many other CBA members also stated the same, although there were others who were still resistant. Most husbands together with their wives found some business in the association. The main point is that the money put into the associations was generally perceived by my research participants as money not wasted. It is rather being saved for the entire family's regular routines, contributing to the household's development.

8.4.3. Perceiving the CBAs' Sustainability and Development

In principle, individual members of CBAs do not only develop as single entities. They confirmed in the interviews that as they develop over time, they also notice the growing sustainability and development of their CBAs. The associations increase the trust and monetary contributions among their members and decrease unnecessary dropouts and theft. I observed in many instances and heard from many research participants that when the financial situation is good as a result of what they are able to do, their shares are also positively affected. Kalinda explained it in this way:

> "Those 200Frw [minimum weekly contribution] we were contributing, I told you that I go to the market, they give me and then take it to the market and do business, maybe I … every week I go to the market 3 times, 3 days. Thus, that money when I go to run it, when I collect every week what I am getting, I find out how much I must contribute in the association. From that then we had a meeting and said 'let us increase the basic contribution, if it was 200Frw, we move it to 500Frw'; we did not immediately make it

> 2,000Frw, ehh. 500Frw, I think also that we changed it we did not immediately move to 1,000Frw, 1,000Frw we also changed it to 2,000Frw, based on that money we were getting from every person moving at his/her own pace, and if s/he find there … there is an increase in his/her profit, then we said 'let's increase it immediately'… especially that we started being more people…, when we were still at 200Frw we were 18 people. When we increased to 500Frw we became 40 people, when we reached 2,000Frw now we are 58." (Kalinda, Karambo village, 18 June 2018)

People's development is reflected in the association's development as well, as Kalinda explains. There is always an increase in the minimum share over time (200Frw and up…) or from a maximum of four shares to unlimited shares. Kalinda argued that as he increased his profit from his business, there was also an increase noticeable in the shares as far as what each person contributed to the associations. The members collectively decide to contribute more, thereby increasing the loan portfolios available to them so that they can in turn find more opportunities for their private investments. Talking to them, I understood that they planned to do even more than they had already done and had big visions for the future of the associations, that they could become like their local banks. They seemed to compete with the banks mainly in both the management of their affairs and the service provided to their members. The members of the Twisungane CARE/VSLA, for example, recognized in their gathering that some development came with the sustainability of the association. This was evaluated in terms of the growth of its membership numbers and the increase in their contributions. Another indicator was their desire to operate professionally.

8.4.4. Neighborhood Development

As I was interacting with my research participants, it became clear that they understood how they contributed to the development of their villages and of the country at large. Mukankundiye from Rukora village, for example, argued that:

> "Yeah, there is development in the village. The way there is development is that you may get that money, then you buy the cement, then you embellish your house and if the house was only of mud, if you put in the cement, this brings development to the village and dignity too." (Mukankundiye, Rukora village, 21 June 2018)

Mutesi from Gakamba village also explained:

> **"**Even if you do not take care of it at home [livestock bought with the association's money], you may give it to somebody to take care of it, helping that person to also develop, starting in his wellbeing, and sourcing this from you. When you have development, it is true that this can also even reach others, because if you have that money but have no capacity to take care of the livestock, if you notice you have no capacity, you can give it to that other person who will go and take care of it and then tomorrow will thank you and also say this person has really helped me to reach some level of self-development. What I notice is that this association is so helpful to us who are in and to those who are outside because, we members, there is a time we are able to also help those outside the association… I gave it to somebody else to look after it. After producing two, you understand that it is all about development we have achieved." (Mutesi, Gakamba village, 14 June 2018)

Mukankundiye and Mutesi are referring to two things that are important for the development of their village: what each member can do with the money from the associations impacts their surroundings (Uhiriwe), and what one buys with the money can easily benefit a neighbor as a form of development outreach (Mutesi). In the latter case, the associations are perceived as agents of development. People were cognizant of their impact on others, expressed in their well-known tradition of 'kuragiza.' Kuragiza consists of caring for another by giving him or her the livestock to look after and then share what is produced. On the former point, they perceived that what they see as personal changes are very much related to changes in the neighborhood and in the country at large. Individual development was equated with village development. Furthermore, using the money, especially in the business sector, contributes to a considerable extent to fighting unemployment in their village. The associations help in the creation and expansion of casual labor opportunities in the area, such as in farming, small business, house construction and transport, among many other areas.

From the side of the local employers, they often referred to the need for farming with somebody or needing someone else when farming, needing some additional human skills in their daily routines, like in farming, making doors, making bricks, building houses, having an employee to run the machine or in the shop, etc. On the employees' side, the local potential workers are happy to show their capacity to perform the casual jobs (guca inshuro, nyakabyizi, ikiraka). The

availability of these casual jobs in the village compensates for people's limited ownership of land to farm and limited education preventing them from joining the formal sector.

8.5. Conclusion

In this chapter, I have discussed development based on the local perspectives and experiences of the people I interviewed. This is connected to the people's enhanced and expanded capabilities as perceived through their goals and achievements. Development has been popularized in Rwanda in the post-colonial years and the idea has spread among the population due to the development ambitions that the country has been promoting in the local language. Local people talk about development as an achievement, referring to key indicators and priorities. This is also part of the country's development discourse. Whereas development cannot be fully achieved, the Gakamba people claim they have achieved it in some parts through their involvement with the associations. The focus is on development in its endless aspirations, especially for those who wish to join and stay in the CBAs of the Gakamba cell. I consider what these people have achieved as an expansion of their functionings as defined previously, although there are many other aspirations they have yet to achieve. This last aspect seems to be part of their expanding functionings, as their aspirations grow along with their capabilities.

Such achievements in the sectors of land and farming, small business, health, education, housing, daily household needs, children's inheritance and social events were highlighted by most people as being at the center of their expanded capabilities. The associations also allow them to meet to socialize and learn from one another. Most people are generally happy with the achievements they realized with the help of their CBAs. The list of these expanded human capabilities remains open, as suggested in this research. It grows as people are able to experience increasing success and higher pay-outs in their CBAs. These people also perceive their individual achievement as contributing to their CBAs' sustainability and development, and ultimately to the development of their community and the country as a whole.

Chapter 9: Revitalizing 'Ubudehe' through the CBAs and Human Capabilities: Indigenous Development Cooperation

I interviewed Sebalinda from Karambo village on the 25th of June, 2018, at his workplace selling some local sorghum-based beer locally known as "ikigage" and boiled beef at Nkanika center. This man, who was in his early 30s, lived with his wife and their one child.[65] They combined farming with small business to make a living for themselves. Like many others, he affirmed that this small business and his household projects were enhanced by his participation in different CBAs. It also signified for him economic development in the sense of enhancing his family's capabilities. During the interview, he shared his eight years' experience and observations as a member of three different CBAs. Most of his narratives were related to his material achievements drawn from his cooperation with others in the CBAs. For example, he explained that:

> "When you say, or you hear from a colleague, such a statement as 'if I were not [of course, in the association], if I did not…, would I be having that door? If I had not been a member of that CARE/VSLA, would I be having that cement? If I had not...' You then realize that what one has already achieved pushes one to always stay with others. For example, in my context in all these eight years since I got married, I can affirm that when I wanted to get married, I did not have even that, even trousers, except just only one. But now if I tell you that I managed to buy a plot [of land], I managed to build a house with 24 iron sheets. And I built it the way I wanted, put in doors and windows. I tell you that I managed to build it and finish it. My house is built with cement. It is well built in a way everybody can testify to. It is closed with metallic doors. And in the compound, it has a kitchen, it has kitchen annexes with 19 iron sheets. All that, it is not about anything else. It is not about a plot I have sold, or anything else I have sold. It only means that I keep working. In those eight years, I made sure to rely on those associations and then managed to pull together my own forces." (Sebalinda, Karambo village, 25 June 2018)

[65] He mentioned that his wife was pregnant and the LODA report on the population (2020/2021) indicates that in 2020 they had two children.

Sebalinda's explanation seems to summarize what most of my research participants highlighted (see Chapters 6 to 8). Two interconnected dimensions can be drawn from his narrative. The CBAs brought him opportunities for development. Sebalinda, as well as most of my research participants, highlighted diverse personal achievements (potential and achieved actions and states of being) due to the CBAs. On the one hand, this justifies Sen's view that the list of human capabilities is unlimited. On the other hand, it also justifies the criticism of Sen's individualistic view within the framework of the capability approach (see Chapter 2), which gives meaning to advocate for Bourdieu's notion of social capital for personal benefits. People achieve personal development by cooperating with each other.

The social dimension emphasized in this research refers to people's social capital for development (see Chapter 2). It also corroborates what is commonly known as "ubuntu" in the social studies on Africa[66] (Mupendziswa et al., 2019, pp. 21-38; Le Grange, 2019, pp. 323-326; Ziai, 2014, p. 147-148) and "ubudehe" in Rwanda specifically (Rutikanga, 2019, pp. 61-80). Ubudehe is a traditional Rwandan concept that stands for indigenous/grassroots cooperation. The concept of ubudehe has been largely debated in post-genocide Rwandan development politics (see Chapter 3). Nonetheless, research tracing the ideological underpinnings of ubudehe in the CBAs' practices is scarce, especially from a capability approach perspective. This research therefore attempts to fill this gap with its focus on indigenous development cooperation. I argue for revitalizing the Rwandan ubudehe practices through the CBAs in the context of the development debates. This chapter intends to trace and theorize the link between ubudehe and the CBAs from a perspective of expanding human capabilities. I base my argument on my empirical research in the Gakamba cell (Chapters 4 to 8) and the debates presented in the previous chapters (Chapters 2 and 3). This serves in a way to show how the traditionalistic forms of social relationship are mobilized so as to fulfil the non-traditionalistic economic functions as it has also been highlighted in the study of ROSCAs by Geertz (1962, p. 242). Ubudehe was in some ways similar to 'exchange work', with some components of 'group work' indicated by Geertz (idem, p. 244).

9.1. Indigenous Cooperation in the Context of the Gakamba Cell

Although the Gakamba people are not considered an indigenous community in the Rwandan context, I opt for the concept 'indigenous' in reference to the practices I observed in the CBAs

[66] Especially southern Africa.

and in relation to the modernizing political ideologies. Since development is one of these ideologies, it is important to understand indigeneity and indigenous cooperation in this research context. As Coates (2004, p. 1) explains, it is not easy to provide a definition of who an indigenous person is. In his attempt to highlight some definitions of indigenous people, Coates refers to an Indian official's suggestion that such peoples had "'primitive' traits, distinctive culture, geographical isolation, shyness of contact with the community at large and backwardness" (ibidem, p. 5). Coates further relates that, from the perspective of José Martinez Cobo, an Ecuadorian diplomat:

> "Indigenous communities, peoples, and nations are those which, having a historical continuity with pre-invasion and pre-colonial societies that developed on their territories, consider themselves distinct from other sectors of the societies now prevailing in those territories, or parts of them. They present non-dominant sectors of society and are determined to preserve, develop, and transmit to future generations their ancestral territories, and their ethnic identity, as the basis of their continued existence as peoples, in accordance with their own cultural patterns, social institutions and legal systems." (ibidem, p. 6)

In addition to what Coates describes Christine Binder and Constance Binder (2016, p. 305) argue that "indigenous peoples are commonly characterized by their descent from pre-colonial populations, their particular traditions and cultures, the maintenance of some or all of their traditional institutions, and a specific relationship they have with their lands." Indigenous peoples, also aboriginal people, are those found "born in a place or region" as often described by the European explorers, Adventurers or seamen (Ashcroft et al., 2007, p. 3).

Having already indicated that development politics and discourses have their roots in colonization (see Chapter 2), I consider the sense of cooperation that existed among people before this period and that prevails within Gakamba CBAs to this day as one of the main characteristics of indigenous practices in the area. From this perspective, and as Corpuz (2005, pp. 185-186) determined, it can be understood that shared values like reciprocity, collective cooperation, respect of basic human rights, community care of the aged and weak, and responsible stewardship over creation, among others, basically characterize indigenous cultures in general. This includes what could be qualified as indigenous cooperation.

Indigenous cooperation could expand the perspective of alternative development (participatory, reflexive, endogenous, human, integrated, sustainable development). For example, this could fit with endogenous development, which "involves the exploitation of local resources (natural, cultural) at a small scale, even in a self-sufficient system that can function as an informal economy that can even back out of the official economy rules (the direct local capitalization of products)" (Stãnicã, 2014, p. 13). More so, it expands this form of development in terms of the social dimensions of development, which are often underrated in the development debates. It involves traditional knowledge, which encompasses local communities' knowledge. This can further be said about the knowledge, innovations and practices of indigenous communities around the world (Fitzmaurice, 2008, p. 256).

Fitzmaurice (idem) observes that, developed from experience gained over centuries and adapted to the local culture and environment, traditional/indigenous knowledge is transmitted orally from generation to generation. It tends to be collectively owned and takes the form of stories, songs, folklore, proverbs, cultural values, beliefs, rituals and community laws. This knowledge is mainly of a practical nature, particularly in fields like agriculture, fishing, health, horticulture, forestry and environmental management in general (also UN, 1992; pp. 1-2, 6). Anderson et al. (2018, p. 2) argue that developing a sustainable indigenous enterprise implies understanding relationships between the market economy, the state economy and the customary economy. The last has to do with what are known as 'subsistence activities' of indigenous communities that occur outside the market (idem).

Indigenous knowledge is an integral part of the culture and history of a local community. It is consulted at the local level by communities as the basis for decisions pertaining to food security, human and animal health, education, natural resources management and other vital activities. Indigenous knowledge is a key element of the social capital of the poor and constitutes their main asset in their efforts to gain control of their own lives (Gorjestani, 2000, p. 1). The approach to indigenous knowledge is nothing new in the development debates. It was revalued following the realization of the deceptions of the development rhetoric (Agrawal, 1995, p. 413). As Dei (2000, p. 114) summarizes, the local people's common knowledge of development seems to have changed from western knowledge to indigenous knowledge in the sense that it encapsulates the common good-sense ideas and cultural knowledge of local peoples concerning the everyday realities of living.

These various views on indigenous people and indigenous cooperation may not necessarily or totally apply in the context of my research participants. Yet, they illustrate some realities that are common in rural areas like the Gakamba cell. Most of my research participants defined themselves as distinct from those they aimed to be more like. Some defined themselves as 'backward,' shy, rural, less educated villagers. Most of my research participants consider themselves as distinct in comparison to the most educated and most economically advanced 'others.' There is little doubt that their views of themselves are equally politically influenced. Such development institutions operating in the Gakamba cell most likely consider different people in the village as needing development support to defend the institutions' own project proposals and achievement reports.

Furthermore, the CBAs' practices show historical continuities with cooperative practices that might not be interesting in some advanced areas. I have already indicated this in the case of umuganda and ubudehe (see Chapter 3) in the Rwandan context. From this perspective, the concept of indigeneity is mainly used to emphasize what may be considered a home-grown initiative in the context of Rwanda, and more so in the rural context of Rwanda, like in the Gakamba cell. Cooperation among people has proven to be of great importance in Rwandan politics (see Chapter 3) and in the views of my research participants (see Chapters 6 to 8). It is therefore based on the cooperative practices and development perspectives of most CBAs and CBA members that I consider 'indigeneity' within my research context.

9.2. Reading Ubudehe from the CBAs' Practices: Blending Indigenous and Modern Practices

Whereas my research participants did not connect the two in their narratives, the idea of ubudehe in Rwanda and the CBAs' practices I observed in Gakamba have many similarities. The various categories of CBAs constitute an expansion of the Rwandan ubudehe ideology through the people's understanding of cooperation and the intentions behind it. Both the CBAs and ubudehe contribute to expanding human capabilities. Ubudehe is a form of community cooperation in the farming sector, which is embedded in the traditions of the Rwandan society (see Chapter 3). It represents practices of collective rotational farming, e.g. where a group of farmers work together at different times on each other's farms. Originally, it did not involve financial transactions *per sé*. Yet, with my research, the cooperative ideology of ubudehe could be detected in other sectors that directly require financial means, such as business, health,

education, housing, etc. in an era dominated by a focus on economic development (see Chapter 8). Various CBA members cooperate to achieve their personal goals in these sectors. While the aspect of cooperation I observed within CBAs appears to be indigenous, its intention of promoting human development is modern.

These blended practices of indigenous approaches and modern intentions was also observed in some cases of farming-related activities. Unlike in the case of traditional ubudehe practices, the financial aspect is equally important in the farming sector. For example, some of my research participants, like Uramutse, reported farming with someone she had to pay rather than farming for one another for free (see Chapter 5). Equally, many people, such as Nyirarukundo, reported farming on rented land (see Chapter 8). They were therefore in need of money to pay that service and the rent in order to farm and were happy that they could get it from the CBAs. My research participants confirmed their need for money to expand their land holdings and farming activities. My research findings show that there is a high tendency among Gakamba people to adjust to the modern ideologies (development in the financial sense) through their traditional practices of cooperation (mutual assistance) which has also been highlighted in Geertz' notion of ROSCAs (1962, p. 259). Ubudehe, which could otherwise be called indigenous cooperation, is thus reflected in the various forms of CBAs.

Furthermore, the post-genocide government of Rwanda uses the concept of ubudehe to place people into different socio-economic categories (see Chapter 3). The business of most CBAs involves promoting people from one category to another by enhancing their capabilities. Under the umbrella of ubudehe, the government of Rwanda intervenes in the life of socio-economically challenged people. This is done by providing them work and aiding them financially to satisfy their needs, which were highlighted by most of the CBA members. In this context, people work together in activities of public interest such as fixing or building roads, schools, etc. and receive some payment which in turn helps them to satisfy some of their needs. The ultimate goal is to help the most vulnerable people overcome their economic challenges by participating in the activities of public interest in their areas. From the perspective of people's cooperation for socio-economic progress, ubudehe appears to be an appropriate umbrella term to encompass all the CBAs I observed.

Figure 11: Ubudehe as an umbrella term for the various observed CBAs

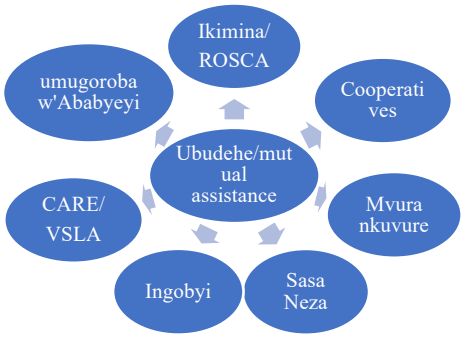
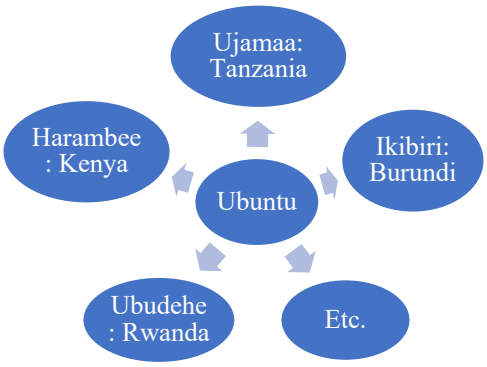


Figure 11 invites us to perceive ubudehe as a cover term, within which the various concepts describing CBAs can be merged. From my perspective, ubudehe renders people's practices of cooperation more meaningful in the local context of Gakamba, as well as in Rwanda more generally. Looking at each of the key concepts, Ikibina seems to be a term borrowed from the Lugandan[67] 'ekibiina,' referring to the well-known ROSCAs. The term 'CARE' is taken from CARE international, which initiated the VSLAs. Some other associations like Ingobyi, Umugoroba w'Ababyeyi and Sasa Neza appeared to be government-promoted CBAs with the aim of enhancing human capabilities. When these institutions and practices are viewed through the lens of ubudehe, as this research suggests, they become more meaningful. Ubudehe in Rwanda, like Harambee in Kenya, Ujamaa in Tanzania and Ikibiri in Burundi, fall under the African ideology of 'Ubuntu' (Twikirize and Spitzer, 2019). These concepts in relation to development cooperation refer to indigenous strategies. They constitute traditional home-grown initiatives in contrast to what is borrowed from the West.

Figure 12: Some examples of African grassroots cooperation under Ubuntu



67 The Bantu language of the Baganda people, widely used in Uganda.

Let us consider one example, namely the Tanzanian tradition of Ujamaa. Nyerere (1968, p. 4) believed that "in the traditional African society, everybody was a worker. There was no other way of earning a living for the community. Even the elder, who appeared to be enjoying himself without doing any work and for whom everybody else appeared to be working, had, in fact worked hard all his young days." His Ujamaa ideology of cooperation was then made possible because of three basic principles: love/respect, the common good and work (Nyerere, 1968, pp. 107-108).

According to Nyerere (1968, p. 120), when human beings want to make great progress, they have no other alternative but to work together. Development must depend on local resources as well as external assistance when available (Nyerere, 1968, p. 149). Nyerere, with his focus on Ujamaa, was of the view that the country had to modernize (ibidem, p. 150), insisting more on the principle of self-reliance for the people (pp. 151-152; Rist, 2008, pp. 123-139). In the context of support for Ujamaa programs, Nyerere (1968, p. 156) also referred to the savings and loan societies (Shirinka za Akiba), as they could be of great service, both to individuals and to the local communities. With the local turn in the Rwandan politics of development, the government adopted many of the Tanzanian ideas of community development (Republic of Rwanda, 2013, pp. 11, 61-62). Although CBAs, unlike Ubuntu, Ikibiri, Harambee, Ujamaa and Ubudehe, were not necessarily originally intended to realize activities of public interest, they share many similarities in terms of individual interests. I observed the ideology of ubudehe in the practices of and relations between CBA members. The CBAs are local sites for achieving personal development.

Unlike Gusfield (1967, p. 351)'s argument in *Tradition and Modernity* where he reports in the context of 1960s India that traditional institutions and values impeded change and were obstacles to modernization, my research findings suggest that they can instead be complementary. My research participants integrated their traditional practices and ideologies of cooperation into the modern views of development.

9.3. Financial Means of CBA Members' Development

Bourdieu has shown that conversion of different capitals is possible. He mentions for example that the different types of capital can be derived from economic capital. Economic capital is at the root of all other types of capital (Bourdieu, 1986, p. 252). Discussing the main purpose of

most organizations with an economic aspect, Olson (1971, p. 5) argues that furthering members' interests is more important. Similarly, the individual's financial interests played a great role in connecting people through most CBAs I observed in the Gakamba cell. For example, when travelling around it was easy to hear CBA members talking about the money they were taking to their respective associations. They talked about how this money was either sufficient or scarce. People mentioned loans they received to solve their life problems. When it was time to distribute the shared savings, they commonly expressed satisfaction with having received a lot of money compared to the small amounts they had set aside every week. Bracking (2009, pp. 8-9) observes:

> "Money is an important factor in the process of global development cooperation. 'Financial capital,' or 'development finance,' or 'aid,' or even 'commercial credit,' are interchangeable in one important respect. They are all forms of liquidity or available money, whose exact term is chosen with reference to the context in which the money is found and its relative price."

I observed that the CBA members accumulated financial capital through their savings, loans and work. The initial goal of connecting was to acquire money, and then use it to reach a set target. The target was often expected to be financially productive as well. The financial interests pursued through the CBAs appeared to be the primary goal of most people to join. Most members seemed to be satisfied with what they could afford to save, as well as their received amounts at the end of a round. The experiences and perspectives of the research participants showed the usefulness of their CBAs for development by financial means. Their savings and loans helped them reach their targets. The emergency fee helped to comfort people facing difficult moments. This has likewise been highlighted by scholars of social capital and self-help groups in different countries of the Global South (see Chapter 2).

Additionally, the financial growth people expected to achieve in a development endeavor did not have to involve large amounts, as I have indicated in my descriptions of the various contributions, loans and distributed amounts involved in the CBAs. This was so even in their investments in the business sector, for instance. Sebalinda raised an important issue regarding the capital to start with when one wants to achieve certain development goals. He stated:

> "By the way, working, self-developing in these days does not necessarily require millions of francs. One starts from small amounts and then you see him/her moving upwards, reaching those things s/he wished to have though s/he has started from limited capital." (Sebalinda, Karambo village, 25 June 2018)

This gives meaning to most members' satisfaction with the relatively small amounts of money they contributed and received back (see Chapter 7). The participants in the CBAs start with their small amounts of money that they are unable to accumulate by themselves at home. They decide to share this money with the CBAs to boost their development targets. The money grows through interest and accumulation and ultimately helps them to realize some important goals when people put their efforts together. This dependence on the CBA networks to meet personal material needs could be interpreted with a look at Karl Polanyi (1957)'s ideas on the substantive[68] meaning of economics. Polanyi (1957, p. 243) argues:

> "The substantive meaning of economic derives from man's dependence on his natural and social environment, in so far as this results in supplying him with the means of material want satisfaction."[69]

Social connections, on which my research participants depended, were a means of satisfying their material wants. Polanyi referred to the economy as instituted processes in which patterns such as forms of integration can be identified. He defined these forms of integration as reciprocity, redistribution and exchange (Polanyi, 1957, p. 250). The terms 'reciprocity,' 'redistribution' and 'exchange' are often employed to denote personal interrelations (ibidem, p. 251). Polanyi saw them as a form of aggregated individual behaviors within groups:

> "If mutuality between individuals were frequent, a reciprocative integration would emerge; where sharing among individuals were common, redistributive integration would be present; similarly, frequent acts of barter between individuals would result in exchange as a form of integration. If this were so, our patterns of integration would be indeed no more than simple aggregates of corresponding forms of behavior on the personal level." (Polanyi, 1957, p. 251)

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68 The source of the substantive concept is the empirical economies (Polanyi, 1957, p. 248).

69 Polanyi contrasted this with the formal meaning of 'economic,' which derives from the logical character of the means-ends relationship (idem).

Gakamba CBAs seem to fit Polanyi's logic of the substantive economy. They are mainly characterized by reciprocity and exchange of people's ideas and limited means. Association members exchange money and ideas to satisfy their material wants. The CBAs' members practice some sort of exchange and reciprocity through their loans, for instance. Redistribution also occurs to some extent in emergency situations, as this was the case for some CBAs. The members intervene to support their colleagues in difficult times. In fact, as Polanyi (1957, p. 253) shows, "the closer the members of the encompassing community feel drawn to one another, the more general will be the tendency among them to develop reciprocative attitudes in regard to specific relationships limited in space, time or otherwise." While the neighborhood belongs to permanent and comprehensive groupings, as Polanyi indicates (idem), the CBAs constitute symmetrical groupings. Most CBAs emerged from the larger neighborhood's values, and their members changed from time to time based on their interests.

9.4. Deconstructing and Reconstructing Development and Development Cooperation from a Local Perspective

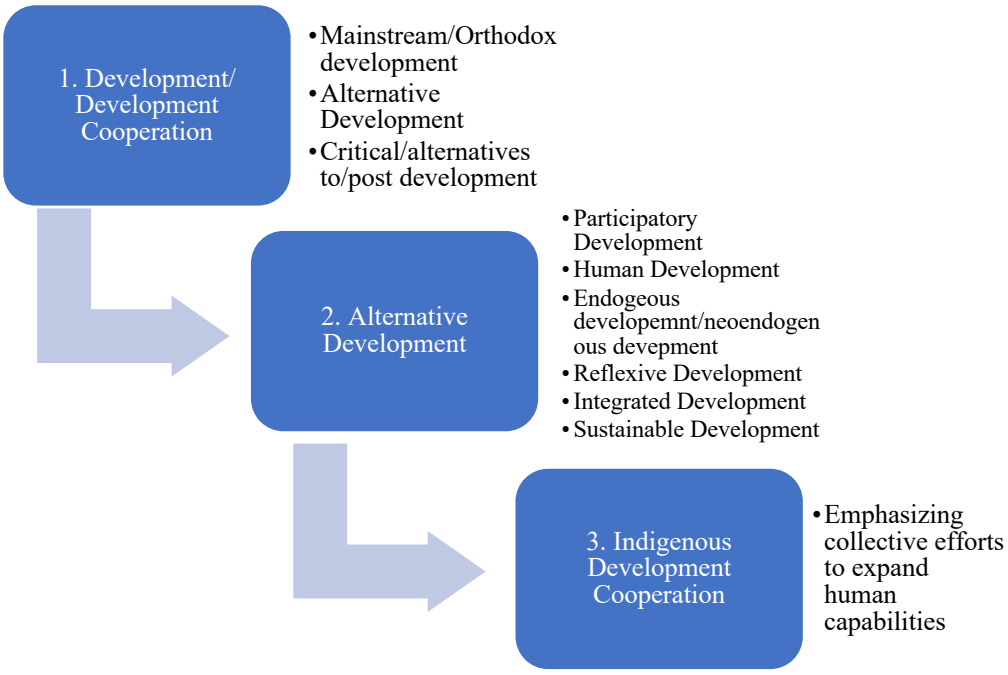
Sebalinda tells of his remarkable and gradual development achievements. These were made possible by participating in different CBAs, managing to increase his financial resources and working hard. "Iterambere" (development), which he mentioned repeatedly in his narratives, was used to refer to ideas like shifting from one status to another by accumulating capital, acquiring material objects, being lifted-up, solving a problem, lifting the other up, the group developing a person, and vice versa, stepping ahead and "climbing the hill of wishes." He framed development in its reflexive form (self-developing) to refer to his own actions, in its reciprocal or mutual form (co-developing) and in its active form in the sense of 'developing the other.' This concept is embedded in the name of their association, "Tuzamurane," translated as 'aiming to lift one another up.'

I recall the tension over the concept of 'development,' as well is its alternatives in the academic debates (see Chapter 2). It has often been highlighted that "the development programs planned from above alienated indigenous people from their lifeways and environment, often destroying household subsistence practices that ensure the survival of families and life itself" (Nash, 2003, p. 59). For a couple of decades now, this concept has been considered a '"buzzword' with its colonial, capitalistic, exploitative and authoritative connotations. Based on the contentions around this notion and its transformative approach, one could assume that the ideology of

development is not at all necessary and deserves to be deconstructed and completely rejected. Considering my research participants' experiences and perspectives, however, there is a strong appropriation of the notion of development and development cooperation. Most of the people in my study area have locally made sense of development's mission, goals and achievements (see Chapter 8).

In fact, it has already been discussed in Chapter 2 that there are quite different definitions and trends in development and development cooperation among social scientists. Over the years, development-oriented theoretical perspectives and practices have undergone innumerable transformations. I have argued for the inclusion of indigenous development cooperation (Ubudehe through CBAs in the context of Rwanda's development), as Figure 13 shows.

Figure 13: Different Development Perspectives and Indigenous Development Cooperation



Looking at the first box in Figure 13, the concept of development has been perceived in three major ways. These include the radical mainstream and top-down development, the alternative and citizen-centered development, and the very critical view of development focused on alternatives to development or post-development. The second box details the transformative approaches of development in the form of a bottom-up approach. While the second group (alternative development) has been explored extensively giving birth to such notions as participatory development, endogenous development, etc., I have decided to build a third

category from the local traditions of mutual assistance around development. This version is less individualistic and more cooperative, as the results of this research analysis have reflected. My empirical research suggests understanding this form of mutual assistance as 'indigenous development cooperation.' It takes into account the horizontal relations between people as they support one another in their own development activities. Indigenous development cooperation is an approach that recognizes most dimensions of alternative development, as explained in the literature. It puts more emphasis on grassroots cooperation for enhancing human capabilities, however, measured through individual participation in the CBAs to increase the people's range of action and states of being.

From my consistent observation, I perceive this form of development cooperation as less exploitative and less authoritative than the top-down approach. It emphasizes mutual respect and trust among CBA members, who have relatively equal resources and power. This form of cooperation enhances human development in the sense of expanding the members' multiple capabilities. It allows human freedom, as Amartya Sen suggested when criticizing the top-down approaches to development. Development is problematic when the driving ideology embraces colonialism, capitalism, exploitative competition, paternalism and authoritative measures. Yet, its implications of growth, expansion, progress, advance, good change, increase, enlargement, improvement, etc. are in themselves not problematic notions for Gakamba people. They are less problematic for people who are used to leaning on and learning from one another. My research shows that the CBA members act by lifting one another up in the name of development.

Analyzing the local perspective on development, social capital as exercised in the CBAs is constitutive of indigenous development cooperation. As it has been understood, the idea of development cooperation is mainly aid-based within the vertical relations of the North-South since Truman's speech and the United Nations' (UN) consecutive development decade plans from the 1960s. Development cooperation is generally understood to serve the purpose of assisting countries in their efforts to make social and economic progress (Klingebiel, 2014, p.2). This form of cooperation has been extended to local technocrats working to assist impoverished people. This is the case with most ubudehe programs adopted by the government of Rwanda (Republic of Rwanda, 2009; 2014). Yet, the role of CBAs in this effort is in no way negligible.

Sharing the criticism against any top-down and exploitative approach to development cooperation, my argument goes on the importance of a more horizontal form of cooperation,

which I observed in the Gakamba CBAs. It could be argued that valuing indigenous cooperation creates an opportunity to find a better solution involving working together to expand human capabilities. This practice is based in people's traditions. The argument for prioritizing indigenous development cooperation, therefore, suggests a counterbalance to the other forms of vertical development cooperation that are top-down and based on power imbalances and hegemonies. My perspective brings in Bourdieu's notion of social capital or mutual assistance, which seems to be less competitive at the local level. I observed emulative competition rather than exploitative competition. People imitate others and desire to improve what they are able to do and be in their lives. Nevertheless, as made clear in my research participants' statements, indigenous development cooperation does not preclude any other form of external support. All people from a variety of CBAs converge toward the same perspective emphasizing exogenous support for development.

Building on the mainstream development trends, development critiques and local development narratives in the Gakamba cell, indigenous development cooperation goes alongside what has been known as alternative development. According to Bebbington (1993, p. 274), "agendas for 'alternative development' in rural areas involve arguments for indigenous, traditional, agroecological, self-sustaining, and locally controlled forms of social change" (see also Adams, 2009; Ekins, 1992). These participatory, endogenous and similar approaches to social economic development require that individuals play a major role in their development. These approaches focus on localities and their resources, and include the principle of participation (Chambers, 1997; Ray, 1999, p. 257). This corroborates the efforts I observed within the CBAs in my research area, which aim at reaching personal development targets through mutual assistance.

9.5. CBA Members' Achievements and Development: Expanded Capabilities

Although the observed CBAs differ in many respects, they all aim for the enhancement of human capabilities in relation to both material things and the exchange of ideas. Members appeared to financially lean on each other and learn from one another for the purpose of development. From my analysis, the capabilities people were able to expand using these methods could be evaluated in terms of three major dimensions: material goods acquired, lessons learned together, and motivation to work hard. As already indicated in Chapter 6, some of the CBAs' names reflect what they commonly aspire to achieve: Turwanye Ubukene (fighting poverty), Twitezimbere (developing ourselves), Tuzamuranane (lifting one another

up), etc. This suggests an existing well-established notion of socio-economic development among the Gakamba people. It is a call to each person to work for development through their cooperation. People's trust in the CBAs for development purposes justifies the notion of indigenous development cooperation. Sebalinda emphasized the material aspect in the following way:

> "For example, if I had decided not to rely, not to rely on these ROSCAs and associations, right now I could be living in Nyabagendwa. In fact, those people without a house are nomadic, going around here and there renting houses. Then you could find I am probably based in Nyabagendwa or maybe in Mayange depending on how life has been bitter for me. However, considering how much I work, that is the reason why I sometimes sit down and say these ROSCAs have lifted me up, have brought me to another level of having many things. In fact, by now sitting here and testifying that I have an address where I stay and there is no problem. That also pleases me, and I conclude that there is no working better than that. And even now I am not sitting down, I keep working." (Sebalinda, Karambo village, 25 June 2018)

Sebalinda mainly referred to his house as a project he started from scratch by saving in CBAs. He acknowledged having been materially poor before joining the CBAs. He then progressed step by step over a period of eight years, saving up larger sums of money through the CBAs. In the interview, he mentioned paying the universal health insurance (mutuelle de santé), buying land and various building materials (bricks, iron sheets, sand, cement, doors, windows, labor, etc) to build a house. He eventually built it in increments. He also talked about starting or expanding a small business (selling food, running a bar, buying a bike, etc.) and fulfilling household needs (such as clothes, food, health care, etc.). He admitted that if he had not had access to the money from the CBAs to work on his house, life could have been quite different. These material achievements constitute a large part of what enables people to expand their capabilities and what they want to do and be in their lives. Their list of capabilities remains open and is based on each one's own priorities.

People achieve much in material terms. Most CBA members' ideas of material development were often connected to their participation in the CBAs. My research participants highlighted what they and their neighbors had managed to achieve. They often referred to their material wants, which required financial means. Joining the CBAs has given most of them access to

these financial means. Most people in Gakamba joined quite a diverse range of associations to secure their development plans. They worked together progressively to achieve development. This explains the common belief in the ability of collective efforts to bring about individual achievements which would positively impact their communities in turn, as some of my participants explained. Building a nice house, for example, changes the value of the surrounding area. Likewise, securing one's health or education contributes to the development of the entire community.

Beyond the material aspect of the associations, benefits for CBA members also include learning from one another. People did not only mobilize money and materials through mutual help. They also trained one another in a variety of areas that contributed to enhancing their capabilities. CBA members' tendency to imitate and emulate their role models not only allows the satisfaction of their material wants. It also leads to the exchange of ideas and information when they meet together. In fact, sharing information started with sensitizing their neighbors to the importance of the CBAs. Most CBA members did not ignore those who were not participating in the CBAs, but mentioned that those who were not participating were in a sense left behind and limited in their understanding. They suggested that these people should change their attitude and join the CBAs. Indeed, with their consistent sensitization, new people joined the CBAs in the hope of accessing the same benefits. Among my research participants, there was a strong belief in the importance of social networking for development. In the end, CBA members gained multiple material and non-material benefits, which enhanced their capabilities to do and be what they want in their lives. The non-material benefits include learning from one another a variety of useful knowledge.

Learning from one another, which emerged as a key outcome of the development process in CBAs, correlates with the general emphasis placed on knowledge and education in the Rwandan economy (Republic of Rwanda, vision 2050, 2020, p. 23). Stiglitz and Greenwald (2014, p. 6) put forth that:

> "Creating a learning society should be one of the major objectives of economic policy. If a learning society is created, a more productive economy will emerge, and standards of living will increase."

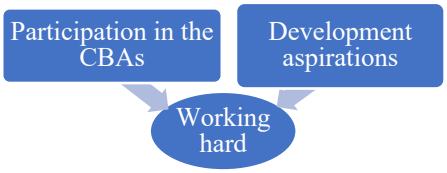
It is relevant for people with limited access to basic education to learn from one another for the sake of their own progress. Through their achievements, the CBA members believe that the entire village and even the entire country can progress. What they qualify as a change of mindset by means of the CBAs could be perceived as an enhancement of the people's capabilities. To compensate for the limited formal education, perceived to secure jobs and financial means, the exchange of ideas on various issues pertaining their lives was commonplace. Heckman and Corbin (2016, p. 8) explained:

> "Skills—broadly defined—are major sources of well-being and flourishing in society. They enable action in a wide array of life domains and are central ingredients of capabilities. There are, of course, other important contributing factors to capabilities, such as the freedoms to use and enhance skills."

I observed among the CBA members cases where individuals would advise each other or discuss their own mistakes or those of others in order to learn important life lessons. People's social life and exchange of ideas extended to inspiring others by mentioning one's achievement for others to recognize and develop an ambition to do the same. They often shared information on personal experiences and realizations through their friendships. The information they taught each other took diverse forms, such as sensitizing others by informing them about potential benefits, asking and responding to one another, letting others learn/know important facts, recommending, learning from, advising, being motivated to listen to advice, taking time to demonstrate things, sharing a thought, hearing information and sharing it in the neighborhood networks, as they are not separated by long distances. These forms and processes seemed to break down some people's fears through the imitation and exchange of ideas.

Furthermore, the notion of development and the existence of CBAs pushed individuals to work hard and improve their lives. Sebalinda, whose education was only limited to the fifth grade of primary school, had some important ambitions. He desired to buy a car one day. As he said, he was motivated to keep working hard by participating in the CBAs. The spirit of being creative by working hard contributed to the reduction of unemployment rates. Therefore, for him, cooperation in the form of CBAs was a good avenue to development. Likewise, both joining the CBAs and aspiring toward development pushed most of my research participants to work hard, as presented in Figure 14:

Figure 14: CBAs and development aspirations as aspects of working hard



In this sense, the formation of CBAs for development purposes also motivates people to escape being idle. I observed this when people had to work hard for their contributions, as well as when they had to pay back loans they had taken out (see Chapter 7). They worked hard to use the lump sum amounts of money received as loans or at the end of a round. Sebalinda argued:

> "Because when you are participating in an association like that, you are prevented from spending your day with your hands in your pockets not working. You seriously work, saying 'I take my hands out of my pockets and work.' In fact, when one is working, it prevents them from doing what? There are even people not working out there who end up stealing their neighbor's maize or something from their neighbor's house or you find them stealing someone else's bicycle like that one [pointing at one in our sight]. They take it because of unemployment. But when sitting there with some confidence that you are working somewhere, you go and rely on those associations and then you are protected against unemployment. And then even the village where you are will not have any problem with you because you are a person thinking about working in order for you to develop." (Sebalinda, Karambo village, 25 June 2018)

Sebalinda, like Mukangarambe, Ntawuganya and many others, established a difference between hardworking and idle people. However, the argument is not that before the CBAs people did not work hard. The argument is rather that people's participation in the CBAs enhances their desire to work more. With this, they can save a lot and get back a good amount in return. By working hard, they can also manage to repay their loans without difficulties. They can equally learn to invest their money in more productive ways.

9.6. Aspirations of Development and the Idea of Sustainable Development

In this research context, sustainable development can be seen to have two important dimensions. On the one hand, this sustainability is embedded in people's plans and projects that push them to continue with the CBAs. On the other hand, this sustainability concerns the

development of the CBAs themselves. Most of my research participants seemed to focus on the satisfaction of some of their material desires, which are indeed a part of their development. Yet, they also had strong plans to achieve more development. They recognized the gaps in the development process and acknowledged that their associations would remain important tools to fulfill them.

For example, talking about his house, Kalinda once said, "I did not manage to finish it 100%," and later added "but no child is born to mature immediately." Mukankundiye also asked**:**

> "Imagine that I have 100,000Frw for any given project while I need 500,000Frw for it to really be a more powerful achievement than what I am able to do now, do you not find that there is something lacking?" (Mukankundiye, Rukora village, 21 June 2018)

Kalinda's and Mukankundiye's narratives emphasize that what they managed to achieve with the CBAs left them with further needs to fulfill. They thus planned to do more in order to fill in the gaps. I argue that even that gap, once perceived, constitutes a good step forward as part of their journey of expanding their capabilities. It leads to yet another good target. Many people emphasized that projects take time to complete, as "no child is born to grow and mature immediately." They highlighted that they did not achieve everything they aimed for. This illustrates that development is a gradual process requiring constant dedication and work. This attitude could be sensed even in the way they paid for things in instalments (houses, children's education, health insurance, land, business, etc.). Therefore, in the view of my research participants, the various CBAs are "associations for development" and the need to sustain them could be based on further perceived developmental needs. Most people confirmed the need for more money from their own cooperation as well as any available external support. They equally needed more ideas from their interpersonal exchanges as well as from most educated people.

Due to people's unlimited needs, individual basic contributions to the CBAs were increased over time. The increase of contributions was intended to grow and sustain the various CBAs and the needs of their members. The participants perceived that their CBAs could grow to become like their own banks. People also created more CBAs to make the project of development associations more sustainable. People could leave their associations for various reasons. Yet, they could also join others because of the faith they had in the associations' ability

to support their development. They viewed sustainable development cooperation as a way to enhance more of their capabilities.

Chapter 10: General Conclusion and Practical Observations

Various researchers (see Chapters 1 and 2) have debated the notion of development and the strategies to achieve development goals. When I developed my research proposal, my intention was to debate the contributions of community-based associations to rural development. Over a period of four years, I followed Constructivist Grounded Theory research methods to realize this goal. More specifically, I conducted empirical research in 2018 and 2019 that helped me draw some theoretical connections, formulate a personal argument, and carry out practical observations. My research goal then shifted to examine the notion of social capital and human capabilities as these topics emerged from the empirical findings. In this last section of the thesis, I draw some conclusions around the major theoretical findings and the connected practical observations as they inductively emerged from the empirical data.

10.1. Major Findings Discussed

Based on my prior connection to rural areas in Rwanda and the previous research I conducted in the Gakamba cell in 2011, I was interested in analyzing the Gakamba people's views on the connection between the existing CBAs and human development based on their own experiences, practices and perspectives. This research was basically intended to empirically highlight these people's perspectives on the topic, which is relevant in the academic literature (see Chapters 1 and 2). After conducting this research with recourse to the CGT research methods, I was led to the theory of social capital and human capabilities (see Chapter 2).

In fact, I mainly carried out intensive interviews, participant observation and extant documents (see Chapter 4) in the Gakamba cell, hereinafter named the research village. I then identified three major emerging categories among the results (see Chapters 6 to 8). One of the major findings highlights the major reasons for creating and joining the CBAs (see Chapter 6). The second major category of findings focuses on how members perceive the CBAs as a kind of collective business with flexible management (see Chapter 7). The last major finding identifies the way in which CBAs help most people to solve their life problems by enhancing their capabilities (see Chapter 8). Besides these three categories, another one is that the village itself offers a set of opportunities, as well as challenges to the residents, which stimulate them to work together for financial benefit. These findings therefore inductively led to the formulation

of a theory of social capital in relation to human capabilities in the context of the development debates.

Whereas Sen did not place great emphasis on this social dimension in his capability approach, the results of this research prove that it is of paramount importance to connect the two. I have named this combined concept 'indigenous development cooperation' (see Chapter 9). My argument supports the revitalization of ubudehe Rwandan ideology, which is also part of the post-genocide Rwandan development politics (see Chapter 3). Ubudehe ideology has traditionally consisted of mutual assistance in the farming sector. In post-genocide Rwanda, however, ubudehe is used to refer to the goal of fighting poverty. This is also the goal of the various CBAs I observed. Therefore, the work of the various CBAs proved to contribute to the revitalization of ubudehe ideology. The concept also appears to make sense in the debates on development and specifically development in rural areas of Rwanda.

The concept of development (amajyambere) has been retained in order to define people's potential and achieved capabilities ('functionings' in Sen's sense) as a result of both the mainstream development discourse (see Chapter 2) and the Rwandan politics of development (see Chapter 3). In fact, Rwandan development politics is simply an extension of mainstream development trends and strongly influences the local people's practices, as indicated in this research. Despite this mainstream development concept, which is dominant in the country's political discourse as well as local people's narratives, the post-genocide Rwandan government has also adopted various home-grown initiatives. The home-grown initiatives constitute an important participatory strategy for the process of the country's development. The participatory dimension of development in Rwanda contributes toward realizing its development vision and achieving the desired transformations under the umbrella of alternative development. It stimulates the citizens to work hard for their development. As the research results indicated, people are truly motivated to work hard to achieve their development goals. Reaching these goals then equally impacts their communities' development. For example, when the people expand their own capabilities to build nice houses for themselves, they in turn increase the value of their land in the village. The whole village can thus appear more attractive.

Considering how development is emphasized in Rwandan politics, also at the local level, there is little space to reject the idea of development with all its capitalistic and economic connotations, as post-colonial critical researchers on development (see Chapter 2) would like

to see happen. Rather, it becomes a positive thing to fight for from the perspective of the citizens in need, as this research indicates. It motivates them to achieve their aspirations. It also stimulates them to adopt certain strategies to this end. The strategy under consideration here therefore involves the various CBAs I observed in my research area, and their goal for solving members' life problems and progressing toward development. Although they may not achieve all their aspirations, my research findings indicate that the CBAs at least contribute to the expansion of their members' human capabilities (what they are able to do and be in their lives), which is what the country's ubudehe programs are aiming for as well.

This research builds on the debate over development theories and development practices. I have engaged in the debate with an eye to the local perspective, focusing on the idea of alternative development. Based on the people's views as they expressed them in the course of my research, I have highlighted that although most development scholars have criticized the concept of development in the post-colonial era, it has ultimately reached the local level and is now embedded in the people's mindset as an important motivation to work hard. Development in Rwanda is therefore perceived as a good thing to aim for despite the possible harm it may inflict on the people. As it is, the country puts development at the forefront of other projects due to international influence. The local people thus now talk about development because they have inherited it from government propaganda.

Most people who joined the CBAs confirmed that they were motivated to join due to their previous experience with various life problems. They perceived their own cooperation as a mechanism to potentially help them solve these problems. They saw the possibility of advancement in saving their little sums of money through their social connections in order to ultimately solve those problems. They identified solutions by learning from and leaning on their fellow neighbors. In other words, the major motivations for joining the various CBAs included the people's own life problems, and their desire to develop themselves, to save and take out loans and to lean on and learn from others. They thus joined the associations and created flexible structures to run their collective businesses. I found that the people viewed their associations as regular businesses with rules, leadership, and fines in their management concept. Yet, these remained flexible to accommodate the needs of each individual.

Most CBAs exist without any direct support from above, and without any interference from anywhere else. The members own the associations themselves and hold their own money

successfully. They use their own knowledge and methods. They agree on various terms and conditions that facilitate saving and lending. Some associations get additional limited and conditional support. Yet, they encourage their members to be self-reliant. In their collective autonomy, people feel confident and motivated by their own money, work and benefits. This gives more credit to Robert Chambers' participatory approach to development. Chambers (1997, p. 14) also argues about putting people first and especially poor people to enable sustainable well-being for all.

This study on the CBAs and development in the Gakamba cell clearly highlights that there is an undeniable impact of CBAs on the expansion of human capabilities in the region. The capability approach as put forward by Amartya Sen is suggested as a better tool to measure what has been termed "iterambere" (development) by Gakamba people. From this perspective, the expanded human capabilities include such things as building houses, doing business, educating children, paying health insurance, learning from one another, etc. People are able to realize some of their plans with the help of their CBAs. They clearly demonstrated their satisfaction with these achievements in the interviews. The majority also plan to sustain their CBA businesses to achieve even more. Based on these observations, I have argued here for prioritizing "indigenous development cooperation." This consists of revitalizing the traditional Rwandan ideology of ubudehe, through the work of the CBAs.

10.2. Observations on CBAs' Self-Reliance and Aspirations for Support

I found from my study of Gakamba CBAs that there is a certain level of collective autonomy in the CBAs' operations. Well-managed CBAs in return enhance their members' own capabilities. Autonomy in this sense entails self-sufficiency, self-reliance, self-support, self-governing and independence in the CBAs' management, as most members explained in the interviews. Mukankundiye, like many others (see Chapter 7), narrated:

> "But you find that we are self-reliant. Yes, we are self-reliant [laughing]. We get no other support. We are self-reliant [laughing]. The reason why we are self-reliant is that we put together that small money, that money, sorry I cannot call it small money. It is our money. We put it together. After putting it together, anyone having a problem goes and says that she/he has this or that problem and then they give her/him a loan. Are we not self-reliant?" (Mukankundiye, Rukora village, 21 June 2018)

In Mukankundiye's argument, I could notice a recognition of the CBA members' collective self-reliance. The collective autonomy of the associations in the Gakamba cell seemed to be explained through the collective feeling of belongingness in the neighborhood; the mutuality, exchange, and caring for one another; and the interpersonal and inter-associational interdependence within the community. This tangible sense of autonomy is a collective phenomenon that could be observed within an association, in the whole village and sometimes even beyond. The members brought together their limited means and then managed to support one another through loans and ideas.

People's language and actions explained their feeling of mutual support and collective autonomy. Examples they gave included buying each other material things, lifting one another up, leaning on one another, advising each other, supplementing each other, supporting one another, lending to one another, acting as loan guarantors for one another, valuing everyone's ideas (brainstorming), combining their strengths, leaning on others' shoulders, learning from one another, imitating one another, and reminding each other of important goals. They felt that if they did not cooperate with one another they might have to beg to make ends meet and that, on the other hand, once they came together nothing could be difficult. They believed they could do their work more quickly when together. It was all about people's reciprocity, mutual assistance and social guarantees.

Nevertheless, most CBAs' members equally affirmed their wish to receive support from the outside. While recognizing their collective strengths, most CBA members valued acquiring additional knowledge and material support from external institutions. The Gakamba people expressed their need for financial, material or knowledge-based support from above. In their view, their interpersonal dependence and collective autonomy needed to get things done would be enhanced by cooperation with external development workers, which some associations have already experienced, and most still voice a need for. Most of my research participants expressed their wish to be supported from the outside in the form of development cooperation. This idea shows the limitations of the people's independence. They will not reject anyone coming with some good ideas and means to develop them. Most of them perceived what they manage to do as a drop of water in the sea compared to what could be possible with outside help.

Indeed, people's collective autonomy is partially a result of some forms of information and protection granted from somewhere else, and is appreciated. Some interviewees voiced their appreciation for information they received from external institutions, including messages from oral communications, various documents and sometimes training sessions which a few people attend and in return inform many others of what they learned. My research participants refer to both training and information as sources of assistance, either by receiving visitors or by being invited somewhere to receive instructions on what to do and how to do it. The CBA members were highly motivated to obtain information. They therefore proved to be open to any kind of training or instruction related to improving their efforts with the CBAs. Further, they also appreciated the government's readiness to intervene in the case of theft. This helped secure the individuals' wealth saved in the CBAs.

Beyond the information and some protection, the CBA members also claimed that their own money was not enough. They therefore expected that information on development come together with some financial or material support to enhance their limited systems of funding. Some CBAs were lucky to receive repayable amounts of money. Some other CBAs appreciated the materials received early in their founding period. Yet, this was not the experience of all the CBAs. The materials were given once and to a few associations. The loans were unfortunately not extended to the neediest of the needy, as I observed. The conditions often excluded the lowest class of people because the NGOs could not give out much money anyway. The selection criteria were high in order to reach the very poor, who could not pay back money received from the MCDO, for instance. The funding system was also limited in terms of amounts. The MCDO could not manage to support all the CBAs. Its financial assistance varied between 300,000Frw and 900,000Frw per association depending on the performance and behavior of each one. Bank loans with low interest rates were scarce. The government did not support them financially.

Therefore, most CBA members would appreciate receiving any financial support from institutions like the government, NGOs, churches, businessmen, private people, etc. One of my research participants appreciated a single person who left 50,000Frw. With my presence in the area, I was often appreciated whenever I contributed a bit more to help them fund a needed loan. This was a kind of repayable support. My argument is in line with the Chinese proverb that reads "Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime" (Ferguson, 2015, p. 35). Although, I share the critical view of Ferguson suggesting that instead of looking at giving a fish or fishing lesson, development workers should

rather focus more on a binding entitlement to some specified share of the total global production (idem, p. 38), my argument also values the fishing lesson in the development cooperation to minimize dependency. In this research context, development aid could be understood as making opportunities available, providing refundable and non-refundable financial support, assisting in conflict resolution to secure the sustainability of the CBAs, offering trainings, etc. To illustrate this, I refer to Uzabaho's wish for support:

> "But if there could be, for example, a project to support us. A project saying, 'let us give for example to each member some 500,000Frw or some 200,000Frw depending on each one's capacity to pay it back,' and reducing interests of course, or maybe any support to the members like that." (Uzabaho, Gisenyi village, 19 June 2018)

Uzabaho requested those refundable loans for some of the people. Most associations were longing for anything small in the form of external support for development. The financial support did not need to be much. The knowledge-based support could be equally valuable to the CBAs' members, as well as assistance in some other areas. Members appreciated any visitor who came with some important information or could intervene to solve interpersonal conflicts. Mutesi explained:

> "The most important thing really, that we want, like this if someone visits you there are things s/he knows like leaders or people who are able to travel here and there, there are things they know about, they come and share with associations, telling them: 'You can do like this and develop yourself.' There are things we, here in our place, we know, or each one in his/her house may be able to do alone in order to develop, but if you cannot find someone to expand your ideas, things remain at a lower level. But when you have ideas, you may also find capacities and then work. But when you have no ideas, even if someone gives you capital you will not really make use of it. Thus, what we want is ideas coming from different people because everyone has ideas that may help build us up because if you stay in one place among those who are always with you, your ideas reach a level that seems to be the final level. But there is a time someone else comes, and gives you a higher idea, then you immediately find it is correct and works." (Mutesi, Gakamba village, 14 June 2018)

Supporting his parents in a family interview, Masenga related:

> "As my parents said, what we cannot… what we cannot see with our own eyes or what we cannot have in our mind, there are probably others who think about that for us and can bring that to us. If this is important for us, they can give that to us or do that for us in a way that this can bring some more benefits to us." (Masenga, Gacucu village, 20 June 2018)

Basing on people's needs in the CBAs' management and their small projects at home, some trainings could be provided about rules, leadership, and conflict prevention; working with banks; enlarging the market; and the sustainability of projects. Most people wished to be invited to trainings or to receive useful information. Some people wished to get feedback on the information they provided to me as a researcher, as well as to those requesting reports for various reasons. Muratwa argued:

> "Those associations need some trainings… maybe you could call those small associations and probably train them in the areas of business, in the things of development, in the things of development. In fact, things of development are so beneficial to many people in the rural areas. They are so beneficial to many women, and even men in general. Therefore, if you could reach them and train them, it would be so good." (Muratwa, Gisenyi village, 19 June 2018)

Often when I asked my interviewees about what they would recommend for the future, the response was invariably something like "if we could just get somebody to support us." The CBA members showed eagerness to hear anyone representing the government or NGOs who was interested in their associations. They seemed to be happy to provide information that could attract supporters. Nonetheless, the associations' members often admired NGOs that gave money more than those that simply talked with them to just develop some reports. The government or donors, by enhancing people's opportunities, could cooperate for the development of the people, as my research participants requested. This cooperation could be in terms of loans, donations, trainings, or protection given to the CBAs. Some CBA members equally suggest that the support could help in encouraging non-members to join the associations. Nyirarukundo, for example, argued:

> "If the government is powerfully involved in this thing, there will be more benefits for the village people… the government should come down and approach people to tell them about the activities of associations, inform them about the development achieved through the associations, then even those remaining behind would come and join those who have reached far in development to learn from them how things were done. At least they can also achieve development and that is how the country can achieve development, or at least the cell, or at least the village or at least the sector." (Nyirarukundo, Kavumu village, 13 June 2018)

As Nyirarukundo explained, like some other research participants, there was a wish to motivate all the people in the village to join or form associations. They felt that the government could help non-members better understand the benefits they could obtain through the CBAs. This indigenous development cooperation through the CBAs, therefore, also in the sense of revitalized ubudehe, could be taken beyond my research context to the most vulnerable communities and people. It is quite recommendable to combine people's own efforts no matter how small these might be, and enhance their capabilities by providing valuable opportunities for growth.

10.3. Invitation to Share Findings and Further Areas of Research

With their information and training, researchers may de facto appear to be part of the potential sources of support available to the CBAs. They help in making informed decisions through the results of their research. My research participants expected that I could advocate for them in some way. They expected that researchers' contributions could reach a wider audience from which the research participants could draw support. Additionally, it is imperative that all researchers go back to their study areas and share the results with their research participants. Regarding my context in particular, Mutesi stated:

> "We then feel that after doing your research, you understand that we also need that knowledge from all the associations. Therefore, what we could ask you, we feel that you should not just go after getting the information you wanted. But rather you should come back to share with us the information after your research, of what could sustain us, referring to what we told you and what others told you. You also bring that

> knowledge and that research you will have done so that that knowledge may sustain us in these associations." (Mutesi, Gakamba village, 14 June 2018)

Mutesi requested that my research results be shared with the participants to provide them with information that can assist their development. In fact, her argument was based on the fact that some researchers get information and then decline to provide their participants with feedback that could help them. Her request appeared to relate not only to me, but to all other researchers studying their particular areas of interest.

Furthermore, I cannot pretend to have exhausted the topic with this research. Some important dimensions taking into account critical development studies could be undertaken from a local perspective, like in the case of the Gakamba cell here. These could focus on the flaws in the development narratives and practices present at the village level. They could equally focus on analyzing the exploitative and competitive dimensions of the CBAs members struggles to achieve personal development goals. Equally important would be a study evaluating the lower capabilities of non-CBA members. This present study could also be extended to larger areas of the country and beyond.

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List of Appendices

1. Letter Requesting the Authorization for Data Collection

Charles Hategekimana
DAAD-MINEDUC Scholarship Holder 2017
PhD Candidate at the University of Kassel, Germany
Lecturer at the Adventist University of Central Africa
Po Box 2461 Kigali-Rwanda

Kigali, 30th May 2018

To the Mayor of Bugesera District
Eastern Province, Rwanda

Dear Madam/Sir,

Re: Authorization for Data Collection

I have a great pleasure to apply for your authorization to conduct my PhD field work in the district of Bugesera, Mayange Sector, an area which is under your leadership and responsibility.

In fact, I am currently working on a PhD project entitled "Community Based Associations and their Role in Rural Development in Rwanda: Policies, Practices and Challenges" in the Faculty of Social Sciences, department of Political Science at the University of Kassel in Germany. The research project is Qualitative with a focus on Grounded Theory Methods. My interest in Bugesera district, especially Mayange sector is based on the fact that in 2011, I got the authorization to conduct another qualitative research entitled "Livelihood Approach in Rwanda: Rural livelihood patterns in Bugesera District" in the same area which left me with some gaps. The gaps created my interests to conduct further research. It is from this perspective that I would like to emphasize more on one of the components of the previous research. My wish is not only to specialize in the mentioned domain of research, but also in the rural areas of Bugesera district, especially Mayange sector.

It is also important to precise that though I may need some secondary data from Mayange sector or Bugesera District plans and reports later during my field research, at the beginning I need to get more primary data from the local rural population. In fact, I may be coming back in the area every year within my PhD period of 3 to 5 years.

While waiting for your positive answer, I thank you for your consideration of my request and the cooperation for the development of Rwanda and Rwandans.

Yours Faithfully,

Charles Hategekimana

2. District Letter of Authorization for Data Collection

REPUBLIC OF RWANDA

Bugesera on June 04nd, 2018
N°.....[redacted]...5/05.07

EASTERN PROVINCE
BUGESERA DISTRICT
P.O BOX 01 NYAMATA

To: Mr. Charles HATEGEKIMANA, PhD Candidate
at the University of Kassel, Germany

RE: Response to your request

Dear Sir,

Reference is made to your letter received on May 30th, 2018 requesting for an authorization of collecting data for your PhD Project entitled "**Community Based Associations and their Role in Rural Development in Rwanda: Policies, Practices and Challenges**" in Bugesera District, Mayange Sector,

We would like to kindly let you know that your request was granted. Therefore, at the end of your research, you are requested to share with the District the findings as this research is in line with our priorities of Developing Rural Community.

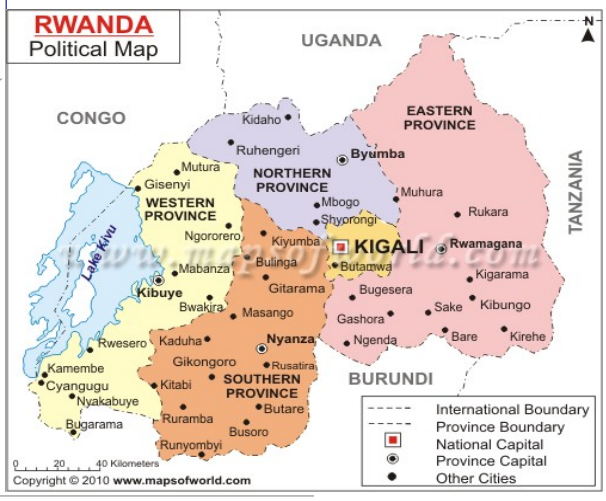
Yours Sincerely

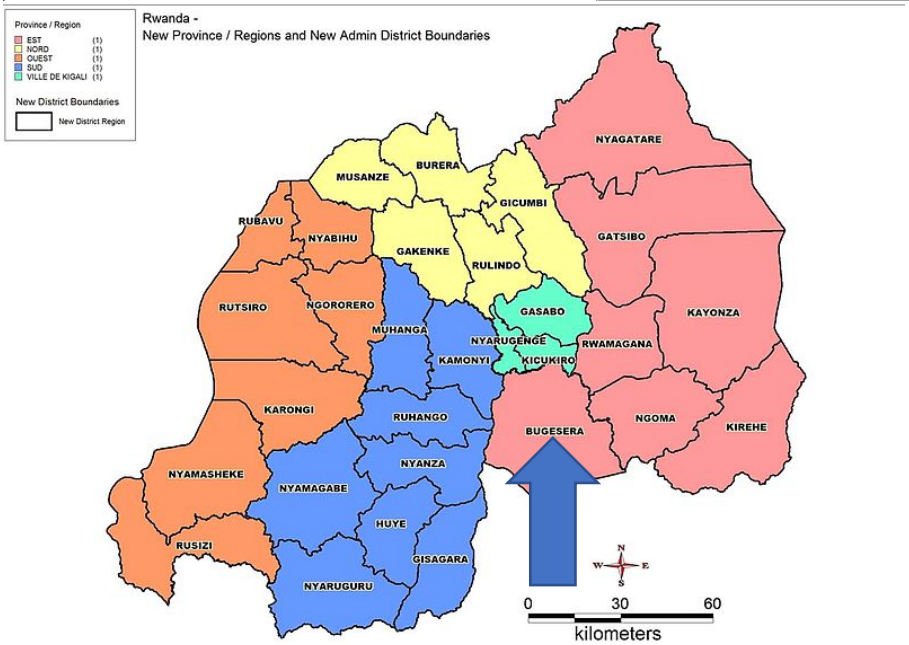
MUTABAZI Richard [redacted]
Mayor of Bugesera District (ai)

Cc:

- The President of Bugesera District Council

3. Orientation to the Research Area in Rwanda: Rwanda and Bugesera





Mayange Sector has five administrative cells, including Gakamba cell considered as the research area. Gakamba cell has seven administrative villages as described across different chapters of this thesis.

4. Research Participants and Data Collection Guidelines

The research participants who enriched this work were mainly, but not exclusively, members of the CBAs. They included all social categories as present during the research period. People's names used in the research are not the proper names of the research participants for reasons of confidentiality.

As described in Chapter 4, I was open to any data applying such methods involving semi-structured intensive interviews, unstructured conversations, participant observations (also direct) and extant document analysis. While most methods used were open in time, the intensive interviews were conducted during a period extending from 20 minutes to 1h30min.

- Self-presentation included more general questions of age, marital status, number of household members, level of education, type of occupation, etc.
- Number and categories of attended associations and the time a particular person has joined these associations, etc.
- By category of associations, who brought the idea of associations and how did it spread?
- How do associations operate and what differences? Which one are liked the most and why?
- What objectives you started with? What motivated you to love these associations?
- Is everyone included in relation to membership and leadership?
- What is the role of the government/NGOs or any other organization in your associations? What is you appreciation about the different organizations involved in your associations?
- Could you talk about your level of collective independence in these associations?
- What kind of benefits do you get from the associations? What are your achievements?
- How do these associations contribute to your development? Elaborate more on your idea of development by the CBAs (personal, household/family/community/village, country, etc.).
- How did these associations contribute to your role (as a wife) in your household? How do you cooperate towards these associations (contributions, meetings, using the benefits)?
- What rules govern your associations? (Any remembered and fines)
- How about leadership arrangements and the management of activities?
- What satisfied you the most in this project of associations that you have joined?
- Could you please tell me any challenges faced? How do you overcome them?
- Could you tell me any other thing you wish for your associations?

The questions asked were open and remained subject to further analysis through observation of the association's operations, general life patterns in the village, documents analysis, and informal conversations.

5. Atlas.ti Report of Codes from the Primary Data Analysis

ATLAS.ti Report

PhD Thesis

Code groups

Report created by CHARLES HATEGEKIMANA on 21. Sep 2021

Connecting and disconnecting
Members:
● Basing association's membership on financial capacity ● Basing association's membership on health ● Categorizing people of the village ● Characterizing association's membership ● Cooperating around a profession ● Cooperating around a religious network ● Cooperating around family relations ● Cooperating around financial interests ● cooperating around neighbourhood ● Deciding to create many associations ● defining association as a family ● destroying the association ● emphasizing reasons of leaving the association ● Excluding some members ● Extending connections beyond closer neighbourhood ● Feeling independent and self reliante in activities ● feeling the loss due to no/late membership ● feeling the need to join an association ● Getting together ● Having other neighbouhood networks ● identifying and categorizing associations of the village ● including everyone in the association ● initiating the project of associations ● Integrating the new members with caution and restrictions ● Joining the association ● learning from other places ● lending shares to a colleague ● Liking one association over others after comparison ● Mentioning household social status ● Mistrusting other members ● naming association after category of people ● naming associations after the social nature ● rebuilding associations ● Relying on one another ● representing a member ● Resisting to come together ● returning to the association ● trusting other members

Defining partnership with the above
Members:
● Adjusting to the goverment policies and activities ● being visited in the association ● doing some reports for the above ● expecting something from me ● feeling forced to work with banks ● feeling no challenges related to the government ● getting information from above as reality and wish ● getting trainings as a reality and a wish ● naming associations after NGO ● raising challenges related to supporters ● relying on the bank ● relying on the local government ● Relying on the NGOs

Defining their capacities
Members:
● Basing association's membership on health ● Basing loans on individual capacity ● Basing profit on saving capacity ● discovering solutions to the problems ● doing many things at once ● Doing what is beyond their capacities ● Employing others ● feeling pushed to work hard due to associations ● Getting money for own contributions ● Highlighting people's strenghts ● learning from the togetherness ● Mentioning Household profession ● Mentioning the education level ● paying back the loans ● Paying back the loans with challenges ● Paying back the loans with satisfaction ● raising challenges related to people's capacity ● recording in books ● Viewing names of associations ● waisting/being against wasting the money ● working for others ● working hard and thinking big for a living

Describing access to finance conditions
Members:
● Availing petty cash at home for emergency and loans ● Basing loans on individual capacity ● Basing profit on saving capacity ● Complaining about the money shared out ● Defining operational conditions for old ROSCAS ● Describing conditions for associations loans ● Feeling confident for easy loans ●

Feeling excited about the money shared out ● Liking one association over others after comparison ● needing money for a loan ● Raising money related challenges ● specifying practical amounts for loans ● Specifying the amounts shared out

Describing associations's operations from idea to reaching target

Members:

● Arranging the gathering environment ● Availing petty cash at home for emergency and loans ● being harmed by the truth in the collectivity ● being layal or not to the collectivity ● being visited in the association ● Believing in agreement to solve conflicts ● caring and controling for own money safety ● Characterizing association's membership ● contributing to save for self ● Deciding on time and day for gathering ● Deciding to create many associations ● Defining operational conditions for old ROSCAS ● Defining responsibility and accountability level of leaders ● Describing conditions for associations loans ● Describing my position in the association ● Describing the process for adopting policies ● destroying the association ● discovering solutions to the problems ● disrespecting others ● doing association's activities ● doing many things at once ● doing some reports for the above ● Doing what is beyond their capacities ● ending a round ● Excluding some members ● Extending connections beyond closer neighbourhood ● Feeling challenges to equip associations ● feeling disrespected ● feeling frustration and disagreement ● Feeling no forgiveness when not requested ● feeling the need to join an association ● Finding occupation in associations ● Getting together ● getting trainings as a reality and a wish ● giving up to avoid conflicts ● including everyone in the association ● Informalizing policies ● initiating the project of associations ● Integrating the new members with caution and restrictions ● Joining the association ● Justifying oneself due to policy enforcement ● Keeping the money at home ● learning from other places ● learning from the togetherness ● making decision in democracy ● Making job description for leaders ● Managing time and discipline when in operations ● meeting on a special day ● Naming associations after targets ● needing money for a loan ● Operating flexibly in their gatherings ● paying back the loans ● paying the emergency fee ● Paying the weekly saving, individual ● Paying the weekly saving, totals ● planning in time for activities or improvising ● preparing oneself for the gathering ● Projecting to operate as banks ● Raising collectivity related challenges ● Raising interpersonal conflicts ● Raising money related challenges ● rebuilding associations ● recording in books ● Refusing responsibilities in conflicts ● Relying on one another ● relying on the bank ● relying on the local government ● Relying on the NGOs ● Remembering the fine against breaking laws ● representing a member ● resisting to provide information ● returning home after gathering ● returning to the association ● Self defending as a leader to win ● Self sacrificing to lead others ● setting agenda for the meeting 06 August 2018 ● setting agenda for the meeting 9 July 2018 ● setting agenda for the meeting 10 september 2018 ● setting agenda for the meeting 13 August 2018 ● setting agenda for the meeting 30 July 2018 ● setting agenda for the meeting: 2 July 2018 ● setting agenda for the meeting: 18 June 2018 ● setting agenda for the meeting: 25 June 2018 ● Setting and paying the salaries ● sharing information in friendship ● sharing opinions in their gathering ● Sharing out and reaching the target ● sharing responsibilities of leadership/electing democratically/escaping responsibilities ● Showing disorder in their meetings ● showing hospitality ● Showing influence in the association ● Socializing due to association ● specifying practical amounts for loans ● Specifying the amounts shared out ● Specifying the real time people come to gather ● starting a round ● Talking about others openly or in abstentia ● Using technology ● using the recorded information ● Valuing common views in collectivity ● viewing money paid to leaders ● viewing the trust towards leaders

Describing the context of operations

Members:

● Arranging the gathering environment ● Categorizing people of the village ● Cooperating around a profession ● Cooperating around a religious network ● Cooperating around family relations ● Cooperating around financial interests ● cooperating around neighbourhood ● Defining land as an important asset and need ● describing issues that matter in the village ● describing the village geographically ● doing busines in surroundings and markets ● Extending connections beyond closer neighbourhood ● feeling challenged by the working conditions ● feeling the living conditions were bad before ● Having additional money ● Having other neighbouhood networks ● learning from other places ● paying the health mutual ● Raising other life barriers faced ● Raising relatives related

challenges ● raising time related challenges and conflicting activities ● relying on God ● returning home after gathering ● serving in the local government ● Using technology ● working for others ● working hard and thinking big for a living

Describing the policies and enforcement
Members:
● being layal or not to the collectivity ● Deciding on time and day for gathering ● Describing conditions for associations loans ● Describing the process for adopting policies ● highlighting an existing known law ● Informalizing policies ● Justifying oneself due to policy enforcement ● Raising the reasons for policies ● remembering policy related challenges ● Remembering the fine against breaking laws ● using the recorded information

Describing the working conditions
Members:
● doing busines in surroundings and markets ● feeling challenged by the working conditions ● Having additional money ● Raising other life barriers faced

Evaluating relations through communication and conflicts
Members:
● being harmed by the truth in the collectivity ● Believing in agreement to solve conflicts ● discovering solutions to the problems ● disrespecting others ● feeling disrespected ● feeling frustration and disagreement ● Feeling no forgiveness when not requested ● giving up to avoid conflicts ● Justifying oneself due to policy enforcement ● Raising collectivity related challenges ● Raising interpersonal conflicts ● Refusing responsibilities in conflicts ● Self defending as a leader to win ● sharing information in friendship ● sharing opinions in their gathering ● Talking about others openly or in abstentia ● Valuing common views in collectivity

Evaluating the gender relations
Members:
● being self reliant as a woman ● feeling associations are basically for women ● Feeling family partnership and cooperation ● Raising family gender related challenges

Expectating from associations
Members:
● Feeling desesperate and discouraged ● feeling life challenges as reasons to join associations ● Hoping from the collective action ● Naming associations after targets ● needing money for a loan ● Projecting to operate as banks ● Recognizing the gaps to plan for ● Setting a target for the future ● Sharing out and reaching the target ● Thinking about future security ● wishing to develop

feeling impacted by association
Members:
● being lifted up/achieving high due to associations ● being self reliant as a woman ● developing the country from below ● discovering solutions to the problems ● doing busines in surroundings and markets ● Employing others ● enjoying wellbeing due to associations ● Feeling happy and selffulfilment due to the benefits from the association ● feeling pushed to work hard due to associations ● Feeling the benefits of mutual charitable action ● Finding occupation in associations ● Helping children through associations ● inspiring others due to associations ● learning from the togetherness ● perceiving the development of associations ● preparing oneself for the gathering ● self developing due to association ● Socializing due to association ● using the loan for a certain target ● using the money shared out for a certain target

Fulfilling leadership responsibilities
Members:
● caring and controling for own money safety ● Defining responsibility and accountability level of leaders ● doing association's activities ● Keeping the money at home ● making decision in

democracy ● Making job description for leaders ● Managing time and discipline when in operations ● meeting on a special day ● Operating flexibly in their gatherings ● planning in time for activities or improvising ● Self sacrificing to lead others ● Setting and paying the salaries ● sharing responsibilities of leadership/electing democratically/escaping responsibilities ● Showing influence in the association ● viewing money paid to leaders ● viewing the trust towards leaders

Inclusivity vs Exclusivity

Members:

● age of the participant ● Basing association's membership on financial capacity ● Categorizing people of the village ● Characterizing association's membership ● emphasizing reasons of leaving the association ● Excluding some members ● feeling the loss due to no/late membership ● feeling the need to join an association ● including everyone in the association ● Integrating the new members with caution and restrictions ● Joining the association ● Mentioning household social status ● Resisting to come together ● returning to the association

Informative feelings

Members:

● Feeling no challenges ● Feeling positive about challenges ● Recognizing challenges with confirmation

Raising challenges

Members:

● being harmed by the truth in the collectivity ● feeling challenged by the working conditions ● Feeling challenges to equip associations ● feeling forced to work with banks ● Paying back the loans with challenges ● raising challenges related to people's capacity ● raising challenges related to supporters ● Raising collectivity related challenges ● Raising family gender related challenges ● Raising money related challenges ● Raising other life barriers faced ● Raising relatives related challenges ● raising time related challenges and conflicting activities ● remembering policy related challenges ● Specifying the real time people come to gather

Saving for future security

Members:

● contributing to save for self ● paying the emergency fee ● Paying the weekly saving, individual ● Paying the weekly saving, totals