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ACADEMIC UNIT:	MADS
TITLE OF DISSERTATION:	SACCOS AND DEVELOPMENT IN RWANDA
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SUBMISSION DATE	OCTOBER, 2012

### **ABSTRACT**

This study analyzed how SACCOs contributed to the promotion of the socio-economic welfare of members and also to find out the services offered by Umwalimu SACCO and to identify the challenges faced by Umwalimu SACCO in its effort to improve the members welfare in Rwanda. The research was a case study conducted in the Umwalimu credit and saving cooperative “Umwalimu SACCO” established in Rulindo district. To collect primary data, questionnaires were used and distributed to fifty eight (58) members who constituted the sample size of this study including 32 women and 26 men. Existing literature on SACCO operations was reviewed from scholarly work, publications and pronouncements by cooperative movement bodies, workshops and seminar articles and the information generated to the understanding of SACCO operations and their contributions to the socio-economic welfare of members. The study findings indicate that the presence of SACCOs in developing countries is a cornerstone of economic development and they play a great role in national poverty alleviation and creation of jobs not only to members but also to the entire population. SACCOs have played a great role in improving the quality of life members by offering short term credits to its members engaged in different business districts of economy. Thus it was concluded that SACCOs play an important role in the socio-welfare of members and the entire population at large.