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Indigenous practices in strengthening the village saving and loan association model of Byumba Sector, Rwanda

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ABSTRACT

The impact of rural youth village savings and loan associations (VSLAs) on their members has been investigated, given that the traditions underpinning their success have been understudied in Rwanda. The study investigates the limited recognition of indigenous practices for the effectiveness of rural youth VSLAs. Guided by the Ubuntu theory, this paper examines how Rwandan indigenous practices strengthen them. It employed a descriptive case study design, purposive sampling, and a mixed data collection method including a structured questionnaire distributed to 54 members, focus group discussions with 15 committee members, and nine interviews with representatives of partners of rural youth VSLAs. The findings revealed the universal awareness of Rwandans' indigenous practices among respondents (100%), and chi-square of fit tests revealed significant differences in how communal mutual aid (ubudehe), community work (umuganda), indigenous conflict resolution system (gacaca), performance contracts (imihigo), and enthusiasm (ishyamba) influence rural youth VSLAs' activities and overall success. All assumptions for chi-square tests were met. The expected cell counts exceeded the minimum inception of 5 in all cases, ensuring the validity of the test results. This study recognises the contribution of culturally embedded practices to the overall socio-economic development of Rwanda, emerging from the effects of the 1994 genocide against Tutsi. It contributes to advancing Ubuntu-informed analysis of financial inclusion and has implications for indigenous social work practice.

KEY TERMS: indigenous practices; Rwanda; rural; youth; village saving and loan associations (VSLAs).

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INTRODUCTION

The youth village saving and loan associations (VSLAs) model was initiated in Rwanda to enhance financial inclusion among rural youth. It is characterised by savings and access to small loans to improve livelihoods in areas where formal banking services remain limited. Numerous factors contributing to their success and sustainability have been studied, but indigenous practices that contribute to their success have largely been understudied. The global definition of the social work profession values Western theories and indigenous knowledge. This study generally assessed the extent to which Rwandans' indigenous practices strengthen rural youth VSLAs. A mixed-method approach was used to investigate how *ubudehe*, *umuganda*, *imihigo*, and *gacaca* influence the dynamism of rural youth VSLAs. This introduction is followed by the background, theoretical framework, methodology, findings, discussion, and conclusion.

BACKGROUND

Overview of indigenous practices

The concept 'indigenous' is about distinct knowledge, practices, and ways of living and doing that have their majority origin within specific local communities or practices officially acknowledged by indigenous Peoples (Uwitonze & Mbera, 2021). Kabeera and Manirakiza (2020) unequivocally recognise that respect for indigenous knowledge contributes to sustainable and equitable development. However, Spitzer and Twikirize (2019) and Celestin, Synnes, Eugene, and Bukuluki (2025) revealed that indigenous, culture-specific forms of helping and problem-solving are underrepresented in policy in many African countries and are usually tacit. In contrast, Mabeyo and Kiwelu (2019) reported that Indigenous practices are compatible with modernity; they found that each individual is born into a particular tradition that shapes their existence. Luwangula, Twikirize, Twesigye, and Kitimbo (2019) also reported that traditions have hidden rich experiences, including support for vulnerable groups; they have a long history in mutual aid and other forms of reciprocity, solidarity, and alliance. Therefore, Gatwa and Mbonyinkebe (2023) suggested that their rediscovery and reinterpretation should be considered. From the same angle, Udah (2015) stated that *Ubuntu*, as an indigenous practice, guides solidarity and a communal sense of living in Southern Africa and other African countries. *Harambee*, "all pull together," influences community development efforts in Kenya. *Ikibiri*, "working together," shapes the behaviours of Burundians through communal solidarity and collective action. *Ujamaa*, "familyhood", influences Tanzanian society in terms of self-reliance and social justice (Mabeyo & Kiwelu, 2019). Mabeyo and Kiwelu (2019) also identified *Msaragambo* as a model for collective action to address social problems in Tanzania. In Uganda, the *Akabondo* "cluster model" deals with persistent problems of poverty and deprivation (Luwangula et al., 2019). In Rwanda, *Gacaca* "indigenous mechanisms of conflict management", *imihigo* "performance contracts", *ubudehe* "communal mutual aid", and *umuganda* "community work" were revived to live in harmony and sustainable development (Gatwa & Mbonyinkebe, 2023). Uwihangana, Hakizamungu, Rutikanga, Bangwanubusa and Kalinganire (2020) added that the Rwandan culture is characterised by a variety of pillars of humanness, "*Ubuntu*," like conviviality, solidarity, friendship, respect for older persons, children, and women, care for the vulnerable, and mutual assistance. Thus, indigenous practices should be developed because they have a long history in problem-solving, mutual aid, and other forms of reciprocity and solidarity (Spitzer & Twikirize, 2019).

Indigenous practices and rural youth villages saving and loan association

Uwihangana et al. (2020) revealed *imihigo*, *ubudehe*, *umuganda*, and *gacaca* as indigenous practices rooted in Rwandan culture and history that are easy for communities to understand and apply. *Ubudehe* is a Rwandan indigenous practice of mutual assistance among people to solve their problems; households joined together to dig their fields, ensuring everyone was ready on time for the planting season (Uwitonze & Mbera, 2021). *Ubudehe* improves both the quality of life and social cohesion of Rwandans (Twikirize & Spitzer, 2019). Uwitonze and Mbera (2021) stated that improvement in supporting neighbours' events, whether festivities or in times of sorrow, was achieved through *ubudehe*. *Umuganda*: "community work", an indigenous practice of working together to solve social and economic problems for mutual benefit. *Umuganda* promotes mutual responsibility and communal strength to ensure that everyone has shelter and food. Gatwa and Mbonyinkebe (2023) reported that each person in the neighbourhood would bring a piece of timber to assist in housebuilding. *Umuganda* has been revived to support social cohesion and address community problems. *Imihigo*: "performance contracts" are individual self-commitments to perform promised actions or face public shame. It is the plural of the Kinyarwanda word *umuhigo*, derived from the verb *guhiga*, which means "to vow to deliver", as well as *guhiganwa*, which means "to compete among one another" (Celestin et al., 2025). According to Gatwa and Mbonyinkebe (2023), each individual agreed to achieve a shared goal, and the criteria for evaluating their achievements were explicitly stated in the self-defined

oaths. They could not rest their minds until they achieved them. Good performances were rewarded with public praise, recognition for bravery, and respect, while failure was an immense dishonour to their community. Bimenyimana, Rutembesa, Synness, Josiane, Gerard, and Bukuluki, (2024) added that if a person fails, he or she is given another chance to succeed, and *Imihigo* was a powerful instrument of effectiveness and accountability. Consequently, Uwihangana et al. (2020) reported positive changes in livelihoods at the community and household levels, while Celestin et al. (2025) observed an enhanced competitive spirit driven by imihigo. *Gacaca*, “indigenous conflict management systems”, was mainly used by elders in the community and individuals well-known for their integrity and wisdom to discuss and resolve problems and conflicts within the community (Uwihangana et al., 2020). Judges did not seek the truth but were concerned with maintaining social harmony within the community (Gatwa & Mbonyinkebe, 2023).

These revived Rwandans’ indigenous practices influence the rural youth VSLAs. The VSLA model was introduced and adapted in Rwanda in 1999 to enable people to save together and take small loans from those savings (Harelimana, 2018). Members self-select and voluntarily provide simple savings and loan facilities in communities without formal financial services (Okello & Mwesigwa, 2022). Okello and Mwesigwa (2022) also reported that financial inclusion and entrepreneurship via saving groups help some members cope with precarious socio-economic situations. Jimoh (2020) revealed that VSLAs facilitate the acquisition of domestic animals and business assets. While Harelimana (2018) revealed that these associations, which are hinged on indigenous practices, are the foundation of financial inclusion, saving behavior, and asset accumulation.

The indigenous practices facilitate rural youth VSLAs in mobilising social funds, maintaining harmony and strong relationships within the groups and the community, encouraging regular attendance at meetings and saving, and providing social support for one another during happy and challenging moments (Harelimana, 2018). For example, Imihigo fosters joint efforts in savings and credit to support the opening of small businesses. The performance contracts, through vows to deliver and compete, push rural youth in VSLAs to set a clear savings goal and compete for it (Gatwa & Mbonyinkebe, 2023). Harelimana (2018) further noted that the rural youth VSLAs’ members mutually commit to saving and lending, supported by inner drive. Thus, the rural youth VSLAs adopted the Rwandans’ indigenous practice of competition, targeting the improvement of their socio-economic wellbeing (Harelimana, 2018). Gatwa and Mbonyinkebe (2023) reported that *Gacaca* has a positive influence on group operations in conflict management. Harelimana (2018) and Synnes, Bimenyimana, Eugene, and Paul (2025) added that the rural youth VSLAs’ conflict resolution strategies and dialogue are closely linked to the indigenous moral force. Rural youth VSLAs usually operate on a trust basis because they unite people around common ground.

Indigenous practices and social work practices in rural youth VSLAs

Indigenous practices influence social work practice when critically assessed and ethically integrated. Indigenous practices rooted in the *Ubuntu* philosophy that promote a shared humanity and interconnectedness, align with social work values of respect, dignity, and collective welfare (Udah et al., 2025; Mugumbate et al., 2024). Relatedly, Zimbili (2015) reported that collective action practices, rooted in indigenous traditions, align with social work’s emphasis on community development and participatory approaches. Twikirize (2023) reported that more often, social workers are guided by their own cultural values to promote self-reliance and use indigenous kinship systems and mutual aid groups. They facilitate participatory and rights-based approaches to ensure equitable membership (Mugumbate et al., 2024).

In rural youth VSLAs, they deliver training on conflict management and financial transparency in saving groups (Luwangula et al., 2019). Zimbili (2015) reported that social workers ensure that rural youth VSLAs meet development goals in culturally meaningful ways. Spitzer and Twikirize (2019) revealed how the use of indigenous approaches in contemporary social work leads to better communities; *ikibiri* emphasises mutual aid in Burundi, *Harambee* is an instrument for welfare in Kenya, and *Ujamaa* significantly shaped social work education in Tanzania. Home-grown solutions (HGS) from Rwandan indigenous knowledge shape social work practice in Rwanda (Uwihangana et al., 2020).

Previous studies on rural youth VSLAs have predominantly focused on their mechanisms and measurable socio-economic outcomes. The study by Okello and Mwesigwa (2022) documented their saving modes, credits, benefits, challenges, and changes in livelihood. Similarly, Kabera and Manirakiza (2020) primarily highlight economic indicators, placing limited emphasis on social and cultural factors that may influence their success or failure. There is a notable scarcity of empirical research that explores the interplays between the Rwandans’ indigenous practices and rural youth VSLAs. Therefore, this study addresses this gap by examining the relationship between Rwandans’ indigenous practices and rural youth VSLAs. It generates contextually grounded knowledge on how indigenous practices strengthen rural youth VSLAs. Moreover, findings could contribute to culturally embedded strategies that harness both indigenous and modern knowledge and skills needed to indigenise social work. In this case, Zimbili (2015) and Bimenyimana et al. (2024) underscored the importance of intensifying research, coupled with theory-building that aligns social work with cultural concepts and

epistemologies to identify innovative approaches that work in a given context. Mugumbate & Chereni (2020) also stated that social work draws on diverse indigenous knowledge and values rooted in a given community. Spitzer and Twikirize (2014) again reported that locally indigenous knowledge systems are essential elements for the success of any social work intervention on the African continent. Hence, this study aims to shed more light on how Rwandans' indigenous practices influence the dynamism of rural youth VSLAs. It explicitly aims to: discover Rwandans' indigenous practices commonly known and used as opportunities in rural youth VSLAs, explore the influence of Rwandans' indigenous practices on rural youth VSLAs' activities, and assess their contribution to rural youth VSLAs success.

THEORETICAL FRAMEWORK

This study was guided by Ubuntu theory, a culturally relevant lens that strengthens personal commitment, interpersonal relationships, and communal responsibility in rural youth VSLAs in Rwanda. Ubuntu promotes a worldview of interconnectedness and collective identity within communities (Udah, 2025). Ubuntu views individuals as an isolated part of a broader social network. It postulates that "*I am because you are*", implying that individuals cannot be understood separately from the social relations and contexts that shape them (Mugumbate, 2024). It encourages resolving social problems through consensus-building approaches and challenges individualistic perspectives by asserting that an individual can be fully understood only by reference to their cultural values (Uwihangana et al., 2020). Ubuntu is reflected through indigenous practices such as *ubudehe*, *umuganda*, *gacaca*, and *imihigo*, a valuable framework for explaining how trust, reciprocity, and group solidarity enhance the sustainability and effectiveness of rural youth VSLAs, demonstrating that collective wellbeing and culturally embedded values play a crucial role in shaping participation, resilience, and long-term success. They are reflected in cooperation, trust, shared accountability, and inclusive decision-making through dialogue and consensus.

METHODOLOGY

The study was carried out in the Byumba Sector, Gicumbi District, in the Northern Province of Rwanda, among rural youth VSLAs assisted by the Centre for Agroecological Practices and Conservation of Nature (CAPCN), while other VSLAs from Byumba Sector were not included in this research. All study participants were purposively selected because they were deemed to have adequate knowledge about the rural youth VSLAs. A descriptive case study design using both quantitative and qualitative methods was employed.

Quantitative methods

Data were collected with anonymous questionnaires distributed to all 54 members of rural youth VSLAs in Byumba Sector between June and December 2024. The total coverage of the entire beneficiary population offered a complete representation of the group being studied and strengthened the credibility of the research findings (Gupta & Kapoor, 2020). The data were analysed using the Statistical Package for Social Sciences (SPSS). Both descriptive and inferential statistical methods were used to find out the extent to which Rwandans' indigenous practices strengthen rural youth VSLAs.

Qualitative methods

Although 10 representatives of partner institutions of rural youth VSLAs were initially selected as key informants, only 9 participated in in-depth interviews due to the absence of one; however, data saturation had already been achieved. In addition, fifteen committee members from three rural youth VSLAs were selected to participate in focus group discussions (FGDs). Three FGD sessions of 1h30mn were moderated by the researcher; discussions took place in the CAPCN's meeting room. Findings were transcribed, translated from Kinyarwanda into English, and analysed using thematic and content analysis (Mukundabantu, 2024).

The integration of both methods allowed us to overcome the limitations of each (Cleland et. al., 2021); questionnaires limited the opportunities for rural youth members of VSLAs to elaborate on their experiences and perceptions. While in-depth interviews and FGDs generated rich, detailed insights, they involved fewer participants and were therefore less suitable for generalisation. Ethical approval was obtained from the University of Rwanda and Gicumbi District authorities. All respondents consented before participation.

FINDINGS

Data in this study were collected to answer the following specific research questions: To what extent are rural youth participating in VSLAs in Byumba Sector aware of Rwandans' indigenous practices? Which Rwandans'

indigenous practices are used as opportunities for rural youth in VSLAs in Byumba Sector? How do Rwandans' indigenous practices influence the effectiveness of rural youth VSLAs' activities in the Byumba Sector? And how do Rwandans' indigenous practices contribute to the success of rural youth VSLAs in the Byumba Sector? To ensure the validity of the findings, important statistical assumptions were evaluated before performing the chi-square (χ^2) goodness-of-fit tests. According to the findings, every anticipated cell count exceeded the expected count.

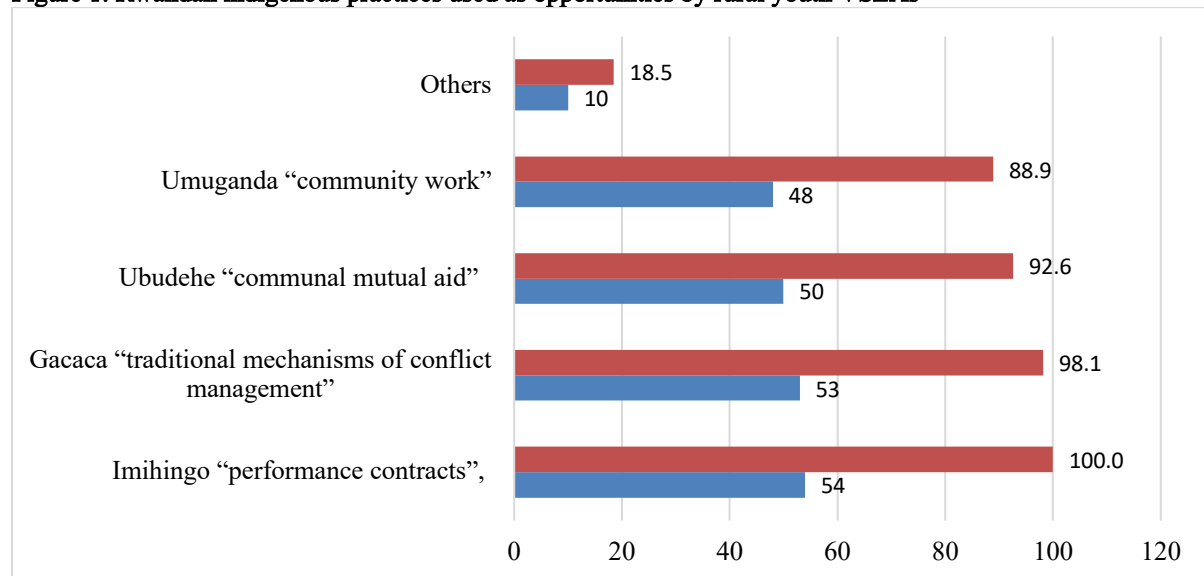
Level of awareness of Rwandan indigenous practices in rural youth VSLAs

The research findings revealed a universal level of awareness among the study population, as all respondents (100 per cent, $N = 54$) reported that they are aware of Rwandans' indigenous practices. This implies that the Rwandan community's socioeconomic context is linked to indigenous practices. Since this variable is constant, inferential statistical analysis, such as differences between socio-demographic groups, could not be evaluated using the chi-square test of dependence. This homogeneity implies that awareness is not differentiated by the respondent's characteristics, such as gender, age, and education level.

Rwandan indigenous practices used as opportunities in rural youth VSLAs

The researcher wanted to know the types of Rwandan indigenous practices most commonly used as opportunities among *ubudehe*, *umuganda*, *imihigo*, and *gacaca*, and the results are presented in Figure 1.

Figure 1: Rwandan indigenous practices used as opportunities by rural youth VSLAs



A chi-square goodness-of-fit test was also conducted to examine whether indigenous financial practices are distributed equally across opportunities within rural youth VSLAs.

Table 1: Test statistics of Rwandan indigenous practices used as opportunities in rural youth VSLAs

	<i>Ishyaka</i>	<i>Umuganda</i>	<i>Ubudehe</i>	<i>Gacaca</i>
Chi-Square	21.407 ^a	32.667 ^a	39.185 ^a	50.074 ^a
df	1	1	1	1
Asymp. Sig.	.000	.000	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 27.0.

According to Table 1, the chi-square goodness of fit tests showed high significant differences in the awareness of the four Rwandan indigenous practices used as opportunities (all $p < .001$), with *Gacaca* ($\chi^2(1) = 50.074$), *Ubudehe* ($\chi^2(1) = 39.185$), and *Umuganda* ($\chi^2(1) = 32.667$) showing strong positive residuals indicating near-universal awareness, and *Ishyaka* ($\chi^2(1) = 21.407$) reported by respondents (others) showing a significant negative residual reflecting predominantly low awareness. *Imihigo* was universally recognised but not inferentially testable. This confirms that Rwandan indigenous practices are identifiable in rural youth VSLAs as opportunities.

FGD respondents also revealed that Rwandan indigenous practices such as *ubudehe*, *umuganda*, *imihigo*, and *gacaca*, which were historically known among Rwandans, are used as a resource in rural youth VSLAs.

They repeatedly described *ubudehe* as an indigenous communal mutual-aid and collective-problem-solving tool. Community members used to work together to support the person in need with labour, money, and food. “*When one of us has problems and fails to contribute, we take from our savings and do it for her or him, like in ubudehe as a loan*”(FGD, 2024).

Participants described *Umuganda* as community work that requires coming together for a common purpose and collective engagement for the well-being of rural youth. “*We not only save money but also join efforts to build shelters and support needy members in agricultural activities. Recently, we have contributed to our groupmate's farming activity*”(FGD-2024)

Participants reported knowing *gacaca* as a grassroots mechanism for conflict resolution that fosters dialogue, truth-telling, confession, apology, and mediation. “*We trust each other and live in harmony because every conflict is solved impartially, and reconciliation is our main target*”(FGD – 2024).

Study participants reported that *imihigo* were historically used by Rwandans to pledge to accomplish something. They reported setting individual and collective targets, which are declared and evaluated periodically. “*All members publicly declare what they will save every week and what they will do after the share-outs. If they don't, they must explain why*”(FGD-2024).

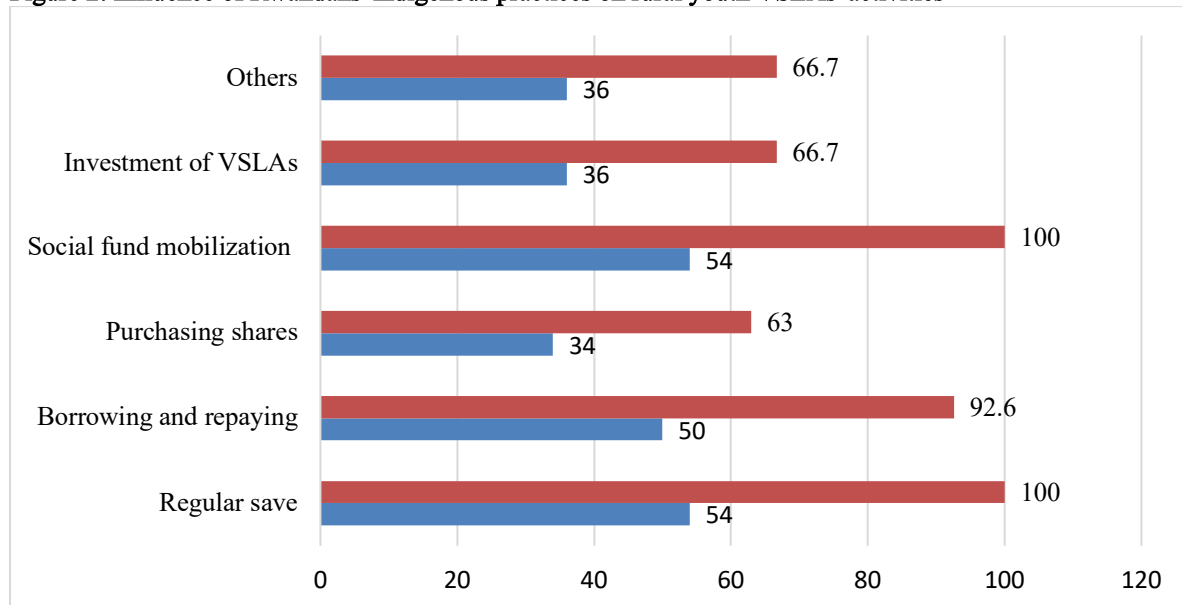
Data from key informants confirmed that from the beginning to the end of the cycle of rural youth VSLAs are characterised by *ishyaka*. “*I know a group called Twitezimbere, 'develop ourselves', and Twiyubake, 'build ourselves'. These names reflect their enthusiasm*”(KI-3).

These findings revealed that all Rwandans’ indigenous practices are understood as performance-driven and goal-oriented.

Influence of Rwandans’ indigenous practices on rural youth VSLAs' activities

The rural youth VSLAs' activities, such as regular saving, borrowing and repaying, purchasing shares, investing, and social fund mobilisation, are strengthened by Rwandans’ indigenous practices, as presented in Figure 2.

Figure 2: Influence of Rwandans' indigenous practices on rural youth VSLAs' activities



A chi-square goodness-of-fit test revealed a statistically significant difference in how indigenous practices influence various VSLA activities in Table 2.

Table 2: Test Statistics of the influence of Rwandans' indigenous practices on rural youth VSLAs' activities

	Enjoyment	Investment of VSLAs	Purchasing shares	Borrowing and repaying
Chi-Square	6.000 ^a	7.407 ^a	3.630 ^a	39.185 ^a
df	1	1	1	1
Asymp. Sig.	.014	.006	.057	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 27.0.

Based on statistical analysis in table 2, the chi-square goodness of fit test acknowledged that the influence of indigenous practices on rural youth VSLAs' activities varied significantly across activity types: borrowing and repaying ($\chi^2(1) = 39.185$, $p < .001$), investment of VSLAs ($\chi^2(1) = 7.407$, $p = .006$), and enjoyment ($\chi^2(1) = 6.000$, $p = .014$). Regular saving was a constant variable (100% confirmation), and purchasing shares was non-significant ($\chi^2(1) = 3.630$, $p = .057$). These findings confirm the strongest influence of Rwandan indigenous practices on saving and lending, and the weakest influence on share purchasing. The strongest influence justifies the core goal of VSLAs, and the gap is linked to rural youth mindset.

Participants in FGDs and In-depth interviews consistently reinforced the quantitative findings. They consider Rwandan indigenous practices as a prerequisite for saving regularly and borrowing responsibly.

"No one should save money regularly if we don't trust each other. I know my money is secured here. No one will run away with it. I never miss my weekly savings. Last year I took the loan because I knew I must pay back because trust is the guarantee"(FDG-2024).

Key informants repeatedly confirmed that harmonious saving and borrowing are the outcome of indigenous practices in one way or another. *"Members save regularly; they ask for loans and repay on time because of the trust they have in their peers"*(KI-2).

Respondents confirmed that they have a shared commitment to collective responsibility and the well-being of all members, like *ubudehe* and *umuganda*, evidenced by the social fund contributions.

"When we do not repay on time, the committee members or peers remind me gently, and if the case is overwhelming, they support us. In addition, the group gives support for the wedding ceremony and comforts us in time of loss of a family member because every savings meeting, we also contribute the social fund"(FGD-2024).

Key informants identified active participation in community work and the common investment of rural youth members of VSLAs. *"They do farm activity as a group; recently we gave them some fruits, vegetables, and mushroom seedlings"*(KI-7).

Participants also revealed a we-feeling and conviviality within rural youth VSLAs, mirrored in their enjoyment activities and mutual support.

"Yes, we sometimes dance and sing, play football. We also organise events for enjoyment. For example, if one of our group members gets married, we select among ourselves who will do what during the ceremony. All of us play different roles in that event"(FGD-2024).

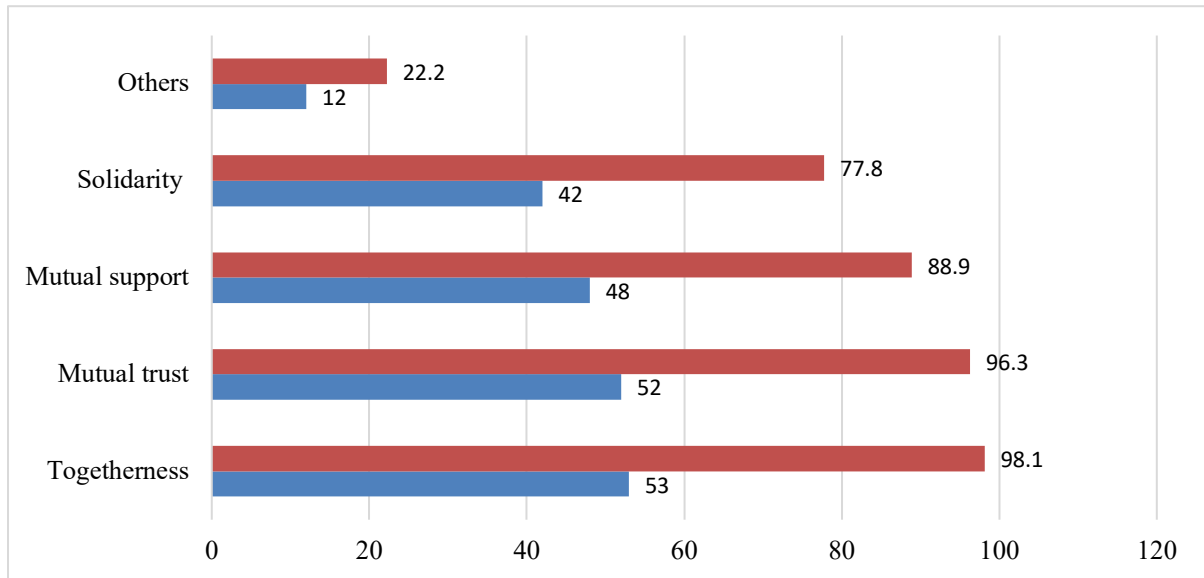
Findings from in-depth interviews confirmed amusements, especially during the end of the VSLA's life cycle ceremony called *"Kurasa ku ntego"*, meaning hitting the target. *"Hit the target day! It is a festive day on which they share food and beer like a family celebrating its achievements. I like the end of the group life cycle celebrations!"*(KI-9).

Quantitative and qualitative findings demonstrate that Rwandans' indigenous practices are not randomly distributed; they strongly shape the core activities of rural youth VSLAs, particularly saving and borrowing.

Contribution of Rwandans' indigenous practices to the effectiveness of rural youth VSLAs

Respondents reported togetherness, solidarity, mutual trust, mutual support and integrity as values deeply rooted in Rwandans' indigenous practices as indicators of success, and the results are presented in Figure 3.

Figure 3: Contribution of Rwandans' indigenous practices to the effectiveness of rural youth VSLAs



Apart from the findings in Figure 3, the chi-square goodness-of-fit test also indicates a significant difference in Rwandans' perceptions of indigenous practices toward rural youth VSLAs' success, as shown in Table 3.

Table 3: Test statistics on the contribution of Rwandans' indigenous practices to the success of rural youth VSLAs

	Integrity	Solidarity	Mutual support	Mutual trust	Togetherness
Chi-Square	16.667 ^a	16.667 ^a	39.185 ^a	46.296 ^a	50.074 ^a
df	1	1	1	1	1
Asymp. Sig.	.000	.000	.000	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 27.0.					

The test statistics in Table 3 confirmed that the chi-square goodness-of-fit tests were statistically significant, with unequal distributions across all five variables (all p-values < .001). Togetherness ($\chi^2(1) = 50.074$, 98.1%), mutual trust ($\chi^2(1) = 46.296$, 96.3%), mutual Support ($\chi^2(1) = 39.185$, 92.6%), and Solidarity ($\chi^2(1) = 16.667$, 77.8%) were all strongly endorsed as contributors to rural youth VSLA success due to Rwandans' indigenous practices. Integrity ($\chi^2(1) = 16.667$, 22.2%) was also revealed by participants. These findings confirm that the success of rural youth VSLAs is fundamentally driven by Rwandan indigenous values.

Qualitative data strengthened findings presented in Figure 3 and Table 3. Participants revealed that the effectiveness of rural youth VSLAs depends on values such as togetherness, solidarity, mutual trust, mutual support, and integrity, which are rooted in Rwandans' indigenous practices.

Study participants reported mutual support as part of the indigenous system of mutual aid copied from *ubudehe*, where the central values in Rwandans' indigenous practices of inclusivity are rooted.

"We support each other; each of us feels responsible for everyone's concerns in the group, especially those who have less or have problems. If one of us delays in contributing, others are interested in knowing the reasons. We believe that what goes around comes around, and there is a Kinyarwanda proverb which says: "Akebo kajya iwa mugarura", which means that "hands that give, they also receive" (FGD-2024).

Participants repeatedly reported community effort as a powerful model for sharing responsibility and commitment. They also reported that teamwork and collective effort, like in *umuganda*, are replicated in rural youth VSLAs.

"Umuganda inspires us with the value of working together. In our group, we know that each person's contribution is necessary to make things work. I am happy when we have a common development project and when we are working together on it" (FGD-2024).

Discussants reported unity within their rural YVSLAs. Due to fair dialogue and mediation, there is also group solidarity. *"When there is a misunderstanding, we focus on truth-telling, aiming at reconciliation and our unity, avoiding lying and the blame game" (FGD-2024).*

Key informants supported the findings from the questionnaire and FGDs; KI-9 stated: *“They believe that what they do can affect directly or indirectly each group member. The bad actions cause suffering, while truth-telling and good actions bring enjoyment in groups”*.

Participants in the study also revealed that rural youth VSLAs are characterised by individual commitment, goal-setting, and performance monitoring, which contribute to mutual trust. *“I trust in my groupmate because I know they are serious. For that reason, I cannot stop saving and repaying the loan because I do not want to be mistrusted”* (FGD-2024).

The interviewees repeatedly recited trust and integrity values in rural youth VSLA.

“Due to the belief in their trust and integrity, some youth distribute domestic animals to others, known as Kuragiza 'Entrusting Cattle or Property' in ancient Rwanda. In reality, indigenous practices promote social cohesion and the functioning of rural youth VSLAs” (KI-8).

Thus, the results from the data collection tools confirm that the values of indigenous practices collectively contribute to the sustainability of rural youth VSLA.

DISCUSSION

The main goal of this study was to examine how Rwandans' indigenous practices strengthen the rural youth VSLAs. The study findings revealed universal awareness (100% of respondents) of Rwandans' indigenous practices in rural youth VSLAs and also listed five of them commonly used as opportunities in their groups, including *ubudehe*, *umuganda*, *gacaca*, *imihigo*, and *ishyaka*. Findings are consistent with Uwihangana's (2020) findings, which revealed *ubudehe*, *umuganda*, and *gacaca* as indigenous practices that contributed to Rwanda's development over the last decades.

The chi-square goodness-of-fit test revealed statistically significant differences in how indigenous practices influence the effectiveness and success of rural youth VSLAs, with a strong concentration in saving and borrowing, which are core activities of VSLAs. It also echoes the argument of Harelimana (2018), who revealed that social and cultural values shape financial ethics and responsibility. Similarly, Bimenyimana et al. (2024) stated how groups' functioning often relies on indigenous practices because they are a source of competition spirit and effectiveness.

It also shows, statistically and practically, how such indigenous practices promote togetherness, mutual support, mutual help, solidarity, and integrity within rural youth VSLAs. Similarly, Ajitoni (2024) reported that indigenous practices enable the population to form friendships and provide mutual assistance within the community. Uwitonze and Mbera (2021) also found that the communal character of indigenous support systems is shared by VSLA members. Okello and Mwesigwa (2022) also reported that the success of youth saving groups often hinges on neighbourhood trust, reputation, and social proximity. While Harelimana (2018) added the necessity of empathy and reciprocal responsibility in VSLAs. Jimoh (2020) reported that working in a disciplined environment within savings groups with high levels of trust and morality contributes to their sustainability.

The study findings align with indigenous social work practices; Twikirize (2023) reported that social work draws on indigenous kinship systems and mutual aid. Zambili (2015) testified that collective action is rooted in indigenous social work practices. While Luwangula et al. (2019) highlighted that social workers promote VSLAs in culturally meaningful ways. Hence, Spitzer & Twikirize (2019) recommended the use of indigenous approaches in contemporary social work for better communities.

IMPLICATIONS OF THE STUDY

These findings hold significant implications for social work practice in Rwanda, across Africa, and worldwide. Social workers need to play a significant role in strengthening rural youth VSLAs through capacity building, facilitation, and mentorship. In practice, they have to deliver training to support the establishment of transparent and accountable governance. Particularly in stressing culturally grounded practices like community-based saving traditions. Furthermore, social workers should contribute by monitoring performance, providing feedback, and linking rural youth VSLAs with opportunities that enable the productive use of savings. To ensure that these practices remain a living foundation for rural youth empowerment, a comprehensive strategy is recommended to promote culture preservation, adaptation, and modernisation. Moreover, the systematic integration of indigenous knowledge into social work education and Continuous Professional Development (CPD) is essential to equip practitioners with culturally based competencies necessary to effectively harness local practices for development.

LIMITATIONS

The study has few limitations. It had a relatively small sample size (N=54), which might not be representative of all rural youth. Also, the lack of variability in awareness prevented the use of inferential tests to examine predictors of awareness. In addition, the study did not consider the rural youth who are not members of VSLAs. Future studies should be comparative, large-sample studies that apply multivariable techniques such as logistic regression.

CONCLUSION

This study revealed that the success of rural youth VSLAs in Rwanda is deeply rooted in Rwandans' indigenous practices. By combining chi-square inferential analysis and multiple response techniques, this study demonstrates the contribution of Rwandans' indigenous practices to rural youth VSLAs' activities. These cultural mechanisms enhance integrity, trust, participation, and resilience within groups. They are collectively and mutually reinforcing; therefore, integrating indigenous knowledge into rural youth VSLA frameworks can significantly improve their sustainability. The study calls for greater recognition of indigenous knowledge in policy development and social work practice to promote community-based financial initiatives among rural youth, ensuring inclusivity and strengthening long-term effectiveness.

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