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Enhancing Community Economic Development Through Faith-Based Structures: A Case of the Association of Pentecostal Churches of Rwanda (ADEPR)

Pascal Umi, Sam Bazimya & Marie Sagesse Uwurukundo
Department of Project Management, Kepler College, Kigali, Rwanda
Email: pascal.u@keplercollege.ac.rw | unpascali@gmail.com
ORCID: 0009-0007-9314-3025 (Pascal) | 0000-0001-8588-1481 (Sagesse) | 0000-0002-5275-4491 (Sam)

Abstract: *Faith-based organizations (FBOs) have long sustained social cohesion, spiritual development, and resilience in sub-Saharan Africa, yet the economic potential of their internal associational structures remains largely unrealized. This conceptual, evidence-informed study examines how existing church groups within the Association of Pentecostal Churches of Rwanda (ADEPR), choirs, worship teams, prayer circles, youth fellowships, and women's groups could be activated as Rotating Savings and Credit Associations (ROSCAs), locally known as tontines, to advance community economic development in Rwanda. The study used a qualitative desk-based design: a purposive sample of 44 documents comprising peer-reviewed literature, ADEPR institutional documents, national financial inclusion reports, and Rwanda's tontine legal instruments, coded with a structured extraction matrix and analyzed thematically through Social Capital Theory, the Holistic Development Paradigm, and the Sustainable Livelihoods Framework. The analysis found that ADEPR groups already possess the key prerequisites of functioning tontines: regular assembly, mutual trust, shared identity, internal leadership, and a culture of collective resource management. Pastoral endorsement emerged as the decisive enabling variable, while Ministerial Order n° 001/24/10/TC of 2024 and Ministerial Instructions n° 001/25/10/TC of 2025 provide a ready legal and governance template. Mission drift, financial literacy gaps, gender equity risks, and fraud were identified as manageable challenges. The study proposes a four-tier implementation framework comprising pastoral endorsement, governance and financial literacy support, institutional linkage to formal finance, and monitoring and replication. It recommends that ADEPR issue a pastoral circular and governance toolkit, that government recognize FBO-embedded savings groups in national financial inclusion strategy, and that researchers test the framework empirically.*

Keywords: *ADEPR; tontines; ROSCAs; social capital; financial inclusion; Rwanda*

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1. Introduction

Faith-based organizations (FBOs) are one of the most entrenched civic institutions in local communities in sub-Saharan Africa (SSA). They organize people weekly, build high levels of trust, and sustain associational life in both urban and rural areas (Chowdhury et al., 2019; Nanthambwe & Magezi, 2024). In many African countries, churches and mosques are among the few institutions that regularly reach communities where the formal state apparatus has not yet arrived to offer spiritual care, as well as health, educational, social, and above all economic support, and, for many, economic advice. This is particularly true in Rwanda. The Association of Pentecostal Churches of Rwanda (ADEPR, Association des Eglises de Pentecôte du Rwanda) is one of the largest and organizationally most developed Faith-based organizations (FBOs) in Rwanda, with 3,141 local churches covering the entire country and a registered membership of about 2,820,813 people

according to the national population census of 2022 (ADEPR, 2023b).

Despite this remarkable expansion, one crucial aspect of ADEPR's development potential remains underexplored in academic publications or policy debates: the economic capacity of its internal associational substructures. In ADEPR's congregational life, many groups meet regularly, such as choirs, worship teams, prayer groups, youth fellowships, and women's groups. These groups meet regularly, share resources, have leadership within the group, and have group norms. However, they have addressed the economic aspects of their social architecture unintentionally and only in spiritual and liturgical terms, not through a strategic institutional plan to maximize economic benefits.

ADEPR church's thousands of choirs, worship teams, and prayer groups present a fantastic opportunity for the nation as a whole and church leadership to advance the Rwandan community and keep citizens at the forefront of social and economic advancement. As a result, these groups should be regarded as "hidden" economic entities waiting to be put into action. However, they have the potential to support this significant aspect of Rwanda's economic development and to become a model of faith-based capacity in religions both in Rwanda and in sub-Saharan countries and beyond, with the pastor's will, building capacity for development, sufficient support from the church leadership in material and spiritual matters, and approval of the general policy based on Rwandan laws.

This article suggests that these groups are examples of informal economic communities that already have all the necessary elements of Rotating Savings and Credit Associations (ROSCAs) known in Francophone Africa as tontines. This is not hypothetical; it is based on the structural sociology of these groups, empirical writing on ROSCAs and community economic development in Africa, and recent Rwandan legislation that explicitly addresses the legal framework for tontines. Ministerial Order n° 001/24/10/TC of 21/08/2024 and Ministerial Instructions n° 001/25/10/TC of 21/01/2025 in their entirety provide a formal pathway for ADEPR groups to formalize, which will become accessible to tontines with the formal internal rules of procedure prescribed in the second measure (Republic of Rwanda, 2024; Republic of Rwanda, 2025).

This argument is relevant to much more than ADEPR. Inclusive economic growth with grassroots participation is a commitment Rwanda has made in its National Strategy for Transformation (NST2) and under SDG 10 (Reduced Inequalities), among others, SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth). In this context, the untapped economic value of associational structures of faith is not just an institutional blind spot but a significant national policy opportunity.

Accordingly, this study was guided by four research questions: (1) To what extent do ADEPR church groups possess the structural prerequisites of functional tontines? (2) What role can church leadership play in activating these groups, and what development pathway can they follow beyond basic ROSCAs? (3) What enabling conditions and challenges shape tontine activation within ADEPR? (4) What implementation framework can guide ADEPR leadership and development partners in harnessing church groups for community economic development?

The rest of the article is organized as follows. Section 2 reviews related literature, covering ADEPR's institutional background, FBOs and community economic development, ROSCAs and tontines in Africa, church groups as latent economic structures, and gender dimensions, and presents the theoretical framework. Section 3 describes the methodology. Section 4 presents the results and discussion in research-question order: the structural analysis of ADEPR groups (RQ1), the role of church leadership and the trajectory from ROSCAs to Accumulating Savings and Credit Associations (ASCAs) (RQ2), enabling conditions and challenges (RQ3), and a four-tier implementation framework (RQ4). Section 5 presents the conclusions and recommendations.

2. Literature Review

2.1 Historical Background of ADEPR

The Pentecostal Church of Rwanda (ADEPR) was established in 1943 when the Swedish Free Mission (SFM) missionaries Alvar Lindskog and his wife Lindberg came to Gihundwe Region in the Western Province of Rwanda and baptized a Rwandan convert, Ludoviko Sagatwa (ADEPR, 2023a). The moment was pivotal, laying the foundation for one of the largest civil society organizations ever established in Rwanda. Over the next few decades, as grassroots evangelization and indigenization continued, the church grew steadily across the country's hills and valleys. In 1983, the church formally took over from expatriate missionaries and adopted its current French abbreviation, which greatly facilitated local ownership and helped the church grow quickly and become culturally embedded (ADEPR, 2023a).

The church survived and recovered from the 1994 genocide against Tutsi, which shook every aspect of Rwandan life in 1994. In the aftermath of the genocide against Tutsi, the trajectory of ADEPR has been one of reconstruction, reconciliation, and consolidation of institutions that reflects the trajectory of national reconstruction of the country, and in many of the communities, a structure for social and trauma healing alongside other government-led initiatives, including Gacaca courts and community reconciliation programs.

2.2 Institutional Scale and Mandate

In the current context, ADEPR is one of the largest faith-based organizations in Rwanda and a significant social

service provider. It operates 316 schools serving over 153,000 pupils, four health centers, 239 transformational community projects, and income-generating ventures such as the Dove Hotel in Kigali (Africa Press, 2025). ADEPR employs more than 4,700 teachers and has a network of community development workers in each of Rwanda's 30 districts, giving it an institutional presence comparable to many government ministries.

The church's institutional vision of 'transforming the lives of people in a holistic way through the preaching of the gospel of Jesus Christ' is translated into six strategic pillars: evangelism, education and capacity building, economic and social development, finance and property management, audit and legal compliance, and ethics and discipline (ADEPR, 2023b). The clear reference to economic and social development as an integral part of its mission indicates that ADEPR sees its work within a comprehensive framework, not one limited to spiritual issues.

Most importantly, ADEPR's top leadership has publicly declared that the church's institutional engagement with national financial inclusion goals is linked to its mission. The church actively encourages a savings culture among members, from individual to collective savings, and involves members in national savings programs like Ejo Heza Rwanda's voluntary national pension and savings program, Senior Pastor Isaie Ndayizeye has said (Africa Press, 2025). This article's institutional context for the tontine activation argument is given by this articulation of the church's highest leadership on a savings mobilization agenda.

2.3 ADEPR's Internal Associational Architecture

A very rich associational structure has developed below the surface of formal church membership within ADEPR's local congregations. Groups based on musical ministry (choirs and worship teams) and prayer, youth fellowship, and women's and men's fellowship exist in almost every local church. These groups form spontaneously, meet regularly (weekly or more often), run their own activities, determine their own leadership, and manage small collective budgets for uniforms, musical instruments, crusades known as ibiterane, recording songs in studios, church festivals, and many others, including social events like members' marriages and funerals.

These are self-chosen, interconnected internal groups with informal yet effective rules of mutual accountability. From a sociological point of view, they function as ‘communities of practice ', bound together by more than belief; they engage in regular activity, repeated interaction, and shared management of resources (Wenger, 1998). This structural density makes them natural candidates for tontine conversion, as the analysis in Section 4.1 explains.

2.4 Faith-Based Organizations and Community Economic Development

Over the last two decades, the scholarship on FBOs and development has been radically transformed, from initial descriptions of FBOs as welfare providers to a more complex and multidimensional understanding of their development agency. In their systematic literature review, Chowdhury et al. (2019) define FBOs as 'invisible empowerment' agents and argue that their role in community development is not sufficiently recognized and measured in conventional development indicators. Their appraisal concluded that FBOs consistently have the capacity to facilitate community participation, local leadership development, and resource mobilization, which is clearly relevant to the savings group model promoted in this article.

Faith-based organizations (FBOs) are among the largest non-state providers of social services in sub-Saharan Africa, with an estimated 43% of rural development initiatives implemented by FBOs (United Nations Development Programme [UNDP], 2022, as cited in Landson & Nchaga, 2025). This shows the scale of FBOs and the leverage they offer for development programs. It also raises an interesting question: what further economic value can be gained from more purposeful use of the internal economic mechanisms of FBOs where they already provide almost half of rural development services?

Church-based support programmes were seen to have a strong positive correlation with socioeconomic empowerment outcomes among women and youth in Uganda's West Ankole Diocese, highlighting the potential of the church to serve as a key platform for financial literacy, resilience building and capacity for leadership development (Landson & Nchaga, 2025). A separate research study in Zimbabwe has shown how churches activate bonding, bridging, and linking social capital that yields development outcomes beyond their church's spiritual mission (Ndlovu, 2025). These findings align with broader theories of the development potential of religiously based civil society organizations.

In Rwanda, ADEPR's documented savings promotion efforts and linkage to financial inclusion at the national level demonstrate institutional recognition of the church's economic leverage, which has yet to be matched by systematic programming at the grassroots level. To the authors' knowledge, little academic literature exists on Rwandan Faith-based economic measures, and none of the empirical research to date has focused on ADEPR's internal economic activities at a conceptual and analytical level as this article does.

2.5 ROSCAs and Tontines in African Economic Life

Rotating Saving and Credit Associations are the most widely studied, oldest, and most common informal

financial institutions in the world. Tontine, as it is called in West and Central Africa, djangui in Cameroon, likelemba in the Democratic Republic of Congo (DRC), esusu in Nigeria and chama in East Africa, are groups where members contribute a fixed periodic amount to a pooled fund, which is allocated in full to one member per cycle, on a rotating basis, until all members had received the pot (Hossein & Bonsu, 2023; Rabie, 2021).

Reports in the literature agree on various aspects of ROSCA value. From an economic perspective, they bring the following benefits to participants: they allow them to save for lump sums needed to invest in income-generating activities (IGAs), household asset acquisition, and the cost of establishing a business, which would otherwise take significantly longer to save for individually (Kabuya, 2015; Karlan et al., 2017). In the social domain, the frequent contact and interactions involved with ROSCA foster interpersonal trust, strengthen the norms of reciprocity, and contribute to group cohesiveness, which are also types of social capital with community development applications (Agbodjan et al., 2022; Putnam, 2000). Psychologically, savings group involvement has been linked to greater confidence in managing money and stronger savings discipline, especially among women (Kasigazi et al., 2026).

The Arab Renaissance for Democracy and Development (ARDD, 2025) reports tontines as a key element in the social relations of West African communities, one that not only supplies monetary funding but also psychosocial support and collective power in times of economic uncertainty. This dual economic and social function is exactly what FBOs like ADEPR aspire to in holistic development, and it reflects a natural institutional complementarity between Faith Community organizations and ROSCAs.

Rwanda has a valuable national context: its own journey towards financial inclusion. In 2024, the country's total financial inclusion stood at 96%; formal financial inclusion increased from 77% in 2020 to 92% in 2024 (Access to Finance Rwanda [AFR], 2024; Ministry of Finance and Economic Planning [MINECOFIN], 2024). This growth has largely been driven by the Umurenge Savings and Credit Cooperative (SACCO) program, which in 2020 reached more than 75% of all adults in Rwanda with formal cooperative financial services (Reach Alliance, 2025). Critically, Rwanda now has a dedicated legal framework for tontines, namely Ministerial Order n° 001/24/10/TC of 21/08/2024 which regulates the operation of tontines in the country's jurisdiction and Ministerial Instructions n° 001/25/10/TC of 21/01/2025 which prescribe a standard template for rules of procedure for tontines (Republic of Rwanda, 2024; Republic of Rwanda, 2025). The dual regulatory approach enabling order and a template for procedures clearly demonstrates the Rwandan government's acceptance of tontines as legitimate, regulated financial associations that deserve legal protection and institutional support. It also establishes, for the first time, a formalization pathway for community-based saving groups, including those established as part of congregations' ADEPR's.

2.6 Church Groups as Latent Economic Structures

One of the more regular subgroups of the congregation is the church choir or worship team in sub-Saharan Africa. They meet regularly for rehearsals, organize services and interchurch events, share resources for clothing and instruments, and elect internal leadership for accountability. A study of faith-based social groups in rural communities in Nigeria found that the groups provide regular financial and material support to one another in times of distress, which can be regarded as an informal society of mutual aid without formal economic recognition (Morse et al., 2023). This observation reinforces the theoretical suggestion that choir and worship groups function as tontines in a structural sense and that new structures are needed to mobilize these groups' funds intentionally.

The underutilization of church groups for economic purposes is well documented in sub-Saharan Africa. A review of research on the church's role in the socio-economic development of the rural poor in sub-Saharan Africa shows that, although the church is central to village life, this centrality has not yet translated into commensurate socio-economic outcomes (Mwaura & Nzengya, 2022). Similarly, a study of congregations in Pretoria, South Africa, found that the church was developing new ways to serve as a social agent but faced obstacles in its entrepreneurial, developmental, and leadership-change capacities (Antonites et al., 2019).

The results indicate a systemic institutional pattern: FBOs have high social asset trust, an institutional density of relationships, regular convening power, and moral authority, but lack a deliberate organizational strategy to turn these assets into economic results. This is because the tontine model, precisely because it is simple, also suits the fact that it uses the social or institutional assets that church groups already have, without requiring them to acquire new assets.

2.7 Gender Dimensions of Faith-Based Savings Mobilization

The gendered dimensions of both ROSCA participation and FBO membership deserve specific attention. Women make up the majority of active ROSCA participants across Africa, and research consistently shows that women's participation in savings groups generates significant positive outcomes for household welfare, children's education, women's decision-making authority, and subjective economic empowerment (Agbodjan et al., 2022; Karlan et al., 2017; Kasigazi et al., 2026). In Rwanda, women's financial inclusion is a specific policy priority, with the National Bank of

Rwanda and MINECOFIN both tracking gender-disaggregated data on financial access.

Within ADEPR church groups, women typically constitute a significant proportion and, in many choirs and prayer groups, a majority of active members. This demographic reality creates an important gender equity consideration: any tontine program developed within ADEPR must be designed with deliberate attention to women's full participation, equitable access to pot receipts, and protection from household-level gatekeeping that could divert savings benefits away from women's control. Research on Village Savings and Loan Associations (VSLAs) in Uganda shows that women's gains depend on their growing role in household budgeting and investment decisions, and recommends strengthening group governance and financial literacy so that women retain control of savings outcomes (Kasigazi et al., 2026). Recent Rwandan evidence is consistent with this: in Kamonyi District, members of savings and lending groups reported substantial increases in savings and in access to loans after joining (Mukamwezi et al., 2024).

2.8 Theoretical Framework

2.8.1 Social Capital Theory

This article's primary analytical anchor is Robert Putnam's Social Capital Theory, which provides a rigorous framework for understanding why Faith-based groups serve as credible platforms for economic action. Putnam (1993, 2000) defines social capital as the networks, norms, and trust that enable people to work together more effectively to pursue shared objectives. He argues that dense networks of reciprocity, trust, and civic engagement enhance cooperation and collective efficacy, and that high stocks of social capital correlate positively with economic performance at both community and regional levels. Roth's (2022) synthesis of the empirical literature confirms this relationship, finding consistent evidence that organizations with strong internal trust and reciprocity norms are more likely to engage in cooperative economic behavior.

Putnam distinguishes three principal types of social capital directly relevant to this analysis. Bonding social capital refers to strong ties within a homogeneous group, the dense trust and solidarity that characterizes close-knit communities. This is the dominant form of social capital within ADEPR church groups: choir members and worship teams share faith, shared routines, a common identity, and an established culture of collective contribution. Bridging social capital refers to weaker but wider ties that connect individuals across different groups, enabling access to new information, resources, and opportunities (Putnam, 2000). Linking social capital, introduced by Woolcock (1998), captures vertical relationships with institutions, authorities, and organizations possessing power and resources. The tontine formalization process proposed in this article would activate all three types: bonding capital provides the foundation of trust; bridging capital enables connections between groups; and linking capital, through registration under the Ministerial Order, SACCO linkage, and connection to Ejo Heza, integrates groups into formal institutional architectures.

Applied to ADEPR church groups, Putnam's framework generates a specific predictive proposition: groups with high bonding social capital should exhibit lower transaction costs, lower default rates, and higher sustained participation in cooperative financial arrangements than groups formed from scratch without preexisting social ties. This proposition has strong empirical support in the ROSCA literature, where group preexistence and social homogeneity consistently predict tontine longevity and financial sustainability (Hossein & Bonsu, 2023; Kabuya, 2015).

2.8.2 The Holistic Development Paradigm

Complementing social capital theory is the holistic development paradigm, which holds that genuine community development must address material, relational, and spiritual dimensions simultaneously and in an integrated manner. This paradigm represents a significant evolution beyond both purely secular development models (which often treat spiritual motivation as irrelevant) and narrowly evangelical faith models (which treat material welfare as secondary to spiritual conversion). The holistic paradigm has gained considerable traction in FBO development literature as an integrative counternarrative (Nanthambwe & Magezi, 2024).

The paradigm aligns closely with ADEPR's institutional framing of its mission as 'holistic transformation': transforming lives through both the gospel and socioeconomic upliftment. Within this paradigm, when church groups function as tontines, they are not abandoning or diluting their spiritual purpose but deepening it: financial empowerment becomes an expression of Christian community, mutual care, and collective stewardship rather than a departure from spiritual values. This theological reframing is critical for securing pastoral buy-in, member enthusiasm, and institutional legitimacy within ADEPR's congregational culture.

2.8.3 The Sustainable Livelihoods Framework

The Sustainable Livelihoods Framework (SLF), originally developed by Chambers and Conway (1992) and operationalized by the UK Department for International Development (DFID, 1999), offers a third complementary analytical lens. The SLF conceptualizes community development in terms of five capital assets: human capital (skills and knowledge), social capital (networks and trust), financial capital (savings and access to credit), physical capital (infrastructure and tools), and natural capital (environmental resources). It argues that sustainable livelihoods emerge when communities can build and combine these assets through

enabling institutional structures and supportive policy environments.

ADEPR church groups are particularly rich in social capital (membership in a trusted faith community), human capital (skills from education programming, musical training, and community work), and modest physical capital (instruments, premises, communication tools). The primary livelihood asset they lack—financial capital—is precisely what the tontine mechanism would supply. Within the SLF, converting church groups into tontines represents a deliberate intervention to add the missing financial capital asset to groups that already meet the other prerequisites for sustainable livelihood development.

3. Methodology

3.1 Research Design

This study adopted a qualitative, conceptual research design based on systematic document analysis. Conceptual designs suit studies whose aim is to integrate existing theory and evidence into new propositions or frameworks rather than to test hypotheses with primary data (Jaakkola, 2020). Because its purpose was to assess the latent economic potential of existing church structures and to develop an implementation framework, rather than to measure the outcomes of an existing intervention, document analysis offered a systematic and replicable way of examining the available evidence (Bowen, 2009). The unit of analysis was the internal associational group (choir, worship team, prayer group, youth fellowship, and women's group) within ADEPR in Rwanda; the units of observation were the documents reviewed.

3.2 Population, Sample, and Sampling Technique

The study population comprised documentary sources on faith-based economic development, informal savings groups, and Rwanda's financial inclusion and tontine regulation. A purposive, criterion-based sampling technique was used because the study required information-rich sources that address the research questions directly, rather than a statistically representative sample (Bowen, 2009; Snyder, 2019). Sources were included if they (a) addressed faith-based organizations, social capital, ROSCAs, ASCAs, or savings groups; (b) related to sub-Saharan Africa or Rwanda, or supplied the foundational theory on which the analysis rests; (c) were peer-reviewed, issued by a government or recognized institution, or were primary legal texts; and (d) were available in English or French. Sources without an identifiable author or institution, and sources that did not address savings, livelihoods, or development outcomes, were excluded. Priority was given to work published from 2015 onward, while earlier works were retained where they are foundational. The final sample comprised 44 documents in four categories (Table 1).

Table 1: Documentary Sample by Category

Category	Documents included	n
(a) Peer-reviewed literature and scholarly books	Empirical and theoretical studies on FBOs, social capital, ROSCAs, VSLAs, financial literacy, and mission drift	29
(b) ADEPR institutional sources	ADEPR history and vision documents; media report of leadership statements	3
(c) National policy, statistical, and programme reports	FinScope 2024, MINECOFIN, NISR census, Reach Alliance, UNCDF, ARDD, DFID, VSLA programme guidance, savings-group policy briefing	9
(d) Legal instruments	Constitution (2003, revised 2015); Ministerial Order n° 001/24/10/TC; Ministerial Instructions n° 001/25/10/TC	3
Total		**44**

Note. Methodological texts cited in Section 3 are not part of the sample.

3.3 Data Collection Instrument

Data were collected with a document review guide in the form of a structured data extraction matrix developed by the authors. For each document, the matrix recorded bibliographic details, source type, country and setting, focus and method, key findings, and relevance to each of the four research questions. A second section recorded evidence against the five tontine prerequisites used in the analysis (Section 3.5), and a third recorded enabling conditions, risks, and relevant policy or legal provisions.

3.4 Data Collection Procedure

Peer-reviewed sources were identified through searches of Google Scholar, African Journals Online (AJOL), and publisher databases, using combinations of the keywords “faith-based organization”, “church”, “savings group”, “ROSCA”, “tontine”, “VSLA”, “social capital”, “financial inclusion”, and “Rwanda”, and through backward citation tracking of key studies. ADEPR documents and leadership statements were retrieved from the church's website and from media coverage; national reports were retrieved from the websites of MINECOFIN, the National Institute of Statistics of Rwanda (NISR), Access to Finance Rwanda, and development partners; and the tontine instruments were obtained from the Official Gazette. Retrieved items were

screened first by title and abstract and then by full text against the inclusion criteria. Each retained document was read in full and coded into the extraction matrix.

3.5 Data Analysis

Data were analyzed through thematic analysis following the six phases described by Braun and Clarke (2006): familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report. Coding combined deductive and inductive approaches. Deductively, the characteristics of ADEPR groups were mapped against five recognized tontine prerequisites, a stable group with regular contact, mutual trust, agreed contribution and rotation rules, record-keeping and accountability mechanisms, and capable internal leadership (Allen & Staehle, 2007; Kabuya, 2015; Republic of Rwanda, 2024), and the findings were interpreted through Social Capital Theory, the Holistic Development Paradigm, and the Sustainable Livelihoods Framework. Inductively, codes that emerged from the documents, such as pastoral endorsement, mission drift, and household gatekeeping of women's savings, were grouped into themes on enabling conditions and challenges. Themes were organized by research question, and the enabling conditions and risks were then synthesized to derive the four-tier implementation framework (Section 4.5).

3.6 Validity and Reliability

Trustworthiness was addressed using the criteria of Lincoln and Guba (1985). Credibility was strengthened by triangulating across academic, institutional, policy, and legal sources, and by relying on the primary legal texts for all regulatory claims. Dependability was supported by examining every document against the same extraction fields. Confirmability was supported by recording, for each theme, the documents from which it was derived, so that each interpretation can be traced to its evidence. Transferability is supported by the detailed description of the ADEPR context in Sections 2.1 to 2.3, which allows readers to judge the relevance of the findings to other faith-based settings. The study's findings are propositional: they identify structural potential rather than measured outcomes, which is why Section 5.2 recommends empirical testing of the framework.

3.7 Ethical Considerations

The study relied entirely on publicly available documents and published literature. No human participants were recruited, no interviews or surveys were conducted, and no personal data were collected; formal ethical clearance was therefore not required. Ethical research practice was nonetheless observed: all sources were acknowledged and cited; ADEPR institutional information was used only as published by the church or reported in public media; leaders' public statements were reported in their original context; and the legal instruments were interpreted from their official texts.

4. Results and Discussion

4.1 ADEPR Church Groups as Tontine Candidates: A Structural Analysis

4.1.1 Mapping Group Characteristics Against Tontine Prerequisites

A functional tontine requires several foundational conditions: (a) a stable group of participants with regular contact; (b) mutual trust sufficient to commit funds without legal enforcement; (c) agreed upon contribution amounts and rotation schedules; (d) basic recordkeeping and accountability mechanisms; and (e) internal leadership capable of managing contributions, resolving disputes, and enforcing group norms (Allen & Staehle, 2007; Kabuya, 2015; Republic of Rwanda, 2024). Mapping ADEPR choir and worship groups against each of these criteria reveals a high and consistent degree of structural alignment:

Regular assembly and stable membership: ADEPR choir and worship groups meet at least weekly for rehearsals, Sunday services, and special church events, providing the repeated, predictable interaction that the tontine literature identifies as foundational to group cohesion, social accountability, and financial discipline. Unlike community groups convened specifically to form a savings circle, ADEPR groups exist independently of any financial purpose, meaning their assembly is neither artificial nor motivated by economic incentive alone. This structural feature is a significant advantage: it insulates the group from dissolution driven by financial disputes, since members have strong nonfinancial reasons to remain members. Evidence from 70 ROSCAs in western Kenya, all run by pre-existing women's self-help groups, shows that members value the group chiefly as a collective commitment device that helps them keep saving (Gugerty, 2007).

Existing resource pooling culture: These groups already pool resources for instruments, choir robes and uniforms, transportation to interchurch festivals (ibiterane), and social occasions such as members' weddings and funerals. This embedded culture of collective contribution, experienced by members not as an external financial obligation but as a natural expression of group identity, mirrors the core mechanism of tontine finance. The cognitive and behavioral transition from 'we contribute for our choir robes' to 'we contribute to our savings cycle' is considerably smaller than starting a savings group from scratch.

Governance structures: Most ADEPR local church groups operate with elected internal leadership, typically comprising a chairperson (or president), a secretary, and a treasurer. These roles match the three primary governance functions required by a basic tontine: facilitation and coordination (chairperson),

recordkeeping and documentation (secretary), and financial management (treasurer). The existing governance architecture can be directly repurposed for tontine administration with minimal structural modification.

Shared identity and reputational accountability: Membership in an ADEPR choir or worship group carries significant social and spiritual meaning. The reputational cost of defaulting on a shared financial commitment within such a group, potentially resulting in social exclusion or spiritual censure, is substantial. This reputational stake serves as the primary enforcement mechanism in informal financial groups, substituting for the collateral and credit-scoring mechanisms used by formal financial institutions. Within ADEPR groups, these reputational stakes are particularly high precisely because group membership is tied to spiritual identity rather than purely economic interest. Research on Kenyan ROSCAs supports this: groups were found to be sustainable only where some form of social sanction backed members' obligations (Anderson et al., 2009).

Appropriate scale: Most ADEPR subgroups range from 15 to 50 members, which broadly matches the scale at which savings groups operate. Programme guidance for Village Savings and Loan Associations recommends groups of 10 to 25 members (Allen & Staehle, 2007), so smaller ADEPR groups fit this range directly, while larger choirs could form two or more savings circles within the same group. Groups of this size enable pot sizes sufficient to be economically meaningful (capable of financing a small business, school fees, or a household asset purchase) while remaining small enough to maintain the interpersonal accountability that discourages default. Very large groups above 50 members tend to weaken the social enforcement mechanisms that make ROSCAs function, and may require more formal administrative structures.

4.1.2 Types of Groups and Their Economic Potential

Not all ADEPR subgroups are equally suited for immediate tontine activation. A differentiated assessment is warranted:

Choirs and worship teams represent the most natural candidates for tontine conversion. Their regular meeting schedule (at least weekly), consistent membership, and existing financial management for attire and instruments position them optimally. In a typical ADEPR local church, a choir of 25 members contributing RWF 2,000 per week would accumulate a weekly pot of RWF 50,000, enough for meaningful investment in a small income-generating activity, school fees, or household improvements.

Youth ministry offers significant potential, particularly given Rwanda's demographic profile (65.3% of the population was under 30 years of age in 2022, with a median age of 20; National Institute of Statistics of Rwanda [NISR], 2023) and the high rates of youth unemployment that make access to startup capital a critical development constraint. Youth tontines within ADEPR could be explicitly oriented towards business startup financing, leveraging ADEPR's educational infrastructure to provide complementary entrepreneurship training.

Women's groups (amatsinda y'abagore) within ADEPR congregations represent another high-potential category, consistent with global evidence on women's higher ROSCA participation rates and the disproportionate household welfare benefits of women-controlled savings (Agbodjan et al., 2022), and with evidence from Nairobi that women use ROSCAs partly to protect their savings from competing household claims (Anderson & Baland, 2002). Rwandan evidence from Kamonyi District points in the same direction (Mukamwezi et al., 2024). Given Rwanda's strong national commitment to women's economic empowerment, reflected in constitutional provisions requiring at least 30% women's participation in decision-making bodies (Republic of Rwanda, 2015) and in gender-specific financial inclusion targets, ADEPR women's groups as tontines would align directly with national policy priorities.

4.2 The Central Role of Church Leadership

The literature on Faith-based development consistently identifies pastoral leadership as the critical enabling or constraining variable in FBO community development initiatives (Chowdhury et al., 2019; Nanthambwe & Magezi, 2024). Church leaders in Rwanda command high moral authority, serve as principal legitimators of group activity, and shape congregational culture in ways that can either open or foreclose space for economic programming within church structures. Experimental evidence supports the economic relevance of church-delivered programming: a randomized evaluation of an evangelical values and theology programme among ultra-poor households in the Philippines found higher household income six months after the programme, although effects on consumption were not significant (Bryan et al., 2021). Studies of Pentecostal churches in Africa likewise document their capacity to reshape members' economic behaviour and aspirations (Freeman, 2012).

For ADEPR choir and worship groups to adopt tontine functions, pastoral endorsement is not merely helpful; it is a structural prerequisite. Members who perceive tontine formation as unauthorized, or as inconsistent with their church's values, are unlikely to commit savings voluntarily. Conversely, explicit pastoral blessing of tontine activity, particularly when framed theologically within a Christian ethic of mutual provision and collective stewardship, would provide the legitimacy signal needed to catalyze widespread participation.

ADEPR's Senior Pastor Isaie Ndayizeye's public statements about encouraging savings mobilization and linking members to national financial schemes (Africa Press, 2025) demonstrate that top-level institutional

openness to economic programming already exists at ADEPR's national leadership level. What is required is a deliberate downward policy cascade from national leadership to provincial superintendents to local pastors that explicitly frames tontine adoption as consistent with ADEPR's holistic development mandate and aligned with Rwanda's legal framework.

Church leaders can facilitate this transition through multiple channels: by incorporating biblical teaching on collective stewardship, mutual aid, and economic solidarity into regular preaching (drawing on Acts 2:44-45, 2 Corinthians 9:6-8, and Proverbs 11:14 among others); by formally recognizing and blessing newly formed tontine groups within church services, thereby conferring congregational legitimacy; by providing access to church premises as official meeting spaces for tontine activities; by connecting tontine groups with ADEPR's existing community development networks; and by serving as guarantors of good faith in groups' initial approaches to formal financial institutions.

Equally important is what church leaders should avoid: imposing mandatory participation (which would undermine the voluntary nature of ROSCAs and could introduce financial coercion), treating tontine contributions as a church levy or tithe, or directing tontine proceeds toward church institutional expenses rather than member economic benefit. Clear boundaries between tontine finances and church institutional finances are essential to maintain member trust and comply with Ministerial Order n° 001/24/10/TC of 21/08/2024.

4.3 Beyond Basic ROSCAs: The ROSCA-to-ASCA Development Trajectory

While the basic tontine (ROSCA) model of periodic contribution and rotating pot allocation is the natural entry point for ADEPR church groups given its simplicity, low governance demands, and direct alignment with existing group financial practices, the literature points to a well-documented development trajectory towards more sophisticated accumulating models, such as VSLAs, as groups mature (Karlan et al., 2017; United Nations Capital Development Fund [UNCDF], n.d.).

In the Accumulating Savings and Credit Association (ASCA) model, group savings accumulate in a common fund from which members can borrow at interest in income-generating activities, with interest earnings distributed among members at the end of each saving cycle. The ASCA model offers several advantages over the basic ROSCA: it allows all members to access capital simultaneously rather than waiting for their rotation; it generates returns on savings through the interest collected on loans; and it enables members to borrow amounts proportional to their needs rather than constrained by the fixed pot size. Evidence from VSLA programs across sub-Saharan Africa consistently shows that groups graduating from ROSCA to ASCA models experience significantly higher rates of income-generating activity startup, asset accumulation, and household expenditure on education and healthcare (UNCDF, n.d.). In a cluster-randomized trial in northern Malawi, VSLAs increased members' savings and credit, which led to more meals per day, higher household consumption, and larger dwellings over two years (Ksoll et al., 2016); a multi-country randomized evaluation found gains in business outcomes and women's empowerment (Karlan et al., 2017).

As ADEPR groups build financial management capacity, maintain accurate contribution records, gain experience in rotation management, and develop the governance discipline required for accountability, they become natural candidates for ASCA transition. ADEPR's education and capacity-building ministry is well positioned to support this progression through targeted financial management training for group treasurers and secretaries.

Beyond the ASCA level, sufficiently mature ADEPR tontine groups could seek formal registration under Rwanda's cooperative law framework, establishing themselves as community-based microfinance entities eligible to partner with formal financial institutions, access wholesale lending from microfinance institutions (MFIs) such as Umutanguha Finance Company, and participate in digital financial services platforms. The Refugees and Financial Access to Digital Services (REFAD) program implemented by UNCDF and partners, including Inkomoko, has demonstrated the feasibility of this progression in Rwanda's rural and refugee camp contexts (UNCDF, n.d.), providing a replicable model for ADEPR to adopt and contextualize. Faith-based delivery has also proved durable in the region: a six-year longitudinal record of church-partnered savings groups in the Democratic Republic of Congo showed members' savings continuing to grow after programme staff had left the area (Purvis, 2021).

4.4 Enabling Conditions and Challenges

4.4.1 Enabling Conditions

A convergence of enabling conditions at national, institutional, and community levels would support the successful conversion of ADEPR church groups into functional tontines.

At the national level, Rwanda's financial inclusion environment is among the most favorable in sub-Saharan Africa. With formal financial inclusion at 92% as of 2024, near-universal mobile money penetration, and microfinance sector assets nearly doubling between 2019 and 2024, the national ecosystem actively supports community-based savings mobilization (AFR, 2024; MINECOFIN, 2024). The Umurenge SACCO program’s district-level infrastructure provides a proximate formal

financial partner for ADEPR tontine groups across the country.

Most significantly, Rwanda now has a dedicated legal framework for tontines. Ministerial Order n° 001/24/10/TC of 21/08/2024 formally governs tontine operations within the national jurisdiction, providing legal recognition, operational parameters, and compliance requirements for tontine groups. Ministerial Instructions n° 001/25/10/TC of 21/01/2025 further provide a government-prescribed template for a tontine's internal rules of procedure, giving groups an accessible, standardized governance document that confers immediate legal compliance upon adoption (Republic of Rwanda, 2024; Republic of Rwanda, 2025). This legal infrastructure dramatically lowers governance barriers to tontine formalization and represents a critical national enabling condition that was absent before 2024.

At the institutional level, ADEPR's existing infrastructure, 3,141 local churches, 316 schools, 4,700+ educators, community development workers, and established communication channels from national to local level, provides an unparalleled deployment platform for tontine programming. No new institutional infrastructure needs to be created; existing channels need only be repurposed for economic programming.

At the community level, the social capital embedded in ADEPR church groups, the bonding trust, shared identity, regular interaction, and collective resource culture documented in Section 4.1, constitutes the primary enabling condition. As Putnam (2000) and Roth (2022) demonstrate, communities with high stocks of bonding social capital are more likely to sustain cooperative economic arrangements, and ADEPR church groups rank among the highest social capital environments in Rwandan civil society. Recent Rwandan evidence on durability is encouraging: two years after external support ended, 29 of 42 savings groups formed among casual agricultural workers were still active (Bigler et al., 2025).

4.4.2 Mission Drift and Spiritual–Economic Tensions

Despite this enabling environment, several challenges require careful management. The most fundamental is the risk of mission drift: if tontine activities become prominent, they may distort group dynamics, introduce financial tensions among members, and undermine the primary spiritual cohesion that makes these groups effective platforms in the first place. Financial disputes over contribution defaults, rotation-order disagreements, or leadership mismanagement of funds can damage relationships and fracture communities whose primary identity is spiritual rather than economic.

Mitigating this risk requires deliberate boundary maintenance between spiritual and economic functions. Research on hybrid organizations that pursue social and economic goals at the same time shows that mission drift is best contained through governance arrangements that keep the two sets of objectives distinct and accountable (Ebrahim et al., 2014). For church-embedded savings groups, this implies maintaining explicit separation between tontine meetings and spiritual activities (including time, venue arrangements where possible, and distinct leadership roles), establish clear written rules governing financial disputes, and create accessible grievance mechanisms that do not require formal legal proceedings for resolution. The governance template prescribed by Ministerial Instructions n° 001/25/10/TC of 21/01/2025 provides a foundation for maintaining these boundaries.

4.4.3 Financial Literacy Gaps

A second significant challenge is the financial literacy capacity of group members and leaders. Effective tontine management requires skills in basic numeracy, recordkeeping, cash management, and an understanding of savings cycle dynamics that not all ADEPR group members, particularly in rural areas or among older demographics, may currently possess. National data show that access has outpaced depth of use: although 92% of adults were formally included in 2024, only 22% were banked, and mobile money drove most of the growth (AFR, 2024). Access alone does not ensure informed financial decisions; international evidence links low financial literacy to weaker saving, borrowing, and retirement planning (Lusardi & Mitchell, 2014).

ADEPR is uniquely positioned to address this gap: with 316 schools and 4,700+ teachers, the church has significant educational capacity that could be harnessed to deliver financial literacy programming within congregation settings. Partnerships with Rwanda's National Bank (Banque Nationale du Rwanda) and the Rwanda Bankers' Association, both of which operate financial literacy outreach programs, could provide technical content and training materials at low cost.

4.4.4 Gender Equity Risks

As noted in the literature review, gender dynamics within church groups may affect how tontine benefits are distributed. Women members, typically the majority of choir and worship group participants in Rwandan churches, may face household-level constraints on their ability to commit savings, control pot receipt proceeds, or participate fully in tontine governance. Research on susu savings groups in Ghana likewise cautions that solidarity within such groups can be unequal, noting a gender imbalance between predominantly female members and predominantly male managers (Hossein & Bonsu, 2023). Conversely, evidence from Kenya shows that ROSCA membership can strengthen women's control over their own savings within the household (Anderson & Baland, 2002), which makes individual rather than household membership an important design choice.

Any ADEPR tontine initiative must therefore incorporate gender-sensitive design protocols from inception:

individual membership (rather than household membership) to ensure women's independent access to pot receipts; literacy-sensitive governance formats; and female representation requirements in group leadership. The constitutional principle of 30% female representation in decision-making bodies, established under Rwanda's 2003 Constitution and revised in 2015 (Republic of Rwanda, 2015), could be adopted as a minimum standard for ADEPR tontine leadership positions.

4.4.5 Fraud and Default Risks

All informal financial groups carry inherent risks of member default, leadership fraud, and group dissolution under financial stress. ADEPR choir and worship groups' primary safeguard against these risks is reputational accountability within the faith community, which is powerful but not infallible, particularly in larger urban congregations where social ties may be less dense than in rural communities. Evidence from Kenyan ROSCAs shows that the design of group rules, such as how the rotation order is set and whether members may change their position, also reduces default where social sanctions alone are insufficient (Anderson et al., 2009).

The transition from oral to written governance, specifically adopting the rules of procedure template prescribed by Ministerial Instructions n° 001/25/10/TC of 21/01/2025, provides a legally recognized written compact that significantly reduces fraud and default risks. A properly executed tontine constitution, specifying contribution amounts, rotation schedules, sanctions for default, and procedures for leadership replacement, provides a recourse mechanism in the event of disputes that purely oral arrangements cannot offer. For ADEPR groups, adopting this template should be framed not as a bureaucratic compliance exercise but as an act of collective stewardship that protects all members' contributions and ensures the group's long-term sustainability.

4.5 A Four-Tier Strategic Framework for Implementation

Drawing on the structural analysis, theoretical framework, enabling conditions, and challenges identified above, this article proposes a four-tier enabling framework for ADEPR leadership and development partners seeking to systematically harness church groups for community economic development. Table 2 summarizes the framework.

Table 2: Four-Tier Framework for ADEPR Tontine Activation

Tier	Strategic Focus	Key Actions	Lead Actors	Legal Anchor
1	Pastoral Endorsement & Theological Framing	Sermon series; leadership retreats; pastoral circulars linking tontines to biblical stewardship and ubudehe	ADEPR National Leadership; District Executive Pastors	None (internal)
2	Group Governance & Financial Literacy	Distribute MI n° 001/25/10/TC template; train on contribution registers, rotation schedules, accounting	ADEPR National Leadership; District Executive Pastors	MI n° 001/25/10/TC (2025)
3	Institutional Linkage & Legal Registration	Register groups under MO 001/24/10/TC; link to SACCOs, Ejo Heza, MFIs; open meeting spaces	ADEPR national leadership; MINICOM; RGB; Financial Institutions	MO n° 001/24/10/TC (2024)
4	Monitoring, Learning & Replication	Track group formation, saving cycles, member outcomes; evaluate pilots; disseminate models	ADEPR Audit committee; BNR; MINECOFIN; Development Partners	National Financial Inclusion Strategy

Note. MO = Ministerial Order; MI = Ministerial Instructions; SACCO = Savings and Credit Cooperative; MFI = microfinance institution; MINICOM = Ministry of Trade and Industry; RGB = Rwanda Governance Board; BNR = National Bank of Rwanda; MINECOFIN = Ministry of Finance and Economic Planning.

4.5.1 Tier 1: Pastoral Endorsement and Theological Framing

Church leaders at national, provincial, and local levels should publicly endorse tontine formation as a legitimate and theologically grounded expression of Christian communal stewardship. This theological legitimization, distinct from mere institutional permission, is the single most important enabling condition for uptake at the grassroots level. Pastoral leadership should develop and disseminate a theological brief articulating the biblical and cultural foundations of collective financial solidarity, drawing on scriptural references to communal provision (Acts 2:44-45; 2 Corinthians 9:6-8; Proverbs 27:17) and Rwanda's own cultural traditions of collective welfare (ubudehe, umuganda, and ubumwe). Senior Pastor Ndayizeye's existing public statements on savings mobilization provide an authoritative foundation for this framing that local pastors can contextualize within their congregations.

4.5.2 Tier 2: Group Governance and Financial Literacy Support

ADEPR's education and capacity-building ministry should develop and distribute a contextualized tontine governance toolkit to all local churches. This toolkit should be anchored in the rules of procedure template prescribed by Ministerial Instructions n° 001/25/10/TC of 21/01/2025, contextualized for faith community settings and adapted for users with varying literacy levels. The toolkit should include a model group constitution, a contribution and rotation register, a basic income and expenditure ledger, a template minutes format, and a visual guide to the savings cycle. ADEPR should integrate financial literacy training modules covering savings discipline, interest calculation for ASCA evolution, fraud prevention, and digital financial services into existing community worker training curricula, ensuring every local church has at least one trained financial literacy facilitator to support group formation and ongoing governance.

4.5.3 Tier 3: Institutional Linkage and Legal Formalization

ADEPR should establish formal institutional channels connecting active tontine groups to Rwanda's formal financial architecture. Church administrative staff and community workers should be trained to support groups in registering under Ministerial Order n° 001/24/10/TC of 21/08/2024, opening group bank accounts at proximate Umurenge SACCOs or commercial bank branches, enrolling members in Ejo Heza, and accessing digital financial services through MTN Mobile Money and Airtel Money platforms. Church premises should be formally designated as official meeting spaces for registered tontine groups, providing a stable institutional address that supports registration. ADEPR's national office should establish partnership agreements with the National Bank of Rwanda's financial literacy bureau, Umurenge SACCO national leadership, and MFIs operating in ADEPR's geographic areas, creating a pipeline through which mature tontine groups can access external capital to expand into ASCA and VSLA models.

4.5.4 Tier 4: Monitoring, Learning, and Replication

ADEPR's audit and performance ministry should establish a lightweight monitoring system to track the formation, operational status, membership, contribution volumes, and developmental outcomes of tontine groups across its 3,141 local churches. Key performance indicators should include number of groups formed per district; total membership enrolled in savings groups; total savings mobilized per quarter; percentage of members reporting investment of pot receipts in income-generating activities; and percentage of groups maintaining written records compliant with the Ministerial Instructions template. This data should be compiled annually at the national level and shared with MINECOFIN, the Rwanda Governance Board (RGB), and development partners contributing to Rwanda's national financial inclusion monitoring framework. Successful pilot models should be documented as case studies and disseminated through ADEPR's existing communications channels, including its radio programs, church newsletters, and interchurch festival networks, to accelerate voluntary replication.

5. Conclusion and Recommendations

5.1 Conclusion

Regarding the first research question, this article has argued that ADEPR's existing church groups, particularly choirs, worship teams, youth fellowships, and women's groups, represent an untapped but structurally well-suited infrastructure for community-based tontine finance. Drawing on social capital theory, the holistic development paradigm, and the sustainable livelihoods framework, the analysis demonstrated that these groups already embody the foundational prerequisites of functional ROSCAs: regular assembly, established mutual trust, an embedded collective resource culture, basic internal governance, and appropriate scale.

Regarding the second research question, the analysis showed that pastoral endorsement is the decisive enabling variable: church leaders legitimize tontine activity theologically and convene groups, while they must avoid mandatory participation, treating contributions as church levies, or directing proceeds to church institutional expenses. Once groups master the basic ROSCA, they can progress to the Accumulating Savings and Credit Association (ASCA) model and, eventually, to formal registration and linkage with Umurenge SACCOs and microfinance institutions.

Regarding the third research question, the analysis demonstrated that the enabling conditions for tontine activation within ADEPR are unusually favorable: Rwanda has enacted dedicated tontine-specific legislation (Ministerial Order n° 001/24/10/TC of 2024 and Ministerial Instructions n° 001/25/10/TC of 2025) that provides legal recognition and a standardized governance template; the country's financial inclusion infrastructure is extensive and expanding; ADEPR's institutional leadership has publicly committed to savings mobilization programming; and the social capital embedded in ADEPR's church groups, the trust, identity, and collective resource culture, provides the primary ingredient for tontine sustainability at zero additional cost.

The challenges identified, mission drift, financial literacy gaps, gender equity risks, and fraud and default vulnerabilities, are real but manageable. Regarding the fourth research question, Section 4.5 addresses them directly through a four-tier strategic framework that provides a sequenced, legally anchored, and contextually appropriate implementation pathway for ADEPR leadership and development partners.

The broader implication of this analysis extends beyond ADEPR. Rwanda has thousands of faith-based organizations operating similar associational structures. A national policy environment that explicitly recognizes FBO-embedded savings groups as legitimate financial inclusion vehicles, provides technical support, offers favorable registration pathways under existing tontine legislation, and links them to formal financial institutions could accelerate community economic development at national scale with minimal public expenditure. The primary investment required is not financial but institutional: deliberately aligning faith-based social capital with economic development objectives.

For development theorists, the central insight from this analysis is epistemological as well as practical: the most durable foundations for community economic development are often not built by external interventions but already exist in the social fabric of communities. The development practitioner's task is not always to build new structures but to recognize, support, and connect the structures that already exist.

5.2 Recommendations

The recommendations below follow from the four research questions: those for ADEPR leadership respond mainly to RQ1, RQ2, and RQ4; those for government and regulatory authorities respond to RQ3; and those for researchers address the limitations of this conceptual study.

For ADEPR Leadership:

1. Issue a national pastoral circular formally endorsing tontine formation within church groups and framing it within ADEPR's holistic development mandate.
2. Develop and distribute a contextualized tontine governance toolkit grounded in Ministerial Instructions n° 001/25/10/TC of 21/01/2025 to all 3,141 local churches within 30 parishes.
3. Integrate financial literacy training into ADEPR community worker curricula and leverage the church's 316 schools to deliver complementary financial education to group members.
4. Establish institutional partnership agreements with Umurenge SACCOs, MFIs, and the National Bank of Rwanda's financial literacy bureau to provide tontine groups with formal financial access pathways.

For Government and Regulatory Authorities:

1. The Ministry of Trade and Industry (MINICOM) and the Rwanda Governance Board (RGB) should disseminate Ministerial Order n° 001/24/10/TC of 2024 and Ministerial Instructions n° 001/25/10/TC of 2025 proactively through Faith-based institutional networks, creating a simplified compliance pathway for FBO-embedded tontine groups.
2. MINECOFIN should include FBO-embedded savings groups as a distinct category in Rwanda's national financial inclusion monitoring framework, enabling tracking of their contribution to financial inclusion targets.
3. The National Women's Council and the Ministry of Gender and Family Promotion should partner with ADEPR to ensure gender-sensitive design principles are embedded in all tontine governance frameworks developed for church groups.

For Researchers:

1. Future researchers should conduct empirical studies including surveys, focus group discussions, and longitudinal case studies within ADEPR church groups to test the propositions advanced in this article and build an evidence base for policy advocacy and program design.
2. Comparative research examining tontine activation within FBO structures across different Rwandan denominations and across sub-Saharan African countries would generate valuable cross-contextual evidence on the generalizability of the ADEPR case.

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