

**Contribution of Savings and Credit Associations to Members' Welfare in Rwanda  
A Case of Ibimina in Ngoma Sector, Huye District**

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The study was conducted with the aim of assessing the contribution made by SCAs to their members' welfare in Rwanda, with focus on Ibimina in Ngoma sector, Huye District. Specifically, the objectives were to evaluate the socio-economic status of SCA members before and after joining SCAs, assess the use of loans obtained from SCAs and identify challenges based on loan repayment. The study employed a cross-sectional design where both qualitative and quantitative approaches were used. Primary data were collected from 100 SCA members, eight non SCA members, seven key informants and four FGD. The secondary data were collected from SCAs' records and documents complemented by previous reports, journals and books. Data were analysed using descriptive statistics, content analysis, inferential statistics and McNemar's test. The findings revealed that before members joined SCAs, they were economically poor. About 78% of members were mainly involved in subsistence farming, and socially they were disintegrated with a great number of vulnerable people. The research proves that, after members joined the SCAs, socially, improvements were made on networks, friendships, unity and reconciliation, entrepreneurial skills, and mutual aids as well as better living conditions. Economically, they have learnt to diversify their income sources by improving agricultural practices, increasing the number of assets as well as being involved in more valuable activities. However, in loan repayment, many challenges were registered including defaulters. There is a need for formalizing and supporting SCAs in managerial technicalities so as to improve their efficiency in contributing to the members' welfare. The study therefore, came up with a conclusion that, SCAs proved to be a great tool whereby becoming rich is no longer a dream; it is now a reality.