Bridging the divide: Recognition of indigenous mutual aid groupwork practices

Reineth Prinsloo*

Abstract: *Colonisation and apartheid profoundly disrupted African cultural, social, and economic systems, separating communities from indigenous identities, languages, and practices of mutuality. These historical processes entrenched inequality through economic exploitation, displacement, and the imposition of culturally inappropriate policies, while generating dependency and feelings of inferiority. Yet, African communities have demonstrated resilience, preserving traditions through the principles of Ubuntu and mutual aid. Such practices, stokvels, burial societies, and other indigenous forms of collective support, have long enabled communities to respond to crises, marginalisation, and unmet needs, fostering both individual and collective well-being. Despite their significance, these practices remain underexplored within professional social work, which continues to be dominated by Western theories and models of intervention. This article examines the role of indigenous mutual aid group practices in the South African context and considers their relationship with the African worldview of Ubuntu. It argues for the recognition of indigenous knowledge as central to indigenising social work and proposes culturally appropriate approaches that integrate mutual aid groups into a developmental welfare framework.*

Keywords: *mutual aid; groupwork; group work; ubuntu; Southern Africa; indigenous groupwork practices; social work with groups; benefits*

Correspondence: *Reineth.Prinsloo@up.ac.za*

Date of acceptance: *31st August 2025*
Date of first publication: *6th January 2026*

Reineth Prinsloo *is a full Professor Emeritus University of Pretoria, South Africa. She published nationally and internationally and presented papers and workshops at national and international conferences, also as keynote speaker. She received the International Association for Social Work with Groups (IASWG) International Honoree Lifetime Award for her contribution to this field. In October 2018, she was elected as the Vice President of IASWG and served for two terms. She is a South African National Research Foundation (NRF) rated researcher.*

Introduction

Colonisation disrupted African cultural, social, and economic systems, separating people from their identities, languages, and indigenous practices of mutuality. It entrenched inequality through economic exploitation, displacement, and culturally inappropriate policies, while fostering dependency and feelings of inferiority (Ibrahima & Mattaini, 2018). Despite these effects, African communities have shown resilience and preserved traditions through Ubuntu values. Mutual aid, independent of external structures, has been practised since the earliest times (Kropotkin, 1902), enabling people to respond collectively to both short-term crises and long-term challenges such as oppression and marginalisation. Among socially and historically excluded groups, mutual aid structures served as mechanisms to address both individual and community needs, thereby fostering collective well-being (Littman et al., 2022; Patel et al., 2012). Indigenous welfare practices and mutual aid systems, grounded in principles of obligation and reciprocity, have been integral to African communities for centuries. Within the context of this article, particular reference is made to indigenous mutual aid throughout historical experiences of colonisation and apartheid in South Africa and the broader African setting.

The Copenhagen Declaration on Social Development (1995) initiated a global process encouraging countries to introduce welfare programmes oriented towards social development. In South Africa, the advent of democracy in 1994 created the conditions for policy reform, with the White Paper on Social Welfare (1997) providing the framework for restructuring social welfare provision (Patel, 2015). As Koenane (2019) emphasises, African problems require African solutions. Yet, services delivered to Indigenous communities, including social work, often fail to acknowledge traditional systems of helping and mutual aid (Coates et al., 2006; Chikadzi & Pretorius, 2014; Manyama, 2018). In this regard, social work must guard against reproducing colonial dynamics by uncritically transferring Western theories and practice models under the assumption that global standards are universally applicable (Chikadzi & Pretorius, 2014; Chilisa & Tsheko, 2014; Gray & Coates, 2010; Haug, 2005). Instead, Indigenous practices of mutual aid and support such as stokvels, burial societies, and social clubs should be recognised and integrated into the provision of social work

services through group-based interventions.

Community participation and programme ownership are widely recognised as essential components of social development. However, many initiatives continue to be shaped predominantly by Western models of intervention. This article argues that the same concern applies to the use of groupwork as a social work method. Social workers, trained primarily within Western theoretical traditions, typically approach groupwork by identifying needs, selecting members, orienting and contracting with them, and subsequently facilitating the group in the role of leader. This raises the question of whether the profession has overlooked indigenous forms of mutual aid and group-based practices that have long functioned as systems of support and development. In light of this, it is imperative to draw on indigenous practices to inform culturally relevant social work methods and approaches, rather than relying solely on Western theoretical frameworks adapted superficially to local contexts.

Mutual aid

Mutual aid as a natural phenomenon

Mutual aid is not a new or unfamiliar concept (Steinberg, 2010). Peter Kropotkin, a Russian anarchist, socialist, revolutionary, historian, scientist, philosopher, and activist argued that species survive not based on mutual struggle but on mutual aid, a ‘feeling or instinct of human solidarity and sociability’ (1902:xiii). Kropotkin (1902) mentioned mutual aid from the earliest beginnings of evolution, in the earliest of human encounters, through the Middle Ages, even in accounts by settlers to South Africa and their encounters with Khoi people and the exceptional mutual aid that they observed, and up to modern societies – ‘modern’ being in 1902. Over centuries, mutual aid institutions were destroyed by the struggle for power, yet people lived with these institutions, maintained them, and tried to rebuild them where they were destroyed. The family, the village, the clan – all collaborated, showed compassion, and looked after each other (Kropotkin, 1902). Mutual aid institutions kept and still keep people together and hold on to their customs, beliefs, and traditions.

Mutual aid is an inherent and natural aspect of being human. There is no wholeness in life in isolation (Lee & Swenson, 2005). People need each other and the groups that they are a part of. The Oxford English Dictionary defines mutual aid as support or assistance provided reciprocally (OED Online, 2020). Littman et al. (2022) see mutual aid in contrast to bureaucratic assistance because it assists informally and reciprocally without hierarchical power structures. Mutual aid refers to the voluntary exchange of support and resources to meet shared needs. It is based in cooperation and reciprocity, enabling members to both give and receive help. Although this article does not focus on history and philosophy, it is imperative to mention Kropotkin's statement that the practice of mutual aid refers to the 'close dependency of every one's happiness upon the happiness of all' and considering 'the rights of every other individual as equal to his own' (1902 p.xiv). This statement relates to the African worldview of Ubuntu that embraces reciprocity, which will be discussed in more detail in the article.

The influence of colonisation and apartheid

Inequalities and injustices brought about by colonisation, imperialism, and apartheid taint South Africa's past (Majokweni & Molnar, 2021; Schulze, 1997a; Van der Westhuizen et al, 2022). Although poverty and inequality were present before colonisation, colonialism augmented the challenges, resulted in the displacement of indigenous people and divided the population into diverse groups with different statuses and different rights and resulted in even higher rates of poverty and accompanying unemployment, leaving many struggling to meet their basic needs (Koenane, 2019; Matuku & Kaseke, 2014; Smith, 2014). It disconnected people from their social relations and ways of interacting with others (Ibrahima & Mattaini, 2019). Apartheid denied most South Africans participation in decision-making and access to resources (Gray & Mazibuko, 2002). The White minority group disempowered and oppressed most people in the country and excluded them from accessing resources, services, and economic growth (Schulze, 1997a; Smith, 2014; Triegaardt, 2002). Black South African communities were restricted or prevented from participating in economic activities, thus worsening existing poverty (Ngcobo & Chisasa, 2019; Olivier & Olivier, 2017).

Capitalist economic structures, such as migrant labour, further destroyed many existing indigenous support systems based on mutual trust and reciprocity, yet people endured (Chilisa & Tsheko, 2014; Ibrahima & Mattaini, 2019; Koenane, 2019; Majokweni & Molnar, 2021). Poverty was managed through indigenous structures led by women through kinship and reciprocal support (Patel, 2015; Smith, 2014). Being deprived of access to formal economic structures led to 'customary groups' and self-help organisations among black people to address their needs (Schulze, 1997a; Storchi, 2018). In this regard, Raniga and Mthembu (2017) confirm that, regardless of the oppression and injustices, South Africans have always been resilient in coping with difficult circumstances through a caring, empathic, sharing ethic, mutual aid and collective action as predominant ways in which care and support were rendered.

In addition, Patel et al. (2012) similarly assert that indigenous welfare practices were neglected and fell into disuse because of colonisation and capitalist systems but did not disappear. These practices endured in supporting fellow kin and community members in times of need, not only in rural areas, as is easily presumed, but in urban areas too. People were and are still forced to devise alternative means for survival and improved livelihood, means for self-help, and community-based initiatives for poverty alleviation (Koenane, 2019). To counter the individualism of a capitalist and imperialist context, collective and cooperative saving schemes such as stokvels and burial societies were developed among South Africans and specifically among Black people to overcome the lack of access to formal economic structures and financial resources (Ngcobo & Chisasa, 2018). Burial societies were formed by the poor for the poor to assist with funeral costs (Ngcobo & Chisana, 2019). Savings societies, as indigenous mutual aid groupwork practices, based on the principles of Ubuntu to work together for mutual benefit, contribute significantly to the fight against poverty and work toward economic development (Koenane, 2019). The end of colonialism and apartheid did not erase structural inequalities; their legacy continues to shape South Africa's social, economic, and political realities (Chikadzi & Pretorius, 2014; Koenane, 2019; Prinsloo, 2012; Triegaardt, 2002). This enduring context highlights the need to decolonise social work and challenge the dominance of Western intervention models (Udah et al., 2025).

Ubuntu and mutual aid

Collectivism is a distinctive aspect of African cultures, emphasising the group and community (Ibrahima & Mattaini, 2019). Koenane (2019, p.115) refers to the motto 'unity is strength' and that things can be accomplished by doing things with others, thus discouraging egotistical concerns. African people live in relationships with others, a concept embedded in the African worldview of Ubuntu, where the group has priority (Luvalo, 2019). Relationality, collective responsibility, communal accountability, social justice, recognition, and reciprocity are core values of Ubuntu (Udah et al., 2025). The value of Ubuntu ensures that no individual sees himself or herself in isolation or as better than others. Ubuntu centres around humanness (McDonald, 2010), with the principles providing a solid foundation of sharing, hospitality, kindness, and caring. It includes moral norms and values such as solidarity, compassion, generosity, goodwill, consideration, respect, and concern for others (Koenane, 2019). According to Arko-Achemfuor (2016 p.49), Ubuntu is '…the philosophy … expressed as *umuntu ngumuntu ngabantu (IsiZulu) or motho ke motho ka batho* (SeSotho), literally translated to 'a person is a person through others''. McDonald (2010, p.141) quotes Archbishop Desmond Tutu, who describes Ubuntu as 'embracing hospitality, caring about others, being willing to go the extra mile for the sake of others'.

Indigenous mutual aid group practices, such as collective saving schemes to counteract poverty, demonstrate the mutual aid and support within Ubuntu, thus going beyond the enrichment of the individual. Koenane (2019) refers to Boon (1996) that in situations where the 'true spirit of Ubuntu' flows, mutual aid practices such as stokvels develop through people's actions and through the care and compassion that people have for one another and for the community.

Mutual aid is firmly grounded in the principles of Ubuntu and deeply embedded within indigenous modes of functioning. As discussed above, stokvels represent a significant example of indigenous mutual aid group practices. While widely recognised across Southern Africa, their historical origins, internal dynamics, and the benefits of membership are not equally well understood. Guided by curiosity, an essential condition for research, the author sought to explore both the popularity of *stokvels* and the ways in which members derive benefit from participation. The following section presents insights drawn

from published studies alongside narrative responses from stokvel members. It should be noted, however, that there remains a paucity of social work research on indigenous mutual aid groups such as stokvels, necessitating reliance on scholarship from cognate disciplines.

Indigenous mutual aid group work practices

Stokvels and savings societies

Stokvels are effective self-help economic development strategies in South Africa based on community members' determination to improve their lives (Kaseke, 2010; Koenane, 2019). For many years, the use of Stokvels, a unique term in the South African context, has been one of the key strategies practised by black South Africans. It is suggested that the term originated from 'stock fair', a practice of cattle auctions held in the Eastern Cape in the nineteenth century, where English settler farmers and labourers would exchange ideas, socialise (gamble) and sometimes pool funds to buy livestock (Ngcobo & Chisana, 2018). The get-togethers gradually moved beyond the auctions and became more regular (Schulze, 1997a). James and Rajak (2014) allude to the formation of savings societies amongst migrant workers who grouped to set aside some of their wages for specific purposes. This practice extended to female migrant workers who aimed to help each other. Burial societies are one such practice that originated with migrant labourers to ensure support in the case of the death of a family member and the payment of funeral costs. Internationally, the practice is known as 'rotating savings and credit associations' (ROSCAs) (Matuku & Kaseke, 2014; Ngcobo & Chisasa, 2018). A stokvel is a club or a society of people who become members for financial reasons, mutual support, and because of the influence of social networks. Various terms are used, such as gooi-gooi, umgalelo, mahodisana, umshayelwano, pooling clubs, stokies, eStokini, umgalelos, mogodisô, and kuholisana (Schulze, 1997a; Storchi, 2018).

Stokvels have an estimated value of 49 billion ZAR with a membership of 11,5 million (Bophela & Khumalo, 2019; Ngcobo & Chisasa, 2019). Members share advice, spend time together, and assist each other. All of this adds to the development of the group as

a unit (Storchi, 2018). Masoga and Shokane (2019) recognise women's saving clubs as self-help groups that draw on indigenous and other forms of knowledge and experience. Women mostly invite and recruit members, whereafter they plan, call meetings, and facilitate the meetings (Masoga & Shokane, 2019; Shingirirayi & Robertson, 2021). Membership is voluntary and based on informal and mostly personal relationships and trust among group members, comprising kinship, communalism, and mutual agreement (Koenane, 2019; Shingirirayi & Robertson, 2021). A sound constitution or agreement is crucial for the success of a stokvel and motivates members' commitment. Members contribute money on a weekly, monthly, or yearly basis and determine how payments to individual members will be made (Matuku & Kaseke, 2014). Stokvel members elect office-bearers to manage funds, keep records and perform administrative duties, and these members tend to hold the office of the positions long-term (Schulze, 1997a). The groups meet regularly, and decisions on how to spend the money are made collectively.

Types of stokvels include savings stokvels, burial stokvels, investment stokvels, grocery stokvels, birthday party stokvels, high budget stokvels, and for lobola (bride-price) (Bophela & Khumalo, 2019; Matuku & Kaseke, 2014). Many women faced with unemployment and challenges of poverty will establish stokvels to pay for their children's education and buy food or groceries (Ngcobo, 2019; Shingirirayi & Robertson, 2021).

One type of stokvel popular in Southern African countries is the grocery stokvel. Food insecurity on the African continent is high, and this type of stokvel is a mutual aid practice to address the need. The grocery stokvel does not function on the basis where members contribute, and then the money is paid to a certain member at a specified time. Some banks and retail stores launched grocery stokvel accounts for members to earn interest. In this way, members of a grocery stokvel know that their contributions are safe (Shingirirayi & Robertson, 2021). The grocery stokvel has a substantial economic impact. Instead of saving alone for an entire year, members get to save with another nine or more members. When the sum of contributions is added together, the stokvel can purchase a full range of products at lower prices because the key is buying in bulk, thus making the cost of the products much cheaper than they would have been for buying

as an individual (Shingirirayi & Robertson, 2021).

Burial societies, another form of indigenous mutual aid groups, need recognition. This type of stokvel was popularised in the 1930s and originated amongst migrant labourers, one reason being the high mortality rate and the cost of transporting the deceased's body back to the original land (Patel, 2015; Schulze, 1997b; Storchi, 2018). Members of these societies report that a burial society makes the burial process easier. In joining such a society, many members contribute, and it is possible to obtain coverage for several family members (Schulze, 1997b). Membership benefits include minimal formalities and quick access to service (Schulze, 1997b). When a family member dies, a group of members from the burial society visits the family. The family is allowed to grieve and need not worry about anything else. Having an identity based on unity and commitment is clear. Many burial societies have a dress code, confirming their united bond. Contracting is important, and having rules ensures success. Instilling penalties if the rules are not followed is another measure for ensuring success. Through commitment and respect, everyone benefits equally. In a study conducted by Ngcobo and Chisasa (2019), it was found that in South Africa, working-class and educated households were the most likely to become members of burial societies, with recipients of social grants following closely.

Although stokvels are a common female-dominated mutual aid initiative (Matuku & Kaseke, 2014), they are not just for people in rural areas and not just for women. They spread to all social classes, and members come from all educational levels (Bophelo & Khumalo, 2019; Ngcobo & Chisana, 2019; Shingirirayi & Robertson, 2021; Storchi, 2018). The stokvel is furthermore not just an economic structure but a social institution that uses social capital to address both social and economic needs.

Benefits of membership of a stokvel

1. Social benefits

The benefits of stokvels stretch further than economic aspects, namely the creation of social capital, moral support, and mutual aid (Bophelo & Khumalo, 2019). Social capital is seen as social

relationships developed and formed in participating in stokvels and includes community, compassion, and care. The members develop a sense of community through sharing, trusting, and caring for each other (Masoga & Shokane, 2019; Shingirirayi & Robertson, 2021). The sense of trust and safety reinforces mutual aid and the other way around (Rosenwald & Baird, 2020). Being a member of a stokvel and / or savings society teaches people how to put their trust in others who are just as determined as they are to make the practice work, not only for personal gains but also for the well-being of others. This aspect is directly related to the philosophy of Ubuntu. In research by Storchi (2018), one of the respondents said that Ubuntu in stokvels is about holding each other's hands, working together and being 'one'. With Ubuntu referring to a way of living, an individual who runs an effective stokvel shows humaneness.

Members of stokvels report that joining such groups exposes them to different personalities and ways of thinking. A member said that one is forced to engage with others, even if an introvert. The group dynamics allow the opportunity to raise concerns or share opinions with the group. Joining a stokvel and / or a burial society teaches members to collaborate with other people. Mutual aid in the groups offers personal benefits that include improved self-esteem, problem-solving abilities, addressing isolation, strengthening resilience, and promoting a sense of control of one's environment (Gitterman & Schulman, 2005; Rosenwald & Baird, 2020).

Groupwork theory practised in professions such as social work, psychology, nursing, and occupational therapy emphasises cohesion as a benefit. Similarly, members of stokvels bond with one another and value unity. Mutual aid builds cohesiveness. The better the cohesion in a group, the higher the group members' motivation becomes (Knight & Gitterman, 2014; Kurland & Salmon, 2005). Members spend time together; they share advice and assist each other, highlighting the importance of social relationships. Concerning membership in savings societies, reference is made to 'sisterhood' and forming long-term friendships. People join stokvels for the desire to be part of groups and to do things together, as well as the opportunity to save (Storchi, 2018). Social interaction, support, and recreation are vital elements for membership in a stokvel (Patel, 2015; Schulze, 1997a). It allows for meeting new people, and when meeting, to have fun. Another stokvel

member mentioned, '*We make a lot of noise when we meet*'! Kurland and Salmon (2006) established the phrase in social work with groups that groupworkers must 'make a joyful noise', and it seems that fun, joy, and satisfaction are benefits of stokvel groups. In 1902, Kropotkin already referred to the practice of mutual aid and the support that brings 'joy' in social life.

Giving and receiving support in and through stokvel groups and mutual aid societies, such as burial societies, is a significant benefit (Matuku & Kaseke, 2014). Members of stokvels experience comfort by knowing that there are people who will support them. Members can share, and the sharing brings support (Schulze, 1997a). The stokvel and being in a group provides a safety net, thus a safe harbour with free communication (Majokweni & Molnar, 2021). In addition, being a member of the stokvel brings a sense of ownership because the stokvel is self-managed; members borrow their own money and contribute to each other's development. The moral norm of mutual support is underscored for people to join these groups, stay in them, and develop a sense of belonging to and responsibility towards them (Delany & Storchi, 2012).

Although both men and women are members of stokvels, the largest numbers are women. Women's empowerment through stokvels is a significant benefit of membership (Bophela & Khumalo, 2019; Shingirirayi & Robertson, 2021; Storchi, 2018) and is of the essence in addressing poverty and makes the world a fairer place that includes men and women in development (Majokweni & Molnar, 2021; Matuku & Kaseke, 2014; Storchi, 2018).

2. Economic benefits

Members of stokvels report that collective saving through stokvels makes it easier to save for themselves and their families. Members of stokvels make voluntary contributions but cannot access the savings at any time (Shingirirayi & Robinson, 2021). The rules of a stokvel ask that members keep up with payments. People become members for discipline reasons; once a member has paid the amount due, 'it is virtually impossible to access it until the end, unlike a bank account where savings can be accessed at a click of a button'. Members of stokvels report that it is easier to save together because the group motivates them to save.

Saving practices such as stokvels and burial societies have economic benefits such as the ability to save, invest and meet basic needs; supporting businesses, thus creating employment; financial support to start small businesses (social enterprises) such as a spaza (tuck) shop, selling vegetables and chickens, fixing cars, and making clothes; women's empowerment, and access to credit and mini loans (Bophela & Khumalo; 2019; Matuku & Kaseke, 2014; Storchi, 2018). Chikadzi and Warria (2018) describe social enterprises as entities that mainly meet social needs with communitarian benefits and the community as a shareholder. Even though small social enterprises resulting from the modest income from membership of stokvels and other societies do not reach the larger economic growth in the country, the enterprises assist in poverty alleviation and play a role in community development. Members of stokvels who use their shares to run small enterprises are social entrepreneurs, which is surely necessary for economic development. Kaseke (2010) asks for strengthening community efforts for the social protection of some vulnerable population groups. In addition to social security in South Africa in the form of grants, self-help mutual aid initiatives are a complementary form of social protection.

The culture of stokvels is savings-led rather than credit-led, which counteracts loans and debt (Delany & Storchi, 2012; James & Rajak, 2014). Members of stokvels feel that their practice contributes to the country's economic development because they contribute as consumers (Storchi, 2018). This makes them proud, and they feel respected. It is important to recognise stokvels as a significant stimulant in the country's economy (Ngcobo, 2019; Schulze, 1997a). Koenane (2019) emphasises that stokvels are ethical frameworks for financial saving and are directly linked to the concept of Ubuntu, thus an effective Ubuntu-inspired instrument for financial and economic development.

3. Educational benefits

Although not all stokvels do the same, many ensure that their members are properly taught about investment schemes as well as how to find the best buys at affordable prices by approaching different manufacturers and avoiding 'middlemen' who initially add to the cost of products. Members value that they gain skills in financial literacy, saving and planning. This relates to a statement by Koenane (2019)

that stokvels are recognised as instruments to discipline members to save. Personal responses furthermore included that members gain knowledge of cultural differences in their stokvels. Membership of the steering committee of a stokvel lets members gain leadership skills and strengths such as literacy, accountability, communication, and numeracy (Masoga & Shokane, 2019). Being able to keep up with monthly premiums develops a sense of responsibility going forward. Members gain knowledge on monetary management by learning how to save and stay out of debt (Storchi, 2018). In structured stokvels and burial societies, people can develop new skills in risk-management procedures, such as negotiating with undertakers, banks, insurers, and businesses (Ngcobo & Chisana, 2019).

Benefits of membership of stokvels relate to the benefits of membership of social work groups in general as well as benefits not included in Western theory on groupwork in social work. To understand the benefits, attention will be given to the concept of mutual aid in social work with groups.

Mutual aid in social work with groups

There are varying positions on mutual aid in social work with groups. Mutual aid is undoubtedly always present in social work groups, yet mutual aid groups are not necessarily regarded as social work groups when the group is member-led, and the group leader does not function as the expert with the power of leadership and training in group facilitation.

William Schwartz introduced the concept of mutual aid in social work in 1961. In the context of groupwork, social work has the directive to help people to exert their voices, and mutual aid in groupwork brings exactly that (Rosenwald & Baird, 2020; Steinberg, 2003). Mutual aid is at the centre of social work with groups where the group helps itself by each member supporting and helping each other; and each member contributing to the healing of other group members (Giacomucci, 2021; Rosenwald & Baird, 2020; Steinberg, 2010). The International Association for Social Work with Groups (IASWG) developed Standards for the Practice of Social Work with Groups (2015). One of the standards reads: 'The worker understands

that the group consists of multiple helping relationships, so that members can help one another to achieve individual goals and pursue group goals. This is often referred to as 'mutual aid'.

Social work sees the individual as a person-in-environment. Challenges should be addressed in people's own contexts, with their unique conditions of life and the energy and resources with which they can help each other (Schwartz, 2005). Mutual aid in groups recognises the intrinsic strengths that every group member has, as well as each member's significant life experiences, skills, talents, knowledge, insights, the wisdom of life lessons learned, and all other competencies (Steinberg, 2010). In groups based on mutual aid, the members have common needs and common goals. Through mutual aid, members' self-esteem can improve, problem-solving abilities can develop, and isolation can be addressed (Gitterman & Schulman, 2005). Mutual aid facilitates trust, transparency, and safety in the group (Rosenwald & Baird, 2020).

In groups where members do have the opportunity to give and receive support and understanding, the experience is empowering, and self-worth is enhanced (Knight & Gitterman, 2014). Genuine mutual aid brings a keen sense of cohesion; together as a bonded unit, success is guaranteed. The group leader must shift from being the leader as an expert to being a leader who facilitates the promotion of mutual aid in a group (Rosenwald & Baird, 2020). When a social worker prioritises the benefits of personal power, being the centre of attention, having authority, being held in high esteem based on the ability to make things happen, and the glory of being a solution-finder, mutual aid is not recognised. The value of mutual aid in groups lies in the ability of the social worker to share all of this (Steinberg, 2010).

According to Steinberg (2000), aiming for mutual aid is typical of social work with groups. The group leader's skills to facilitate groups aid in establishing a process where members are willing to discover and develop their ability to help. A group must develop a purpose that members can identify with and strive for (Breton, 1989; Steinberg, 2000). Mutual aid would, furthermore, need the active participation of all group members in planning the group's programme (Breton, 1989). Yet another requirement for mutual aid is that group members must adopt ways to interact and share leadership through exchanged skills and strengths, thus collectively identifying strengths (Breton, 1989).

Significance for culturally relevant social work curricula and practice of groupwork

Social workers primarily work in the context of governmental and non-profit and non-governmental organisations and address service users' needs from this stance (Littman et al, 2021). Mutual aid, however, functions outside of these structures too, as previously discussed. Do we only recognise successful intervention with groups when we facilitate groups according to stages and processes, skills, and tasks in Western theories? Do we only recognise scientific research and knowledge for professional practice (Haug, 2005), or is there space for indigenous knowledge?

Social work aims to bring about change, and social workers must be the change agents. For culturally relevant practice, the social worker/researcher should be a change agent by incorporating indigenous bits of knowledge and practices (Gray & Coates, 2010). However, it is important to acknowledge that change lies in the individual and not the helper (Lee & Swenson, 2005). In this article, recognition of indigenous mutual aid practices that bring about change without the involvement of outside organisations and the significance thereof for social work with groups is given. The need and potential of people for mutual aid imply that there should be a belief in the strengths of people to help themselves and to help others, as evident in the groups that were discussed. Having faith in people's ability to rise to the occasion when faced with challenges, often with the help of others, is an acknowledgement of the value of mutual aid (Steinberg, 2010).

In social work with groups, the group leader should set the process of mutual aid in motion and treat the group as a whole and not just focus on one individual at a time (Kurland & Salmon, 2005). The latter is important concerning culturally relevant practice, yet, in this article, it is proposed that the social work group leader can count on the mutual aid that already exists in indigenous mutual aid groups. In the Western classification of groups, a distinction is made between task groups and treatment groups (Toseland & Rivas, 2021). Stokvels are not task groups because of the sharing, support, growth, motivation, and encouragement. Treatment groups are identified as growth groups, educational groups, socialisation groups, therapy groups, support groups and self-help groups. The indigenous mutual aid groupwork practices discussed in

the article have an additional aspect: economic growth and community development. These groups deserve recognition as African/South African types of groups within the developmental welfare approach.

The social centredness in indigenous mutual aid groups is distinct in a world where individualism and self-centredness are priorities. Mutual aid in such groups provides a shield against daily challenges because members share and mobilise their strengths through collective action; it helps find new ways of looking at themselves and others in their world (Schwartz, 2005). Lee and Swenson (2005) refer to Schwartz and Zalba (1971), who then already urged social workers to look at the power of mutual aid and peer-group connections. How much more relevant is this in current times, whre poverty, unemployment, inequalities, and injustices are rife?

In the Ubuntu philosophy, spiritual collectiveness takes priority over individualism; an inclination towards consensus rather than opposition; an inherent trust in fairness, and high standards of morality based on a historic pattern with the clan and the extended family system, are the most important. The social work principle of individualisation should be reconsidered. Luvalo (2019) confirms that a person is defined in the context of social bonds and cultural traditions rather than individual traits. Are we doing justice to the indigenous philosophy of collectivism and doing what is best for the family, the clan, or the community?

Communities benefit from mutual aid groups, be it directly or indirectly (Majokweni & Molnar, 2021). Rural communities with limited access to resources benefit when the networks and connections between these groups care for the elderly, ill people, and orphans. The social capital resulting from the groups establishes social networks and friendships and assists in developing communities (Matuku & Kaseke, 2014). Masoga and Shokane (2019) refer to collective action through social groups such as stokvels, and that women are united in empowering each other. Stokvels contribute to community development by creating employment and bettering living conditions in general (Ngcobo, 2019). Chikadzi and Warria (2018) recommend social enterprises within the macro practice for social development, thus linking social change and economic progress. According to Koenane (2019), stokvels have moral significance because they are people-oriented, inclusive, community-oriented, collaborative, and developmental.

Conclusion

One of the aims of this article is to recommend indigenous mutual aid groupwork practices, such as stokvels, to pave the way for macro intervention and transformation. Although mutual aid in macro contexts is acknowledged, it is not necessarily included in conventional social work education and practice (Littman et al, 2021). The focus in social work curricula is on the social worker's role as the expert through training in intervention methods and using professional skills and processes. The social worker should empower people and enable cooperation (Mondros & Berman-Rossi, 1991). Does this mean giving power to the powerless? Members of indigenous mutual aid groups already have power.

Many social workers in Southern African countries may be unsure of how to use a developmental approach. Merging with the indigenous mutual aid groups that already exist in communities can be a way to use the approach. Storchi (2018) makes a particularly important statement that community development programmes often assume that trust is present in communities, yet it is not always the case. Stokvels, where people come together, support each other, and build relationships and trust, are excellent vehicles for community members to come together and discuss other issues that affect their context. The stokvel, as a mutual aid united group, thus provides an entrance for a social worker to do community work.

Patel (2015) identifies the goals of social development as promoting people's social and economic development, the participation of socially excluded people in development efforts, achieving tangible improvements in the quality of life of people and promoting human development and social well-being. How do these goals apply to groupwork? Beneficiaries of social development should see real and tangible changes in their lives. For example, unemployed people should be able to get employment to reduce poverty. Training and development programs for stokvels are ways toward social and economic development (Bophelo & Khumalo, 2019). In groupwork, this can be linked to the goal of creating income generation opportunities through mutual aid groups such as stokvels. Social work is responsible for providing people with skills, earning a living, and changing their socioeconomic circumstances.

Recognising and adopting indigenous African ways of dealing with African problems, such as unemployment, poverty, and inequality, could be an effective tool for addressing poverty and sustainable livelihoods (Koenane, 2019; Storchi, 2018). Delany and Storchi (2012) recommend savings groups as platforms for social and economic development. Would this then not be an ideal avenue for social workers in a developmental welfare approach to merge into the groupwork practice? In this regard, social workers can use these existing indigenous ways of mutual aid in groups to reach the goals of social and economic development for transformation.

The statement strengthens the argument that social work can use groupwork in this regard. Groupwork and community work are directly related. Small groups are needed for community development to happen (Mondros & Berman-Rossi, 1991). Social workers can initiate self-help and income-generating groups. In addition, people can be encouraged to form or join existing mutual aid initiatives to improve their social and economic functioning. Promoting human development, social well-being, and transformation should not be achieved by top-down initiatives. The people of Africa have inherent strengths and resilience and should be partners in development processes. Taking ownership of their groups improves self-esteem and decision-making and aids in their own and their community's development.

Indigenous social work should highlight the uniqueness of minority and marginalised groups and insist upon culturally relevant bits of knowledge and practices (Gray & Coates, 2010). In this way, the divide that Western social work worldviews created in working in local contexts can be bridged.

With all the inequalities and challenges of poverty, unemployment, violence, unrest, and uncertainty about the future, the need for mutual aid is urgent. Steinberg (2003) states that history has proven that even in the most difficult advances of civilisation, mutual aid endured and advanced the common good of looking after each other. Why? Because mutual aid seeks inclusion and not exclusion, it is based on the firm belief in collective care to withstand the forces that try to overpower and diminish collective care.

The statement by Koenane, (2019) that indigenous African strategies such as stokvels offer effective and ethical options within the human

dimension to address the unique circumstances of the African continent confirms my argument that social work should embrace and include the opportunity to improve the well-being of people. Mutual aid leads to strength and actions necessary for social, economic, and political change (Breton, 1989). Is this not what the world and South Africa specifically need?

'Mutual aid's a good idea. Let's do it!' (Steinberg, 2003, p. 38).

References

Arko-Achemfuor, A. (2016) Addressing the Developmental Challenges in Rural South Africa through *Ubuntu* Philosophy: The case of Sedikong sa Lerato Cooperative. *Indilinga: African Journal of Indigenous Knowledge Systems,* 15, 1, 48-60

Bophela, M. J. K. and Khumalo, N. (2019) The Role of Stokvels in South Africa: A case of economic transformation of a municipality. *Problems and Perspectives in Management,* 17, 4, 26-37

Breton, M. (1989) The Need for Mutual-aid Groups in a Drop-in for Homeless Women: The Sistering case. *Social Work with Groups,* 11, 4, 47–61

Bruchac, M. (2014) Indigenous Knowledge and Traditional Knowledge. In Smith, C. (Ed.), *Encyclopedia of Global Archaeology*, 3814-3824. New York: Springer https://repository.upenn.edu/anthro_papers/171/

Chikadzi, V. and Pretorius, E. (2014) Unhelpful Help: The social work profession's response to mass poverty in South Africa. *Social Work/ Maatskaplike Werk,* 47, 3

Chikadzi, V. and Warria, A. (2018) Social Enterprise as Communised Capitalism: Towards a collectivist, redistributive and egalitarian economic growth model for developing countries. *Journal of Social Development in Africa,* 33, 1, 183-208

Chilisa, B. and Tsheko, G. N. (2014) Mixed Methods in Indigenous Research: Building relationships for sustainable intervention outcomes. *Journal of Mixed Methods Research,* 8, 3, 222–233

Coates, J., Gray, M. and Hetherington, T. (2006) An 'Ecospiritual' Perspective: Finally, a place for indigenous approaches. *The British Journal of Social Work,* 36, 3, 381–399

Delany, A. and Storchi, S. (2012) *SaveAct Savings and Credit Groups and Small*

Enterprise Development. Understanding strategies and opportunities to promote livelihoods strategies and small enterprise development, including in agriculture, through savings groups in a rural setting. FinMark Trust [Accessed on 30 October 2022 at https://finmark.org.za/system/documents/files]

Giacomucci, S. (2021) Experiential Sociometry in Group Work: Mutual aid for the group-as-a-whole, *Social Work with Groups,* 44, 3, 204-214

Gitterman, A. and Schulman, L. (eds.). (2005) *Mutual Aid Groups, Vulnerable and Resilient Populations, and the Life Cycle.* (3rd ed.) New York: Columbia University Press

Gray, M. and Coates, J. (2010) 'Indigenization' and Knowledge Development: Extending the debate. *International Social Work,* 53, 5, 613–627

Gray, M. and Mazibuko, F. (2002) Social Work in South Africa at the Dawn of the New Millennium. *International Journal of Social Welfare,* 11, 191-200

Haug, E. (2005) Critical Reflections on the Emerging Discourse of International Social Work. *International Social Work,* 48, 2, 126–135

Ibrahima, A. B. and Mattaini, M. A. (2019) Social Work in Africa: Decolonizing methodologies and approaches. *International Social Work,* 62, 2, 799–813

International Association for Social Work with Groups (IASWG). (2015) *Standards for the Practice of Social Work with Groups.* https://www.iaswg.org/standards

James, D. and Rajak, D. (2014) Credit Apartheid, Migrants, Mines and Money. *African Studies,* 73, 3, 455-476

Kaseke, E. (2010) The Role of Social Security in South Africa. *International Social Work,* 53, 2, 159–168

Knight, C. and Gitterman, A. (2014) Group Work with Bereaved Individuals: The power of mutual aid. *Social Work,* 59, 1, 5–12

Koenane, M. L. (2019) Economic Development in Africa through the Stokvel System: 'Our' indigenous way or 'theirs'. *Filosofia Theoretica: Journal of African Philosophy, Culture and Religions,* 8, 109-124

Kropotkin, P. (1902) *Mutual Aid: A factor of evolution.* New York: McClure Philips and Co

Kurland, R. and Salmon, R. (2005) Group Work vs. Casework in a Group: Principles and implications for teaching and practice. *Social Work with Groups,* 28, 3-4, 121-132

Kurland, R. and Salmon, R. (2006) Making Joyful Noise: Presenting, promoting, and portraying group work to and for the profession. *Social Work with Groups,* 29, 2-3, 1-15

Lee, J. A. B. and Swenson, C. R. (2005) A Buffer against Risk. In A. Gitterman, and L. Schulman (Eds.), (2005). *Mutual Aid Groups, Vulnerable and Resilient*

Populations, and the Life Cycle. 3rd ed., pp. 573-596. New York: Columbia University Press.

Littman, D., Boyett, M., Bender, K., Dunbar, A. Z., Santarella, M., Becker-Hafnor, T., Saavedra, K. and Milligan, T. (2022) Values and Beliefs underlying Mutual Aid: An exploration of collective care during the COVID-19 Pandemic. *Journal of the Society for Social Work and Research,* 13, 1, 89-115

Luvalo, L. M. (2019) Patriarchy and Ubuntu Philosophy: The views of community elders in the Eastern Cape Province. *Journal of Social Sciences and Humanities,* 16, 7, 1-10

Majokweni, Z-Z. P. and Molnar, J. J. (2021) Gender and Rural Vitality: Empowerment through women's community groups. *Rural Sociology,* 86, 4, 886–910

Manyama, W. (2018) Where is Developmental Social Work as Social Work Practice Method in Tanzania? The case of Dar es Salaam Region. *International Journal of Social Work*, 5, 2, 43-57

Masoga, M. A. and Shokane, A. L. (2019) Sebata-Kgomo Basadi! Emerging Indigenised Women Leadership Patterns: Selected narratives from local rural women's stokvels in Ga-Sekororo, South Africa. *Agenda,* 33, 1, 38-47

Matuku, S. and Kaseke, E. (2014) The Role of Stokvels in improving People's Lives: The case in Orange Farm, Johannesburg, South Africa. *Social Work/ Maatskaplike Werk,* 50, 4, 504-515

McDonald, D. A. (2010) Ubuntu Bashing: The marketisation of 'African values' in South Africa. *Review of African Political Economy,* 37, 124, 139-152

Mondros, J. B. and Berman-Rossi, T. (1991) The Relevance of Stages of Group Development Theory to Community Organisation Practice. *Social Work with Groups,* 14, 3-4, 203–221

Ngcobo, L. (2019) The Dynamics of Education and Stokvels in South Africa, *Acta Universitatis Danubius. Œconomica,* 15, 6, 70-81

Ngcobo, L. and Chisasa, J. (2018) Success Factors and Gender Participation of Stokvels in South Africa. *Acta Universitatis Danubius. Œconomica,* 14, 5, 217-228

Ngcobo, L. and Chisasa, J. (2019) The Nature and Benefits of Participating in Burial Society Stokvels in South Africa. *Acta Universitatis Danubius. Œconomica,* 15, 2, 204-216

Olivier, E. and Olivier, W. H. (2017) 'The Colonisation of South Africa: A unique case', *HTS Teologiese Studies/Theological Studies,* 73, 3, a4498

Oxford English Dictionary, 'mutual aid (n.),' March 2025, https://doi.org/10.1093/OED/3658661601.

Patel, L. (2015) *Social Welfare and Social Development*. 2nd ed. Cape Town: Oxford University Press.

Patel, L., Kaseke, E. and Midgley, J. (2012) Indigenous Welfare and Community-Based Social Development: Lessons from African innovations. *Journal of Community Practice,* 20, 1-2, 12-31

Prinsloo, R. (2012) The 'Rainbow Nation' Way of Teaching Sensitivity to Diversity for Social Work with Groups. *Groupwork,* 22, 1, 27-38

Raniga, T. and Mthembu, M. (2017) Family Resilience in Low-Income Communities: A case study of an informal settlement in KwaZulu-Natal, South Africa. *International Journal of Social Welfare,* 26, 276–284

Rosenwald, M. and Baird, J. (2020) An Integrated Trauma-Informed, Mutual Aid Model of Group Work. *Social Work with Groups* 43, 3, 257-271

Shingirirayi, M. and Robertson, T. K. (2021) Sustaining Grocery Stokvels: The dynamics and factors that influence their establishment. *Business Excellence and Management,* 11, 2, 69-86

Schulze, W. W. (1997a) The Origin and Legal Nature of the Stokvel (part 1). *South African Mercantile Law Journal,* 9, 1, 18-29

Schulze, W. W. (1997b) The Origin and Legal Nature of the Stokvel (part 2). *South African Mercantile Law Journal,* 9, 2, 153-170

Schwartz, W. (1963) Small Group Science and Group Work Practice. *Social Work* 8, 4, 39–46

Schwartz, W. (2005) The Group Work Tradition and Social Work Practice. *Social Work with Groups* 28, 3-4, 69-89

Smith, L. (2014) Historiography of South African Social Work: Challenging dominant discourses. *Social Work* 50, 2, 305-331

Steinberg, D. M. (2000) The Impact of Time and Place on Mutual-Aid Practice with Short-Term Groups. *Social Work with Groups,* 22, 2-3, 101-118

Steinberg, D. M. (2003) The Magic of Mutual Aid. *Social Work with Groups,* 25, 1-2, 31-38

Steinberg, D. M. (2010) Mutual Aid: A contribution to best-practice social work. *Social Work with Groups,* 33, 1, 53-68

Storchi, S. (2018) *Impact Evaluation of Savings Groups and Stokvels in South Africa. The economic and social value of group-based financial inclusion*. Finmark Trust [Accessed on 14 October 2022 at https://finmark.org.za/system/documents/files/000/000/202/original/FMT-Impact-Evaluation-of-Savings-Groups-and-Stokvels-in-South-Africa-24-October-2018.pdf?1601976007]

Toseland, R. W. and Rivas, R. F. (2021) *An Introduction to Group Work Practice*. Global Edition, 9th ed. Global edition. Upper Saddle River: Pearson

Triegaardt, J. D. (2002) Social Policy Domains: Social welfare and social security in South Africa. *International Social Work,* 45, 3, 325–336

Udah, H., Tusasiirwe, S., Mugumbate, R., and Gatwiri, K. (2025). Ubuntu philosophy, values, and principles: An opportunity to do social work differently. *Journal of Social Work*, 25(4), 433–451. https://doi.org/10.1177/14680173241312749

Van der Westhuizen, M., Dykes, G. and Carelse, S. (2022) From Colonialism to Postcolonialism: Decolonized social work education in South Africa. *Journal of Social Work Education*, https://doi.org/10.1080/10437797.2021.2019636