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Abstract

The study aimed to determine how languages cohabit in the Equity Bank Rwanda bilingual community. The study focused on secondary and primary data collection and analysis. The data was collected from a small group of Equity Bank customers and service providers who represented other beneficiaries of banks operating in Rwanda. A simple random sampling technique was used to get the sample size. The researcher collected primary data using questionnaires. The results showed that ninety point three percent (90.3%) of Equity documents were written in English. Only Nine point seven percent (9.7%) of the Equity bank Rwanda official documents appear to be written in Kinyarwanda. French and Swahili seem to be out of use. Assessing the perception of the beneficiaries of Equity Bank Rwanda on the services provided in foreign languages, it was found that only 13.9% of Equity Bank Rwanda customers are happy with the services provided by this Bank in its preferred language (English), while 63.4% of them were dissatisfied with the fact that most services were in English. The study recommends that the bank should comply with the Law no 017/2021 of 03/03/2021 relating to financial service consumer protection stipulates, in Article 9, that a financial service consumer contract, a disclosure document or any other document to be issued to the financial service consumer as prescribed by this Law or regulation, must be written in one of Rwanda's official languages as chosen by the financial service consumer. The government should follow up the implementation of the Law, in its articles 9 and 13. Kinyarwanda terminologies should create for banks to serve their customers in a language they are comfortable with.

Keywords: Kinyarwanda Language, Cohabitation of languages, bilingual community, Equity Bank, Rwanda

1.0 Introduction

Kinyarwanda is the native language of Rwandans. The language is used in various public service, including, education, health, public institutions, the private sector, public and private partnerships such as financial institutions, including banks. Article 8 of the Government of Rwanda 2003 Constitution (amended in 2015) states that Kinyarwanda is the Rwanda national language and shares the status with English, French and Swahili as the official languages. However, the content of the constitution does not clearly indicate how these languages should be used in various fields (Niyomugabo, 2012). This is what led the researcher to think that there could be a gap in the use of Kinyarwanda in different ways. Therefore, she decided to focus on how it is used in financial institutions in Rwanda and to investigate how banks use it to provide targeted services to the public.

1.1 Statement of the Problem

A language is an incomparable tool of mutual understanding and unity, which is the foundation of human progress. We cannot achieve this development without financial support. In this context, various financial institutions help Rwandans achieve the development they want in Rwanda. Not all Rwandans understand or understand foreign languages. Law no 017/2021 of 03/03/2021 relating to financial service consumer protection stipulates, in Article 9, that a financial service consumer contract, a disclosure document or any other document to be issued to the financial service consumer as prescribed by this Law or regulation, must be written in one of Rwanda's official languages as chosen by the financial service consumer. Article 13 also stipulates that a financial service provider or a representative provides free of charge a financial service consumer with a key facts statement for a financial product or service to enable the financial services consumer to make an informed decision about acquisition of the financial product or service (Primature, 2021). There are financial institutions that ignore compliance with the provisions of the stated above the law. When you visit these financial institutions, especially some banks operating in Rwanda, you will find some of the most important documents that are used to provide key information and services to their customers, in foreign languages. So this is a big challenge in providing quality services. That is why the researcher decided to select the Equity Bank Rwanda and visit it to examine how Kinyarwanda is used to take care of its customers.

1.2 Objective of the Paper

This study aimed to examine the place that Kinyarwanda occupies in the use of languages in Rwandan banks. The specific objectives of the study included;

- i. To know how languages cohabit in the Equity Bank bilingual community;
- ii. To evaluate the attitude of the beneficiaries of Equity Bank Rwanda towards the services provided in foreign languages.

2.0 Literature Review

Kinyarwanda is a language that characterizes Rwandans and has been given a permanent seat; be it at pre-colonial, colonial or post-colonial periods. This language is authorized to be a national

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language by the Constitution of the Republic of Rwanda of 2003, amended in 2015, and other laws of Rwanda in general. "The Constitution of the Republic of Rwanda, which has been amended so far, makes it clear that Kinyarwanda is the national language as well as official language" (Niyomugabo, 2016). In pre-colonial times this language was taught in cultural family gatherings and in the Civic Education Program known as itorero (leadership and cultural school in which Rwandans would learn language, patriotism, social relations, sports, dancing, songs, martial arts and leadership). During the colonial period and later, it is still given priority seats in the family and in schools. In pre-colonial times this was the only language that united Rwandans because it was spoken throughout the country (Niyomugabo, 2015). Prior to the arrival of the whites, education was started in the community and provided in Kinyarwanda (Niyomugabo, 2015). At that time, education and upbringing were first introduced in the family and Kinyarwanda was the only language used in the dissemination of knowledge.

Every child used to learn Kinyarwanda from neighbors, parents, siblings and others he could meet. Not only did the children learn this language in families and neighbours, but also when they grew up, they were taken to itorero which used to help them to sharpen their minds and enhance their proficiency in this language. Kinyarwanda has always been a language that connects leaders and subordinates. In night assemblages known as ibitaramo and in itorero, Rwandans had various situations responsible for the development of our language. The igitaramo time (night) was a great time to teach Kinyarwanda to the youth. Igitaramo consisted of two stages: a family assemblage known as igitaramo cyo mu muryango, and a performance assemblage (judgment), known as igitaramo k'imihigo. The two types of igitaramo were sharing the common characteristics of high level of proficiency in Kinyarwanda language, the heart of our culture. During the colonial period, as Niyomugabo (2015) points out, Kinyarwanda subject was not valued in classes.

The Germans, in their time, promoted foreign languages such as Swahili, German, Latin, Greek, English, Arabic and others. That time, there were some Kinyarwanda courses but they still had no value. They prioritized languages were Swahili and German. However, at that time the holy priests and missionaries took the lead in the development of Kinyarwanda so that, like Eugène Hurel (1911), they began to write in this language with a focus on its orthography. During the Belgians rule, Rwandans also began to write. Among them, there was GAFUKU Balthazar (1929) who wrote "Igitabu cy'abany'ekoli bo mu Rwanda". Later on, Kinyarwanda became popular with other writers, including Bishop Léon Class (1938). At that time, Kinyarwanda was promoted and preserved in the purpose of preventing Rwandans from learning French that was considered a Muslim language.

After the colonial era, Kinyarwanda in education was given an interesting seat. The 1962 Constitution, as well as other subsequent constitutions, defined Kinyarwanda as the national language and the official language. The post-independence period was marked by increased efforts to preserve and enrich this language. Reforms in education in 1978 have given prominence to Kinyarwanda in teaching in a way that all subjects at all levels of education were taught in Kinyarwanda. This language has on several occasions been considered by the Constitution as a national and official language; while French was only an official language. In 1994, for reasons of history and new trends in the life of Rwandans, English merged with other official languages; but Kinyarwanda remained with the crown of being the national language. Swahili has now joined the

other official languages in Rwanda as per the Constitution of the Republic of Rwanda of 2003 amended in 2015 which provides that the Organic Law may increase or reduce the number of official languages (Republic of Rwanda, 2015). In 2017, Swahili became the fourth official language in Rwanda, in accordance with Organic Law N ° 02/2017/OL of 20/04/2017 establishing Swahili as the official language in the government. Rwanda (Niyomugabo, 2021).

Various studies have shown that Kinyarwanda plays an important role in all spheres of life in Rwanda. Like other researchers, Uwitonze (2006), a researcher on languages and business focused on languages diversity in the Kimironko market, pointed out that among the languages used the market managers, Kinyarwanda comes first, both in dialogue or in meetings with traders or others who visit the market, as it is the native language of Rwandans, the majority of the market beneficiaries. The study also found out that other languages, such as French or Swahili, are sometimes used, especially when the language is spoken by people who do not know or understand Kinyarwanda. The study also found that Kinyarwanda alone was used at 67 per cent (67%) while Kinyarwanda and Swahili were used at 33 per cent (33%). On the part of traders and buyers, Uwitonze (2006) research has shown that as traders' job is to first engage in negotiations with buyers which require more code mixing than using one language. This is evidenced by the fact that in Kimironko market traders and buyers communicate using code mixing at the extent of 84%. Those who can use both Kinyarwanda and Swahili interchangeably are 6 percent (6%) and the French and English speakers are 6 percent (6%). This shows that traders and buyers try to communicate in a language that everyone is comfortable with.

Another researcher, whose name is Ngombwa (2006), also dealt with language policy in an area of the City of Kigali known as Quartier Commercial, and found that speakers of a particular language were in the same category of life. It has been found that Kinyarwanda was used by Rwandans on a daily basis and they are happy to use it. About 90% speak Kinyarwanda in that business area. This part of Nyarugenge is not the only one with a large number of Kinyarwanda users. In Bugesera District, Nyamata Sector, there is also a study that shows that Kinyarwanda is the leading language in the languages used by the local government leaders because it allows them to communicate, discuss, and exchange ideas with their community. So it turned out that Kinyarwanda is used at 60%, French at 20% and English at 20%. Kinyarwanda is also at the top in schools because it is spoken at a rate of 52% while other languages such as English, French, Swahili, Kirera, Kirundi and Ugandan are all spoken at a combined rate of 48%. In all other spheres of life such as business and health, this study has shown that Kinyarwanda is at the forefront of use (Nzayisenga, 2007).

Another study on languages cohabitation at different administrative positions in Ruhengeri Hospital, as well as another study on the languages diversity in the administration of Musanze District, showed that Kinyarwanda cohabitates with its dialects namely Ikirera, Ikigoyi, Igikiga and Igishobyo (Hahirwuwizer, 2011). It has been found out that Authorities in Musanze District use Kinyarwanda more than its dialects, but they are also used mainly by leaders who know each other for different purposes (Tuyisenge, 2007). In addition to the research on the position of Kinyarwanda in the context of other languages in schools in Musanze District, there was also a study by Akimanana (2005) on the position and use of Kinyarwanda in Kigali Institute of Education, which showed that Kinyarwanda is not only spoken by Rwandans because foreigners

also speak it. The study found that 90% of Rwandans speak Kinyarwanda in KIE and more than 80% of foreigners at the time of the study had started learning Kinyarwanda so that they could communicate with their colleagues in their daily lives.

Foreign languages, on the other hand, have a role to play on Kinyarwanda. This is evidenced by a study by Ngayaberura (2006) in which it was found that the cohabitation of Kinyarwanda and foreign languages led to the creation of new terminologies as a result. However, this cohabitation also made Kinyarwanda mixed with those languages; which could lead to the language structure destruction. All of these researchers, as well as others, have tried to research the place of Kinyarwanda cohabitating with other languages, be it foreign or dialects in markets, schools, health sectors and elsewhere. Apparently, it was done in terms of conversations between people and others, traders and customers, leaders, subordinates and citizens and other categories. So there is a gap in the research on business services, especially in financial institutions using papers such as contracts, deposit and withdrawal documents, sending and receiving money and many more. This is why the researcher wanted to make her contribution by examining the services provided by the Equity Bank Rwanda, focusing on the position of Kinyarwanda in the bank and the fact that users of Kinyarwanda as their primary language are receiving services in foreign languages.

3.0 Research Methodology

The study collected and analyzed primary and secondary data. These data were retrieved from small group of Equity Bank service providers and customers who represented other beneficiaries of banks operating in Rwanda. Equity Bank has 16 branches in Rwanda. The research target population was based in Kigali City, Remera Branch. The total number of service providers and customers of this bank in Remera was 123,480. The study used simple random sampling techniques. Some of the beneficiaries of Equity Bank Rwanda, Remera Branch, represented the service providers and customers of banks operating in Rwanda. The research respondents included customers of the bank or its employees. Using a simple random method; some of the clients of Equity Bank Rwanda were selected to provide information on the study. The sample size was determined by Slovin's Formula as the population size was definite. Therefore, the sample size drawn from the target population of 12480 was 399 for both Equity Bank Rwanda employees and customers. The study was conducted using questionnaires. The questionnaires were containing both open and close-ended questions. For open ended questions, the questionnaires were containing the respondents' attitudes towards the place of Kinyarwanda in Equity Bank Rwanda. Attitude scale method was used. The retrieved questionnaires were checked to see if they were completely filled in. After the distribution of questionnaires, the data collected was organized, analyzed and interpreted.

4.0 Research Findings

This chapter presented the study findings on the extent of cohabitation of languages at Equity Bank Rwanda bilingual community and attitudes of the Bank customers and employees on services provided in foreign languages.

4.1. Cohabitation of languages at Equity Bank Rwanda bilingual community

The study found that ninety point three percent (90.3%) of the official customer service documents were written in English. Nine point seven percent (9.7%) of them appear in Kinyarwanda, while French is apparently not used except for one document stating that a person owes or does not have a bank loan which is called the “Attestation de créance / non-créance”. This has a title in French but the content is in English. Swahili too is nowhere to be seen. It is clear that in that Bank the language that comes first in the provision of services in written documents is English. Kinyarwanda comes the second, with French appearing to be the least used, despite the fact that there is a single title in it but the content is also in English.

4.1.1 Level of use of languages at Equity Bank Rwanda

Equity Bank Rwanda, Remera Branch is a bank with a total customer base of one hundred and twenty-three thousand four hundred and eighty (123,480). These customers, according to the information provided by the Bank's management, as well as those provided by the customers themselves, the majority of whom are Kinyarwanda speakers, who use it in their daily lives. This is also confirmed by the following table on level of languages use in the bilingual community of Equity Bank Rwanda, Remera Branch.

Table 1: Level of languages use in the bilingual community of Equity Bank Rwanda, Remera Branch

Nº	Languages	Number of users	Percentage
1	Kinyarwanda	109	31.8
2	Kinyarwanda, English and French	62	18.1
3	Kinyarwanda, English and Swahili	62	18.1
4	Kinyarwanda and English	47	13.6
5	Kinyarwanda, English, French, Swahili and other languages	32	9.2
6	Kinyarwanda, English, French and Swahili	16	4.6
7	Kinyarwanda, English and other languages	16	4.6
Total		344	100

As shown in the Table 1 above, a large number of Equity Bank Rwanda services beneficiaries use only Kinyarwanda (31.8%). The three official languages, Kinyarwanda, English and French, are spoken by 18.1% as well as those who are fluent in Kinyarwanda, English and Swahili. These are followed by those who are able to use Kinyarwanda, English, French, Swahili and other languages at 9.2%. Few are fluent in Kinyarwanda, English, French and Swahili, as well as those who speak Kinyarwanda, English and other languages. The study found that there were other non-official languages used in Equity Bank Rwanda. Ruganda is one of the languages used in one of the neighboring countries and Spanish is used in one of the European countries. So, this bank is used by categories of speakers of different languages.

Kinyarwanda seems to be the most widely used language by customers and employees in this Bank. The largest number of speakers and visitors are Kinyarwanda speakers. Even though those

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who visit this Bank are Kinyarwanda speakers, they are provided with services that are not written in Kinyarwanda. There are staff in charge of interpreting for those who do not understand the other languages used in the Bank. This does not preclude a misunderstanding of the content, especially for a person to have a clear understanding of the text that requires reading it and repeating it over and over again. So there is no hope that the interpreters will be able to equip the customers with all the necessary information. Another finding for this study was that the largest number of Kinyarwanda-speaking users, as shown in the Table, was among the least educated. Most are just primary school or high school graduates. In the following table, we present the beneficiary education levels of Bank of Equity Rwanda, Remera Branch.

Table 2. Education levels of Bank of Equity Rwanda, Remera Branch customers

Nº	Level of Education	Number	Percentage
1	Primary level	78	22.7
2	High School level	126	36.4
3	Higher Education Level	140	40.9

Table 2 shows that many customers of Equity Bank, Remera Branch have received primary and secondary education. The information on the research questionnaire shows that this category of primary and secondary school graduates is the only one of those who use the Kinyarwanda language. Those who are able to use other languages are very few compared to those who speak Kinyarwanda only. This is a major obstacle to the use of this national and official language as it is not given a permanent place in the Bank while most of its customers are free to use Kinyarwanda. The following Table matches the languages used by Equity Bank Rwanda and their level of education:

Table 3: Equity Bank Rwanda customer's languages and their level of education

Nº	Language(s) used	Education	Percentage
1	Kinyarwanda	Primary	22.0
3	Kinyarwanda, English and French	Secondary	17.1
2	Kinyarwanda and English	Secondary	4.1
	Kinyarwanda, English, French, Swahili and other languages	Higher	13.6
4	Kinyarwanda, English, French and Swahili	Secondary	12.6
		Higher	4.5
		Higher	4.1
		Total	22.0
			100

As shown in Table 3, at Equity Bank Rwanda, Remera Branch, about 39.1% of its customers use only Kinyarwanda, where (22%) of them are primary school leavers and some others who upgraded up to secondary school level of education (17.1%). Amongst those who could attend secondary school there are some who were able to use Kinyarwanda and English (12.6%), as well as those who could speak Kinyarwanda, English and French (4.1%). Among the University graduates, there is nobody uses Kinyarwanda only. Of these, 4.5% are able to use both

Kinyarwanda and English, while 13.6% are fluent in Kinyarwanda, English and French. There are also 22% research participants who are fluent in Kinyarwanda, English, French and Swahili and 4.1% fluent in Kinyarwanda, English, French, Swahili and other languages. Referring to the above figures, it is clear that the number of the bank beneficiaries who use only Kinyarwanda should not be ignored. It is a large number and is needed in financial services in general, and in banking in particular. Having the same number of beneficiaries and realizing that they do not understand the services provided to them because they are interpreted in a language, they are not familiar with would cause difficulties in the implementation of those services.

4.1.2 Perception of customers towards the cohabitation of languages at the Equity Bank Rwanda bilingual community

In assessing how the customers of the Equity Bank Rwanda, Remera Branch perceptions on the cohabitation of languages at the Bank bilingual community, about four closed questions (statements) were asked, and the customers also expressed their attitudes, whether they agreed or disagreed with the them. Each question was answered based on the perception level of the respondent. The following five categories are: (5) "Strongly agree", (4) "Agree", (3) "Uncertain", (2) "Disagree", and (1) "Strongly disagree". The following table demonstrates the findings:

Table 4. Customers perception towards languages cohabitation at Equity Bank Rwanda

Statement	Percentage				
Kinyarwanda is a priority language at Equity Bank Rwanda	31.7	23.1	17.7	13.7	13.7
English is a priority language at Equity Bank Rwanda	4.7	4.7	-	23.3	67.4
French is a priority language at Equity Bank Rwanda	82	4.7	13.4	-	-
Swahili is a priority language at Equity Bank Rwanda	77.3	4.7	18.0	-	-

Table 4 shows that Equity Bank Rwanda customers feel that Kinyarwanda is not given priority in their Bank. This is evidenced by the fact that about 54.8% of all the respondents confirmed that this national language is not given priority in the services provided by Equity Bank Rwanda. The uncertain respondents for this statement were 17.7%. This means that only 27.4% are those who support that this language is given priority. English, on the other hand, has been identified as the most widely used language in the Bank's services as about 90.7% of them all agree that it is the preferred language. However, other official languages, such as French and Swahili, have no place in the Bank because no one has confirmed their use. Based on the results of this study, Table.4 shows that there is a serious problem of Equity Bank Rwanda customers. This problem is based on the fact that Table3 shows that the majority of its customers are Kinyarwanda users, while the most widely used language is English, as evidenced by the customers and is also reflected in the forms that are filled in the various services (as observed by the researcher), where it is shown that in the 31 observed bank official documents, only three are in Kinyarwanda. This, in turn, could hamper customer service, especially Kinyarwanda users.

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5.0 Conclusion

The study found that ninety-point three percent (90.3%) of the official customer service documents were written in English. Nine point seven percent (9.7%) of them appear in Kinyarwanda, while French is apparently not used. It has also been discovered that a large number of Equity Bank Rwanda services beneficiaries use only Kinyarwanda (31.8%). The three official languages, Kinyarwanda, English and French, are spoken by 18.1% as well as those who are fluent in Kinyarwanda, English and Swahili. These are followed by those who are able to use Kinyarwanda, English, French, Swahili and other languages at 9.2%. Few are fluent in Kinyarwanda, English, French and Swahili, as well as those who speak Kinyarwanda, English and other languages. Basing on figures in Table VI.3, where it has been identified that about 39.1% of its customers use only Kinyarwanda, it is clear that the number of the bank beneficiaries who use only Kinyarwanda should not be ignored. Concerning the perceptions of Equity Bank Rwanda customers, it has been found out that Kinyarwanda is not given priority in their Bank, as agreed by 54.8% of all the respondents confirmed that this national language is not given priority in the services provided by Equity Bank Rwanda. On the other hand, English was proved to be a priority language in the services provided by the Bank. About 90.7% of the respondents agree that it is the preferred language.

6.0 Recommendations

Based on the study findings, it is recommended that the bank should comply with the Law no 017/2021 of 03/03/2021 relating to financial service consumer protection stipulates, in Article 9, that a financial service consumer contract, a disclosure document or any other document to be issued to the financial service consumer as prescribed by this Law or regulation, must be written in one of Rwanda's official languages as chosen by the financial service consumer. Article 13 also stipulates that a financial service provider or a representative provides free of charge a financial service consumer with a key facts statement for a financial product or service to enable the financial services consumer to make an informed decision about acquisition of the financial product or service. The government should follow up the implementation of the above Law, in its articles 9 and 13. Kinyarwanda terminologies should create for banks to serve their customers in a language they are comfortable with.

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