

# Self Help Groups at THARS



*Members usually choose to start their meetings with prayer or song.*

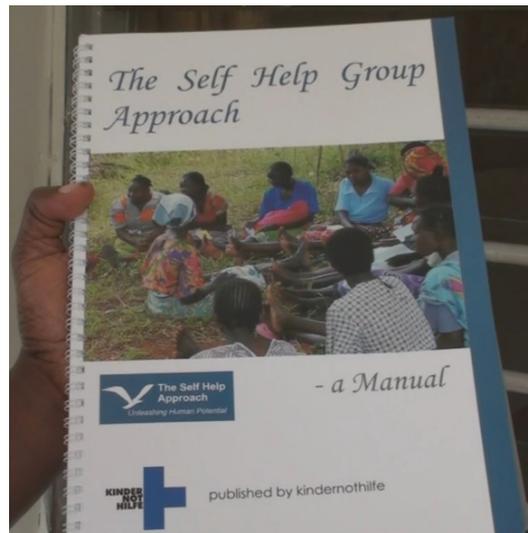
THARS is pleased to have the support of Kindernothilfe to implement their self help model for working with the poorest of the poor in both rural and urban settings. Kindernothilfe has published a program manual on the self help process which we have used as the basis of this pamphlet.

The following are good practices for self help groups.

There is a moderator for each meeting. The moderator is normally chosen the previous meeting so that she comes prepared. All members will get an equal share to moderate meetings

In many groups meetings normally start with prayer or Christian song or cultural song. Different members lead this.

Attendance is taken. The bookkeeper calls out names and marks attendance.



The minutes of the previous meeting is then read out and members may ratify the same or suggest corrections. The agenda for the current meeting is decided and written down in the minutes book.



Women at the Busangana, Burundi self help group counting cash on hand.

Members pay dues weekly. These small payments, perhaps \$.05 a person per week, make a big difference. In a group of 20, one dollar a week will be saved. In 20 weeks the group will have \$20.00 - enough capital to make a loan to a member.

The bookkeeper, from records, announces the total saving of the group, the income from other sources like interest earned, fines etc. It is important that all the members know the financial state of the group.

Members who had taken loans and whose repayment is due pay back their loans. The bookkeeper records these in the relevant books and also the individual passbooks.

New loans are disbursed depending on the amount of cash available. Those who want loans generally explain the reason for the loans. The group decides who to loan and also the quantum of the loan. The loans given out are recorded in individual passbooks and in the relevant books of the group.



The remaining agenda items are then taken up discussion. It is good for the group to decide to spend half of their time for the economic matters and the half the time for the social matters. Adhering to this time allocation ensures that the group keeps a focus as much on social matters as on the economic matters. The social development component is as important as the economic one. Some groups discuss the social

matters first and then do the economic transactions. Most groups do it the other way around.

With the assistance of Community Facilitators, self help groups become more and more effective in making profitable loans. As the number of groups increases, eight-to-ten support groups can be organized into Cluster Level Organizations that serve their community. Later, several Cluster Level Organizations can organize into a Federation to serve a larger area. The potential for self help groups seems to have no limits.



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