TRAINING MANUAL FOR SELFHELP COMMUNITY GROUP LEADERS AND VOLUNTEERS

DEVELOPED BY

THE EPILEPSY SUPPORT ASSOCIATION UGANDA (ESAU); 2016

Epilepsy Support Association Uganda

Plot 695, Gombe B village

Off Kayunga- Kinoni- Wakiso Rd

Wakiso Town Council, P.O.Box 16260

Wandegeya, Kampala

Tel: +256 772 450 383/706 250 383

Email: esaganda02gmail.com

Web: www.epielpy.org.ug

FOREWORD

There is a misunderstanding about epilepsy to varying degrees in every country in the world. This leaves people with epilepsy to be marginalized and discriminated. As long as this misunderstanding exists, the rights of persons with epilepsy (PWE), their fundamental freedoms and support will continue to be abused. It is thus pertinent to educate the general public and specific target groups about epilepsy and how to manage it. ,

In light of the above, the Epilepsy Support Association Uganda (ESAU) deemed it necessary to educate leaders of persons with epilepsy and those in the association, about the major issues in epilepsy management, leadership, group dynamics, advocacy and lobbying, as well as financial management. This would enhance their leadership skills and their ability to support PWE.

This training manual has therefore been developed to guide the leaders, the Epilepsy Support Associations and other facilitators in delivering relevant and quality topics to the different categories of stakeholders involved in supporting persons with epilepsy in different ways. Among such stakeholders include the persons with epilepsy themselves, the parents/ guardians, community members, volunteers, associations and networks among others.

ESAU has put this manual together, not only as a way of contributing to this development practice, but also as a way of documenting some of the best practices ESAU has observed in the last two decades of their epilepsy development work. We are therefore certain that many of the topics covered here can inspire other development practitioners to reach especially the marginalized and invisible populations in our country. We are aware that there are many people who live with chronic disabling conditions like cerebral palsy, hydrocephalous, Spinal Bifida, Albinism and others who could benefit from ESAU's experiences documented in this manual.

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A LIST OF ACRONYMS

CDD   Community Driven Development

DPO   Disabled Peoples' Organizations

ESAU   Epilepsy Support Association Uganda

IGAs   Income Generating Activities

MDD   Music Dance and Drama

NAADS   National Agricultural Advisory Services

NGO   Non Government Organization

NUDIPU   National Union of Disabled Persons of Uganda

OWC   Operation Wealth Creation

PWE   Persons With Epilepsy

UNESCO   United Nations Scientific Cultural Organization

VSLA   Village Savings and Loan Associations

WHO   World Health Organization

Background to development of the Manual

The preliminary efforts to organize persons with epilepsy started around 1997 and group therapy was identified as the best approach to reach out to persons with epilepsy. It encourages experience sharing and support to each other. Epilepsy carries a lot of self and social stigma; thus making it difficult for people with such a disease to come out openly to share their health complications. It is due to this challenge that the group therapy strategy was identified as one that would enable members of ESAU and the people they serve to come together, learn from each other and talk. "Talking heals" so they say in psychology. Many people have indeed been healed, while others have had their lives transformed in different ways as a result of sharing out and meeting with people with a similar condition and experience.

It is important to build the capacity of persons with epilepsy to manage support groups and associations so as to fulfill the requirement to fit within the government's strategy of supporting vulnerable people organized in groups. These government projects include Community Driven Development (CDD) Grant for persons with Disability, Northern Uganda Social Action Fund (NUSAF I&II), National Agricultural Advisory Services (NAADS) and more recently, Operation Wealth Creation (OWC). Many other NGOs also use a similar strategy to penetrate communities and to alleviate poverty by training people living with chronic conditions.

ESAU was able to provide her members with a foundation for them to participate in government projects. ESAU's group strategy helped persons with epilepsy to work together to build small Village Savings and Loan Associations (VSLAs) through which they easily accessed financial credit to purchase their drugs. Trainings in economic empowerment offered by ESAU further enabled the group leaders to operate and manage community drug banks where patients would come and pick their medications every month. ESAU has 56 successful drug banks among which include; Rubindi Health Centre in Mbarara, Mushanga Health Centre in Sheema, Kagamba Health Centre in Ntungamo, Metu Health Centre in Moyo, Pope John XXIII Hospital in Aber, Madera health Centre in Soroti and Azur Health Centre in Hoima. The skills gained from these trainings, enabled individual persons with epilepsy to run individual projects in their homes. Many have been able to secure regular medications for their children or relatives from pharmacies on the open market. As already indicated, the success registered in working with persons with epilepsy deserved documentation as a way of nationally scaling up the lessons learnt; hence the development of this manual.

INTRODUCTION

This training manual consists of ten major chapters that will provide the basis for the training of group leaders and other stakeholders supporting and working with people with epilepsy. A thorough elaboration of these skills in these ten chapters will provide for a well laid out foot path for upcoming groups to get inspiration in the work they do. For those that have received some training from other sources, this manual can help to improve their management practices. The topics covered here may relate to ESAU, but the principles may be applied to other groups in our communities like churches, women's groups or village banks.

The Ten Chapters include the following:

- Preliminaries, Vision, Mission and Objectives of ESAU
- Medical aspects of epilepsy
- Group dynamics and development
- Advocacy, Lobbying,
- Networking and Partnership development
- Membership issues and development
- Leadership
- Financial management
- Income generation
- Village savings & loan associations (VSLAs)

CHAPTER ONE:
PRELIMINARIES, VISION, MISSION AND OBJECTIVES OF ESAU

1.1 Preliminaries

At the start of every workshop or training, there should be a preliminary session which should include among others, introduction of participants & facilitators, their expectations, workshop norms, objectives and expected outputs of the workshop. These act as ice breakers for people in the workshop to know each other and to understand how they will relate with each other during the course of the training.

1.1.1 Training objectives

It is important to clarify the objectives of the training at the onset. This not only helps participants to clearly understand what will be achieved in the time planned, but also helps them to appreciate the relevance of the training. This enhances their participation as they will attach value to the training. ESAU's capacity building seminars rotate around the following objectives;

- To equip participants with the right information on epilepsy and how it is treated.
- To equip participants with leadership skills and group dynamics.
- Strengthen the capacity of participants to effectively advocate, lobby , network and partner with other disabled peoples' organizations (DPOs) and development organizations in their respective communities so as to improve their wellbeing
- Strengthen the capacity of participants in financial management so as to be able to raise funds, manage them and account to the members.

1.1.2 Expected training outputs

- Participants have a thorough understanding of epilepsy issues and management.
- Participants actively contribute to the discussions and any other activities during the training.
- Participants' ability to guide and steer the performance of the groups and others stakeholders working with people with epilepsy is enhanced.
- Participants understand and appreciate the importance of networking, advocacy, lobbying and good financial management.

1.1.3 Timing of the training sessions

Each training session should last 40-60 minutes; 5 minutes for introduction of the topic, 30 minutes for discussing the topic content and performing any training exercises and 15 minutes for discussions after each training session.

1.1.4 Training methodology

The training should adopt a flexible methodology depending on the composition of the participants The specific methods to use must be participatory and should include all or some of the following: lecture, group discussion, presentation, question and answer,

and demonstration. Role play is a very important method to engage adult learners. In addition, participants may be given handouts at the end of the workshop.

1.2 Vision of ESAU and activities

This Vision is specifically for ESAU and should not form an integral part of the training if it is different stakeholders using this manual. "***ESAU envisions a Ugandan society in which epilepsy is understood and persons with epilepsy are treated with dignity so that they can exercise their full potential and participate in development processes".***

Mission of ESAU

To become the leading organization that empowers people with epilepsy (PWE) to participate in developmental processes through advocacy, networking, research and documentation.

Organizational Objectives of ESAU

- To create awareness among people with epilepsy, their relatives, health workers, opinion leaders and the community.
- To build networks and alliances through which the association can advocate for the rights of PWE.
- To empower ESAU structures engage decision makers at the district and sub-county levels for effective service delivery.
- To build an association in which people with epilepsy, their relatives and guardians are empowered and participate in advocacy, networking, research and lobbying for their rights so as to achieve dignity and equal service delivery.

Main activities of the association:

- Mobilization & Sensitization
- Capacity building
- Advocacy & lobbying
- Networking
- Counseling & Referral
- Research & documentation

CHAPTER TWO:
MEDICAL ASPECTS OF EPILEPSY

2.1 objectives of chapter two

- To equip participants with skills to identify cases of epilepsy.
- To equip participants with knowledge on the types, causes and management of epilepsy.

2.2 Definition of epilepsy:

It is commonly defined and understood by many as "*the falling illness*". Literary, *epilepsy is defined as a condition caused by abnormal electrical activity in the brain which may lead to loss of consciousness, stiffening of limbs, neck or whole body followed by jerking movement, frothing saliva and abnormal behavior.*Scientifically however, Epilepsy is a chronic disorder of the brain and is characterized by recurrent seizures. Seizures are brief episodes of involuntary movement that may involve a part of the body (partial) or the entire body (generalized), and are sometimes accompanied by loss of consciousness, muscle jerks, prolonged or short convulsions and loss of control of bowel or bladder function. Epilepsy is defined as having 2 or more unprovoked seizures; (Source; **WHO Epilepsy Fact sheet; updated 2016)**. Seizure episodes are a result of excessive electrical discharges in a group of brain cells. A seizure is an event and epilepsy is the disease; **(International League Against Epilepsy; 2005).**

2.3 Causes of epilepsy

- Recurrent convulsions due to high body temperature(fever)
- Injuries to the head resulting from accidents, fights or child birth, (i.e. Prolonged labor / obstructed labour).
- Infections of the brain caused by; (*Untreated malaria, Measles, Meningitis, Tetanus, HIV and Tape Worms)*.
- Accidents involving the brain (Trauma to the brain)
- Epilepsy can be hereditary and may run in certain families (inheritance)
- Misuse of alcohol and other intoxicating substances like drugs
- Some causes of epilepsy are not known
- Congenital disorders(defects existing from birth) in the brain like tumors

2.4 Types of epilepsy

There are four main types of epilepsy. It is important that the facilitator explains the onset of each to help participants identify such cases in families and communities w Epilepsy can affect any person at any age. When it comes to sex and race, it doesn't discriminate. here they live.

Epilepsy can affect any person at any age. When it comes to sex and race, it doesn't discriminate.

1. Grand Mal epilepsy

This is the commonest type of epilepsy that affects over 60% of all people that suffer from epilepsy. It involves generalized seizures that affect the whole body and is

characterized by loss of consciousness, abnormal movement of the limbs, froth in the mouth, biting of the tongue and stiffening of the jaws and other muscles

2. **Petit Mal epilepsy (Absence Seizures)**

This type affects mostly children and initially doesn't involve falling as the seizure is mild and only causes temporary loss of consciousness and abnormal behavior. These seizures are characterized by blank stares into space. During the episode the child is both blind and deaf and may drop things or discontinue the activity previously being done. If this condition goes for long without being treated, it will progress into grand mal

3. **Jacksonian Fit (Partial Complex seizures)**

This type of epilepsy initially affects one side of the brain. If there is damage on one part of the brain, then seizures will start from the opposite side of the body that is controlled by this side of the brain. The facilitator should demonstrate how this type of epilepsy presents initially by affecting the extreme end of the limbs (either finger or toes) and progressively advances to affect the hand and legs. The patient may then fall if the seizures spread to affect both sides of the brain causing imbalance in the whole body.

4. **Temporal Lobe Epilepsy (Complex Generalized Seizures)**

This type may affect one of the senses and then causes abnormal activity or behavior involving that very sense. The people that suffer from this type of epilepsy may see unusual things, smell queer, hear unusual noises or voices or feel strange feelings on their body. Due to such experiences, people may thus behave abnormally or strangely. All this happens when they are unconscious.

Status Epilepticus

Any of these types of epilepsy may cause repeated and uncontrolled seizures that occur after short intervals of time. Such an occurrence is a medical emergency and a person experiencing status epilepticus should be taken to the nearest health facility for medical attention. "*Status epilepticus occurs whenever a seizure persists for at least 20 minutes, or is repeated so frequently that recovery between the attacks does not occur.*"*(Dekker P A:1998)*

2.5 Which age group suffers from epilepsy?

Epilepsy can affect any person at any age. When it comes to sex and race, it doesn't discriminate,

Dekker P A (1998), Epilepsy manual for medical and clinical officers in Kenya second edition, Nairobi. Kenya pg 25)

2.6 Management of epilepsy

Epilepsy can be managed by seeking health care from a health unit as well as encouraging psychosocial support for those affected by epilepsy.

(a) **Medical**) Use of anticonvulsants
1. Phenobarbitone
This can be between 30m and 60mg. The dosage depends on age, duration and frequency of fits.

Side effects of Phenobarbitone

Phenobarbitone is an old anti convulsant (medication for convulsions) that has a lot of side effects and is not recommended for use in children as it causes;

- Dullness
- Drowsiness

Precautions

- Don't give to school going children and drivers
- Causes restlessness
- Don't give to pregnant mothers because of its terapogenic effects (its not good for the fetus)

2. Phenyton (epanutin)
100 mgs Tabs, Capsules, Syrup and injection

Dose 100 to 300mgs in divided doses as in (1) above

Side effects

- Gum atrophy (leads the gum to expand)
- Peeling of skin (when you see this side effect discontinue use)
- Steven Johnson's syndrome; (Pealing of skin, swelling of the body, severe joint pains and confusion.

3. Cabamazepine (Tegretol)
- Tablets

Dose 100 to 1,200mgs in divided doses as in (1) above

Side effects

- Itching of the skin
- Skin rushes

4. Sodium Valporate (Epilim) 200mgs base
Dose ranges between 200 – 600mgs in divided doses

Side effects

- Itching of the skin
- Controls adolescence seizures

Desired effects

- Controls aggression
- Paranoia

- Depression
- Malaria

5. **Ethosuximide (zarontin)**
   Capsule Jelatine 250mgs

   - Useful in absence seizures
   - Controls abnormal behaviors
   - Good for school going children / workers

Precaution:

 Avoid high doses

Dose ranges between 250 – 750 mgs in divided doses

2.6.1 Principles of drug use

- Use one drug at a time
- Begin with the lowest dose
- Multiple drug use causes toxicity
- If you are seeing the patient for the first time, give medicine for two weeks and review the patient after a fortnight
- If fits occur at night, give night doses only
- If fits occur with mental illness, give medication for mental illness
- Withdrawal of drugs should be gradual to avoid status epilepticus
- Increase dose during febrile illness, pre menstrual periods, stress, and pregnancy.
- Let patient have enough sleep
- Let patient have enough food
- Avoid excessive exercise
- Avoid boredom

2.6.2 Community management

- Know your client by name, age, sex, home, likes, dislikes and treatment
- Know your client's caretakers and relatives
- Be free with clients / caretakers, encourage them to ask questions about the illness
- Educate the clients about the illness, the drugs, opportunities available, (education and responsibility), health care services available, the dangers of (alcohol and incompliance) and complications.
- Provide counseling to both the patient and the family and where necessary refer to other specialists
- Encourage the patient to respect appointments and return for review by the clinician
- The care giver should keep a dairy of how many seizures the patient has had in a particular period
- Fight against stigmatization, discrimination, nicknaming
- Encourage children to go to school, adults to be responsible citizens and to remain active in life.

2.6.3 How to recognize an epileptic seizure

- A sudden attack where the individual falls heavily on the ground.

- The person then goes over for some few seconds and then goes into violent rhythmic jerks which last two or three minutes.
- During that time, the person may bite his/her tongue and lips and/or pass urine or feaces on themselves.
- He/she then goes into deep sleep that may last a few minutes to some hours.
- He/she may wake up with body pains, intensive headaches and complete loss of memory of the events of the attack. Sometimes as mentioned earlier, there may be no/absence seizures or the jerks could be on one part or a section of the body.

2.6.4 First aid (when a client has fallen. What do you do?)

Depending on the type of epilepsy the person suffers, epileptic seizures may be scaring, but it is advisable to remain calm in order to help the person experiencing a seizure. Epilepsy is not contagious

2.6.5 What to do when a person is experiencing a seizure

- Remove them from dangerous objects like fire, walls, and trees.
- Protect the head from hitting the ground because it can cause more harm to the brain
- Lie them on their side during a seizure
- Make sure the air way is open
- Remove any secretions from the mouth
- Loosen tight clothes e.g. neck tie, belt, unbutton, shoes
- Stay with the patient, help them to know where they are (orientate them), let them know who you are, talk to them and if not on medication, advise them to go to hospital.
- If the person doesn't fall asleep, he/she may become confused and attempt to run away. In such a case, restrain the person with minimal force until the confusion is over.

2.6.6 What you should never do during a seizure

- Do not put anything in the mouth or give any drink or food by mouth during the attack until the person gains consciousness.
- Do not try to stop the jerky movements during the attack
- Do not stop treatment suddenly or withdraw medications suddenly
- Seizures may not stop immediately when an individual starts on medications and it takes time to find the right medicine and correct doze for each individual

2.6.7 Trigger factors for seizures among persons with epilepsy

Certain situations and occurrences may lead to the occurrence of a seizure

- Infections e.g. malaria
- Stress/ anger
- Hunger
- Overwork
- Being excited
- Heat
- Television flickers
- Water waves

- Bright lights
- Excessive cold
- Mirage on the road
- Fear of anything (phobia)

2.6.8 What activities people with epilepsy should not do

- Persons with epilepsy should not drive motor vehicles or operate machinery until they are declared cured by the Health worker.
- They should not work at heights such as construction sites, electricity and telephone poles or electricity installations.
- Persons with epilepsy should not swim or ride bicycles unaccompanied
- Drink alcohol as it makes some anti epilepsy medicines ineffective
- Get exposed to situations that trigger off an epileptic attack such as flickering lights, fasting, high fever, missing sleep, emotional tension like anger, excessive joy and crying

2.6.9 How can epilepsy be prevented?

Epilepsy can be prevented and controlled using the tips below;

- Pregnant mothers should attend antenatal care to prevent or treat diseases that will affect the brain of the baby during pregnancy.
- Ensuring safe delivery of the baby to avoid complications and undue injuries of the baby during birth.
- Control high fevers in children like malaria and other childhood diseases by providing timely and correct treatments and immunization against immunisable diseases.
- Reduce brain damage especially due to road traffic accidents and falls through practicing safety regulations like use of seat belts in cars and helmets while riding motor cycles.
- Controlling infections and parasitic diseases that affect the brain for example meningitis, measles, syphilis, filariasis, HIV/AIDS, onchocerciasis, tapeworms, etc

REMEMBER *With proper treatment, people with epilepsy can live a normal life, be educated, work, marry and contribute effectively both socially and economically to their community.*

Conclusion

- Relatives and other community members should often encourage persons with epilepsy to return to hospital for review, if not on medication.
- Encourage persons with epilepsy to always take their medication
- Social support should always be given to persons with epilepsy and their parents and guardians.
- It is important that communities stop the stigmatization of persons with epilepsy and families.

CHAPTER THREE:
GROUP DYNAMICS AND DEVELOPMENT

3.1 Introduction to chapter three.

Groups form a basic strategy for development. They offer a sense of belonging and social identity to the different members living within a particular community. While working to improve the lives of PWE, it is often important to adopt a group strategy. This session, looks at the different ways groups can be effectively formed to accelerate personal and societal development that is beneficial to persons with epilepsy both in the short and long run.

Objectives of the Session

To provide persons with epilepsy, their leaders, parents/relatives and other workshop participants a thorough understanding of group dynamics and development so they can form groups and manage such groups better.

Topics to be covered

- To define a group?
- To provide justification for groups (Importance of a group)?
- Reasons for group formation
- Definition of group dynamics and its composition
- What comprises a group?
- Stages of group development
- Characteristics of a group.
- Elements of a constitution

3.2 What is a group?

A group is a collection of people with a common development interest. According to the Business Dictionary however, *a group is a collection of individuals who have common interest, regular contact and frequent interaction, mutual influence, and work together to achieve a common set of goals; (http://www.businessdictionary.com).* Through interactions, members become interdependent, share norms, participate in a system of interlocking roles, identify themselves and can be identified by others as an entity.

3.3 why a group?

- Groups are particularly good at combining talents and providing innovative solutions to possible unfamiliar problems.
- They engender full utilization of the work force.
- A group can be seen as a self-managing unit- a range of skills are brought on board by all members.
- Each can participate in achievements well beyond his/her own individual potential.
- The individual's talents are better utilized in a group
- Groups are good for interaction, experience sharing and learning.
- Group pressure helps to change members' negative attitudes towards development initiatives.
- Groups increase people's opportunities for participation in development.

- Supports problems solving.
- Promote inter-personal relationships and collaboration at local level.
- There is always a multiplier effect in the dissemination of information and adoption of any new innovation through the member to member approach.
- They help to build the capacity of local communities to plan and manage little resources profitably.
- They enhance member participation in monitoring and evaluation of development programmes meant for them
- As a source of motivation – people feel proud to be part of a group.
- There is group security.
- They facilitate easy marketing of products.
- Allocation of duties and specialization makes work easy.
- It gives encouragement to others.

3.4 Reasons for group formation

People form groups;

- To answer to a need
- To pull resources together
- To solve a problem
- To cater for a certain interest
- To give a service
- To identify themselves with a certain community
- To be friendly with people of similar interests and values
- To learn some skills and knowledge from others
- To collectively contribute to community work

3.5 Stages of group development

Bruce W. Tuckman is a respected educational psychologist who first described the then four stages of group development in 1965. He further refined and developed the model in 1977 (in conjunction with Mary Ann Jensen) with the addition of a fifth stage. It is important to note that this process can be subconscious, although an understanding of the stages can help groups reach effectiveness more quickly and less painfully.

Stage 1: Forming

This is when the group first comes together. Individual behavior is driven by a desire to be accepted by others, and avoid controversy and conflict.

- Individuals with a common problem or need come together.
- Individuals want to establish personal identity within the group and make an impression.
- Participation is limited as individuals get accustomed to group members
- Individuals discuss the reason for being together.
- Ground rules are discussed for the future of the group.

Stage 2: Storming

- This is when all hell breaks loose. Lots of conflict.

- Factions form, personalities clash, no one concedes a single point without first fighting tooth and nail.
- Very Limited communication listening.
- The stage leads to new and more realistic setting of objectives, procedure and norms, but also if mishandled with no strategies for conflict resolution, the group can easily disintegrate.

Stage 3: Norming

The "rules of engagement" for the group become established, and the scope of the group's tasks or responsibilities is clear and agreed.

- Desire to maintain and perpetuate group, development of group spirit, harmony becomes important.
- Members understand each other better; appreciate each other's skills and experience.
- Individuals listen to each other, a support each other, and are prepared to change pre – conceived views:
- Every member begins to feel secure in expressing their own view points. Work methods become established and recognized by the group as a whole.

Stage 4: Performing

- Characterized by full maturity and maximum productivity.
- Can only be reached by successfully completing the previous three stages.
- Members adopt and play roles that enhance the task activities of the group, since they have now learnt to relate to one another.

Stage 5: Adjourning

This is about completion and disengagement, both from the tasks and the group members. Individuals will be proud of having achieved much and glad to have been part of such an enjoyable group. . Some authors describe stage 5 as "Deforming and Mourning", recognizing the sense of loss felt by group members.

3.6 Group dynamics

These are interactions and forces within small face to face groups; (Ronald W. et al 2005). People in groups influence each other in various ways and this may help or hinder their functioning. So members and group leaders need to understand group dynamics and the people they are working with in order to manage effectively any group/ working situation. Some of the important aspects to understand about group dynamics include the following;

- Within groups, there are different behaviors that need to be understood and this shapes and influences behavior in these groups
- Within groups, there are group building and maintenance roles for successful completion of tasks.
- Groups have identity/ objects of a group: involves selecting a group name, membership fee setting and group registration with local authorities/ development organizations.
- Groups have a name that is used to identify a group. It sells the group to the outside world and the group members should be proud of the enterprise or activity engaged in.

- Physical location; office associations that it can easily be traced and identified.
- Groups have a Constitution; it is very vital I to the group sustainability; specifies the objectives of the group, the membership and rules and regulations governing the group.
- Group Registration Certificate; Group registration is the process through which the group is recognized to District local administration and with other development organizations.

Factors affecting group formation, cohesion and sustainability;

- **The group Size:** The bigger the group, the difficult it is to manage and therefore vulnerable to disintegration. Smaller groups are better managed.
- **Motivation**; once there are no motivation strategies in a group, it is likely to disintegrate.

3.6.1 Characteristics of manageable and or sustainable groups
- Collective goal formation/setting
- Clarify tasks & record of understanding of tasks
- Written record of group activities, minutes, reports
- Commitment to accomplishment of goals
- Effectively communicate with one another and provide feedback to one another.
- Clear roles and responsibilities of members
- Transparency and information sharing
- Consensus in decision making
- Encouragement of innovativeness by member/leader
- God fearing membership & leadership
- Able leadership
- Foundation on a saving and credit scheme
- Clear sources of funds for the group

3.7 Group skills

The group process is a series of changes which occur as a group of individuals form into a cohesive and effective operating unit. If the process is understood, it can be accelerated. There are two main sets of skills which a group must acquire:

- **Managerial Skills**: to manage people, resources and finances
- **Interpersonal Skills** to work amongst themselves and network with other partners

3.7.1 Factors influencing group cohesion

- *Frequency of contact*; among members enhances participation of group members and provides a sense of belonging.
- *Satisfaction of group needs;* a well-defined goal, SMART objectives, action plan, availability of resources, and absence of external interference or influence unites members.
- *Satisfaction of members' needs;* one performs if his/her needs are met).
- *Size of the group;* when members are not too few and not too many for reasons already explained above.

- *Degree of homogeneity and heterogeneity*; people of the same status and common interests find it easy to cling together and the reverse is true.
- *Absence of threats*; no one feels secure under threats, thus absence leads to unity.
- *Group norms;* norms formulated in a participatory way unite members better than those formulated by a few members.
- *Quality of Leadership;* leaders who listen and are available, open, caring, trustworthy and loving enhance group solidarity.
- *Equitable sharing of group benefits*; this eliminates conflicts and keeps members cooperating.
- *Representation;* of different gender, youth, PWDs in leadership positions ensure continued unity.
- *Non discriminatory tendencies*; e.g. against people with HIV/AIDS or persons with epilepsy is very imperative.
- 3.8 Group constitution

A company constitution is a document that generally specifies the rules governing the relationship between and activities of the company, its directors and shareholders; (Legal Vision, 2016). A constitution is a document made by members of a group in a participatory manner. It spells out the mission or goal, as well as rules and regulations which guide the group's activities. It sets out clear guidelines on members' rights and obligations to the group. It can be, approved and changed by all group members.

Elements of a constitution

- Name and address
- Goals and objectives
- Membership composition, size and contribution
- Termination of membership
- Meetings (venue, frequency, code of conduct)
- Leadership structure and roles of each office bearer
- Election procedure and Term of office
- Financial management
- Conflict resolution procedure
- Constitution amendments procedure
- Group dissolution procedure
- Adoption of the constitution

Conclusion

Groups are like relationships - you have to work at them. Time and resources must be allocated to this by the group and by management, and the group process must be planned, monitored and reviewed, just like any other managed process. Conflicts within the group should be managed amicably.

CHAPTER FOUR:
ADVOCACY AND LOBBYING FOR PERSONS WITH EPILEPSY

Objectives of the Chapter

To provide persons with epilepsy, their leaders, parents, caretakers, community members skills in advocacy & lobbying so as to enable them engage duty bearers and policy makers for better service provision

Topics to be covered

- Definition of advocacy & lobbying

- Reasons for advocacy
- Principles of advocacy
- Types of advocacy
- Rules of advocacy
- Advocacy issues
- What to advocate for
- Identification of power centers
- Guide in development of a clear advocacy strategy

4.1 What is advocacy/lobbying?

Advocacy can be defined as the act of speaking or of disseminating information intended to influence individual behavior or opinion, corporate conduct, or public policy and law or decision-makers; (Anne Westhues, et.al, 2012). Advocacy often occurs in the context of activities intended to educate and inform. It is normally in favor of the marginalized.

Lobbying

Lobbying is the act of attempting to influence decisions made by officials in a government, most often legislators or members of regulatory agencies. Lobbying is done by many types of people, associations and organized groups, including individuals in the private sector, corporations, fellow legislators or government officials, or advocacy groups (interest groups); (https://en.wikipedia.org/wiki/Lobbying). Lobbying is a sub-set of advocacy. It literary refers to persuading decision makers to change policies / laws, practices, resource allocation in favor of your issues.

4.2 Why advocate?

- To influence decision-makers to design, adopt or change policies and practices to take care of the raised issues and needs.
- Aimed at resisting unequal power relations and creating space for the poor to change systems i.e. social, economic, and political as required.
- To gain support for social changes at official level.
- To draw attention to important issues in society included on the social and political agenda for change.
- To raise awareness and citizen participation in decision-making.
- Changing attitudes is a more sustainable way of securing ongoing change in the direction defined by the change of attitudes

4.3 Principles of advocacy

1. **Based on a sound understanding of existing laws and policies;** Advocacy is done within the confines of the laws and policies.
2. **Client Directed;** Advocates work in the direction of clients, so the client makes an informed choice.
3. **Conflict Management;** advocates must endeavor to avoid confrontational approaches as much as possible.
4. **Confidentiality;**
5. **Culturally Sensitive;** Advocates must take into consideration the cultural, linguistic and communication needs of clients.

6. **Duty of Care;** - The advocate has a duty of care that they will not advocate in ways that are illegal or that will cause significant harm to the client.
7. **Empowerment;** Advocacy works to increase the power and control of clients over their lives.
8. **Independent;** Advocacy must be an independent process, with no conflict of interest and must focus solely on the rights and interests of the client.
9. **Needs based;** Service is provided to people in the client group according to need. The service is free and equitable.
10. **Partisan;** Advocacy is on the side of the disadvantaged party. It exists to assist clients.

4.4 Types of advocacy:

There are many types of advocacy; however, these can be broadly categorized into two: Individual and Group/ Peer advocacy. Individual advocacy focuses on promoting the legitimate interests of one or two people while Group/ peer advocacy concentrates on recognizing, promoting, protecting the rights and well being of others. Some of the examples of advocacy include; statutory / policy advocacy, Issue based advocacy (e.g health, education, water, mass media), citizen advocacy, Community based advocacy and case advocacy among others.

Rules of advocacy:

- Listen,
- Suspend judgment
- Respect for all,
- Speak your voice to be heard

What to advocate for

- Policies / decisions
- Resource allocation
- Laws
- Attitudes
- Social services

4.5 How to advocate (key elements of civil society advocacy)

- Advocates need to establish a close and trusted relationship with communities (beneficiaries) so that the advocacy reflects their authentic concerns.
- Obtain accurate information and establish a clear message and clear demands
- Build effective relationships with the target audience, the people or institution that the advocacy is aimed at.
- Maintain a regular review of the impact for accountability and to adjust setbacks and evaluate responses.
- Identifying power centers in your area; decision making bodies at different levels of influence and power sharing. These include:
- Parish Development Committees (Parish Executives).
- Local Council Chairpersons
- Sub-county executives and Sub-county Technical Staff.
- LC III Council leaders
- District Executive and District Technical Staff.

- District Council (Chairperson and councilors)
- Members of Parliament

4.6 Steps in advocacy

- Identify a need.
- Identify possible partners / stakeholders.
- Design a strategy.
- Package your information well.

Steps to successful grassroots advocacy campaigns

- **Set SMART goals; (***Refer to following paragraphs for detail.)*
- **Create the strategy;** Bridging the gap between goals and actions is where your strategy comes into play
- **Clearly communicate;** your message should be simple, clear and to the right audience. It needs to reach them where they are. Your strategy should take into account who you are trying to reach, what message is important to them and how they are most likely to receive that message.
- **Use media that is mostly accessed** by community members or those whose issues/ interests you are advocating for.
- **Raise funds;** No matter how big a volunteer force/ how much passion and energy you have, successful grassroots advocacy still requires cash.
- **Build coalitions;** Grassroots advocacy is all about binding together like-minded people for a single purpose or cause.
- **Organize communities and inform them about the advocacy issue and expected outcomes.** This gives them the motivation to participate in the advocacy activities.
- **Identify power centers** as these make decisions about the advocacy issues.
- **Engage policy makers;** Carefully identify those with influence and other stakeholders to engage the policy makers. Not everybody has the capacity to engage the policy makers.

4.7 Advocacy strategies

These are methods you can use for your advocacy. You can use any or combinations of the following:

- Media campaigns: News papers, radio, television, rally, local gathering, funeral, community meeting, posters, Master of Ceremonies at a party, demonstration, etc.
- Developing policy briefs
- Organizing direct engagement meetings
- Peaceful Demonstrations
- Documentation through videography,
- Letter writing

4.8 Developing a clear advocacy strategy

Advocacy efforts must be both logical and flexible to achieve the desired results. Engaging stake holders and coalition members in early conversations about objectives

and goals achieves buy-in for the advocacy effort and assists the group in articulating those goals and objective.

Advocates should:

- Clearly define objectives, demands, and target. Who has the power to make the change?
- Organize activities aimed at achieving the objectives and building towards the final goal; and
- Plan the action and schedule for the effort recognizing that this plan may need to change after each step based on outcomes and feedback along the way.

4.9 How to develop advocacy questions

Advocacy questions should be SMART; Specific, Measurable, Achievable, Relevant and Time bound.

Strategic advocacy Questions

- Has the government signed any relevant international treaties? Are there any monitoring mechanisms in those treaties?
- Are there any government bodies that monitor or are responsible for the issue? If not could there be?
- Are any members of parliament interested in the issue? Is there a sub-committee that is responsible for the issue?
- Have the political parties taken a position on the issue?
- How can policy makers be accessed? Are there any formal mechanisms of access? Are there any informal mechanisms of access?
- What or who influences the government position on this issue, i.e. businesses, other countries, financial institutions?
- Is the media influential on this issue? Which media is not influential? Are there particular journalists who cover this issue?
- How important is public opinion in the political process? Will working on this issue strengthen the role of the public in determining policy?
- Are there particular individuals who could influence this issue, such as academics, retired government officials, religious or community leaders?

Advocacy and Epilepsy: People with epilepsy should especially advocate for anti-epileptic drugs at health units, availability of mental health workers at each Health Centre 111 and IV. They should also advocate for better treatment by communities and inclusion in government development programs. This advocacy should be directed to the health department in their districts as well as community based services and production department for development projects.

4.10 Conclusion

Remember that advocacy is a process. Sometimes we may see the results immediately and more often we may never live to see the fruits of our work. Advocacy requires careful planning, patience and strategies. Advocacy targets policy. Since policy makers make decisions basing on information available to them or information provided by the beneficiaries, advocacy becomes very vital in resource allocation, budgeting and planning. When there are competing demands for scarce resources, policy makers will most often allocate such resources to communities or concerns that are well known or loud enough to attract attention.

CHAPTER FIVE;
NETWORKING & PARTNERSHIP DEVELOPMENT FOR PERSONS WITH EPILEPSY

For any organization to thrive, there is need for creating collaborations/alliances and networks as they provide a bigger force/voice for lobbying. PWE groups need to work hand in hand with disabled people's organizations, local governments and development organizations in their communities to be able to realize their goals and objectives.

Objectives of the Chapter

To provide PWE, their parents/caregivers and community groups with skills in networking so as to have them included in all development processes.

Topic to be covered

- Definition of networking

- Objectives of networking
- Guiding principles of networking
- Results of networking
- Sources of networking
- Essential Elements of a network
- Challenges of networking
- Opportunities for networking for persons with epilepsy.

5.1 Definition of networking and partnership

Networking is a framework through which service providers fulfill their obligations by coordinating their efforts in a strategic partnership with each other. Networking is a process that fosters the exchange of information and ideas among individuals or groups that share common interests; Networking may fall into one of two categories: social or business; *(Networkinghttp://www.investopedia.com)*.

A **partnership** is an arrangement where parties, known as partners, agree to cooperate to advance their mutual interests. The partners in a partnership may be individuals, businesses, interest-based organizations, schools, governments or combinations. *(https://en.wikipedia.org/wiki/Partnership)*

5.2 objectives of networking

The basic aims of networking are to ensure that there is an effective way to acquire essential services for those that need them.

Networking involves communication and knowledge exchange.

- Attractive branding
- Support supervision
- Participatory monitoring and evaluation
- Give feed back
- Make follow up.

5.3 Guiding principles and key elements of networking

- Networking observes the rights of the client
- Networking facilitates early intervention and support
- Networking reduces stigma and discrimination.
- It facilitates improved access to organizations providing support to vulnerable groups.
- It builds partnership among stakeholders to meet the needs of clients and their households
- Networking values the confidentiality of client personal information & respect of their rights

5.4 Sources of networking / who to network with?

- Person to person

- Parent, caregivers and other household members
- Friends, neighbors and other members of the public
- National and local agencies that are not partners in the referral network.
- Partner agencies in the network.

5.5 Essential elements of a network

1. Networking involves a group/group of organizations working together to provide comprehensive services to meet the needs of clients their caregivers and their families within a defined geographic area.
2. It requires a coordination unit within a government system to oversee the network mechanism.
3. Periodic meetings of networking providers is essential
4. There has to be designated person(s) at each organization
5. There is need for a directory of organizations providing services to clients within a defined catchment area
6. There is often a standardized referral form
7. There is a feedback loop to track referrals
8. Documentation of referral. At both ends of the referral (referring organization and receiving organization), a written record of the referral is needed to document outcomes.

5.6 Results of improved networks

i) Increased access to services
ii) Organizations establish contacts.
iii) Documentation of clients done, thus easing reporting.
iv) Tracking of a referred person can be easy.
v) Enables gaps identification in service delivery & strategies to bridge these gaps
vi) Feedback referral informs the organization of services provided and needs met.
vii) Stakeholders share experiences and information during the network meet
viii) Relationship building with Service providers and clients as well as between organizations and government.
ix) Networking enhances team work among stakeholders.
x) Effectiveness and efficiency is enhanced in the services provision

NB: Networking is built around organizations receiving clients, providing services to them and redirecting them to other organizations for other services which they cannot provide but which are essential to settling the client's problem or need.

Example of a referral network:

Service provider of first instance (A)	Receiving service provider (B)	Other service provider (C)
- Assess client - Provide service - Documents service	- Receives clients - Provides service - Documents	- Receives client referred from facility (B) - Provides services - Makes follow up on client

Process of developing a network

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│              Mobilize the community to use the service                │
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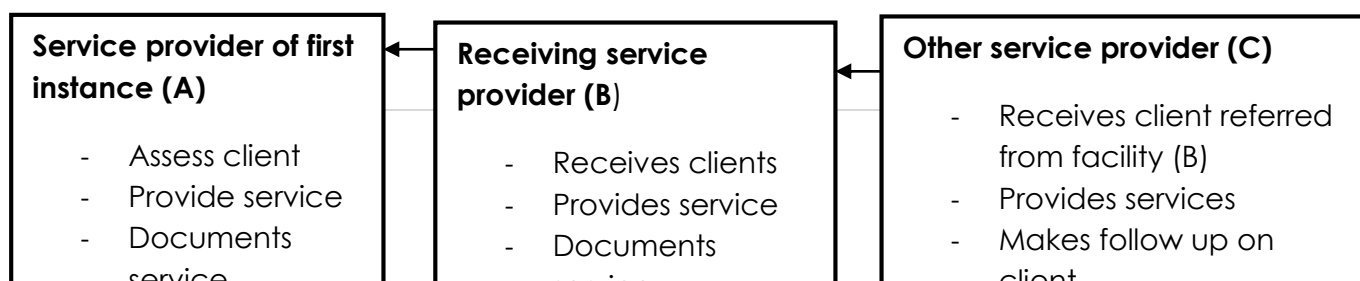
5.7 Challenges in networking

1. Inadequate advocacy and resource mobilization structures
2. Inadequate capacity of implementers to mobilize communities for action on some issues.
3. Limited private sector participation in some interventions, yet it is of tremendous potential.
4. Multiple coordination, monitoring and evaluation mechanisms resulting into duplication of efforts, wastage of resources and limited coverage.
5. Limited structures and systems at lower government and community levels to support the response.
6. Weak networking system among service providers at all levels.
7. Limited and not up to date data for informed decision making and evidence based planning at all levels.
8. Weak systems of mobilizing and tracking resources and documenting impact at all levels
9. Heavy reliance on donor support, with limited funding from the central government, local government and communities which is a threat to the sustainability of interventions.

5.8 Opportunities for networking for ESAU branches.

a) The Community Drug Bank-For the case of ESAU (Refer to ESAU Website).

b) The disability fraternity and all disabled peoples organisations like NUDIPU, USDC, UPPID, and MHU; among many others.

c) Professionals in the sector relevant to the group (health, education, community services, production among others

d) NGO Networks for health, education and youth.

e) District & Sub county local governments in ESAU's area of Jurisdiction.

5.9 ESAU epilepsy linkages

- International League against Epilepsy (ILAE)
- International Bureau for Epilepsy (IBE)
- International Alliance of patient's organizations(IAPO)
- Uganda Alliance for Patients Organizations
- Line Ministries: Ministry of Health, Ministry of Education & Sports, ministry of Gender , Labor and Social development
- All local governments in Uganda and the main Ministry of Local Government
- Voices for health rights
- Disabled Peoples Organizations

5.10 Conclusion:

Networking is important in that through it, organizations receive clients and also work with organizations to provide their clients with a service that they do not have; hence solving the client's needs.

CHAPTER SIX
ESAU MEMBERSHIP AND SERVICES

Objectives of the Chapter

To provide community groups with information on membership development, recruitment and management.

6.1 About ESAU:

ESAU is a membership association for PWEs, their parent's relatives and guardians. It's the only registered organization that brings together PWE with the main aim of fighting for their rights. It started in 1997 and is a non-governmental organization working to improve the quality of life of people living with epilepsy.

6.2 ESAU branches

The association currently operates in more than 40 Districts of Uganda these include; Apac, Adjumani, Amuria, Arua, Amuru, Bushenyi, Hoima, Jinja, Kabale, Ntungamo, Oyam, Soroti, Serere, Sheema, Buhweju, Kaberamaido, Katakwi, Kumi, Ngora, Luweero, Masaka, Mbarara, Mpigi, Gomba, Moyo, Nakaseke, Butambala, Kole, Kwania, Ngora, Bukedea, Kalungu, Bukomansimbi, Kamuli, Ssembabule, Maracha, Gulu, Kitgum, Pader among many others. In each of these districts ESAU has branches. In all ESAU has mobilized groups in 125 sub counties.

ESAU groups meet at hospitals, health centres and sub county head quarters one may join by inquiring from the CDO or nurses at the health centre

6.3 Services Offered by ESAU- (refer to introduction)

6.4 ESAU membership

ESAU is a membership organization where a person pays a membership fee (currently 2016) shs 2000/= (two thousands) in order to belong to the association. Out of the 2000/=shs, 1000 is retained by the branch and the other 1000/= goes to the secretariat for processing the card. Members of ESAU include persons with epilepsy, their parents, relatives and guardians. ESAU boosts of a membership of 10,325 members currently. ESAU is a member of the International Alliance of Patients Organizations, International Bureau for Epilepsy, and International league against epilepsy.

ESAU membership eligibility

1. A person living with epilepsy (PWE)
2. Guardians
3. Volunteers who feel the need to help others
4. Those who believe in ESAU objectives.

6.5 Membership Types

1. Ordinary

2. Associate

3. Honorary

Membership is renewable on an annual basis by payment of an annual subscription fee set by the general assembly.

6.6 Termination of membership

Membership may be terminated under the following circumstances

- Failure to pay subscription.
- Expulsion/resignation of a member.
- Death/bankruptcy/unsound mind.
- Misconduct as determined by the board or local executive council
- Where a member is opposed to ESAU objectives?

- When the General Assembly requests termination in the interest of the organization.
- End of the organization.

Before a member is expelled from the association, he/she shall be granted a right to be heard by the executive and may appeal to the general assembly in 14 days' time. The general Assembly's decision shall be final and conclusive. Refund of membership fees/ annual subscription will not be made.

6.7 Roles of ESAU Leaders

- To identify persons with epilepsy and encourage them to join as members.
- Documentation of all activities; recording minutes of all meetings/activities.
- Be able to know the number of PWE.
- Recruit more members.

Conclusion

Associations intending to form membership organizations should target at setting bi annual membership fees and should ensure they have formulated a constitution to guide membership in recruitment, selection of members to key positions.

CHAPTER SEVEN:
LEADERSHIP
"RE-AWAKENING YOUR LEADERSHIP POTENTIAL"

Objectives of the Chapter

- To brainstorm and understand the qualities of a leader in the 21st Century.
- To challenge ourselves about the true qualities of a good leader.
- To widen knowledge on other leadership concepts.
- To identify and share the values characterizing leadership as a service

Topics to cover

- Definition of leadership
- Styles of leadership

- Qualities of a good leader
- Leadership structure/composition
- Leadership roles and functions
- Keys to effective leadership
- Principles of leadership
- Causes of leadership failure

7.1 Definition of leadership

Leadership is the ability to inspire confidence and support among people to influence them to achieve common goals. Leadership is both a research area and a practical skill encompassing the ability of an individual or organization to "lead" or guide other individuals, teams, or entire organizations; *(https://en.wikipedia.org/wiki/Leadership).* Leadership is about guiding and directing others to strive willingly and enthusiastically towards achieving a set goal. A functional and sustainable group should have effective leadership to guide and direct other members towards attaining the group goal as well as to articulate the group needs and aspirations. The group leadership must comprise democratically elected members.

For leaders the world keeps changing, it changes from hour to hour, day to day and week to week. The strategies that were effective yesterday are not necessarily effective in the same situation today. Robert Quinn 2002

7.2 Styles of leadership

There are different types of leadership. Among them include the Participatory and Directory leadership. See the table below for details about each type of leadership.

Participatory leadership	Directory leadership
- Encourages personnel through promising rewards to active members. - Gives personnel credit for any success attained. - Accepts responsibility for any failures. - Participatory leadership involves others - Depends on demonstrated ability. - Also strives to develop the potentials of others	- Threatens personnel with dismissal. - Takes credit for any success. - Blames failure on personnel. - Makes work drudgery. - Thinks she/he knows all the answers.

7.3 Qualities of a good leader

Listens	Impartial

Is interested in people/leads	Demonstrates fairness
Is active	Intelligent
Energetic	Always requests not demands
Brave	Shows faith in those the lead
Decisive	Encourages constructive criticism
Knowledgeable	Duty bound
Competent	Enthusiastic and inspires enthusiasm
Transparent	God fearing
Loyal	

7.4 Leadership structure

It should neither be too small nor too big. The ideal number of leaders should be more than 5 but less than 12 and should be an odd number to avoid ties during decisions on controversial issues. It is important to note however that chairpersons have a casting vote on any issue of controversy.

Composition of a leadership structure

- Chairperson/President
- Vice chairperson/Vice president
- Secretary/General Secretary
- Treasurer/Secretary for finance
- Publicity secretary/Mobilizer/Spokesman
- Ordinary committee members

NB. In mixed groups, ensure that a third of the leaders are women and within membership organizations for persons with disabilities, it is important that persons with disabilities are given opportunity to lead for purposes of inclusiveness

7.5 Leadership roles and functions:

- Guide the group in planning, formulation of the goal, objectives and preparation of action plan.
- Facilitate effective communication the group and implements group activities.
- Enforce rules and regulations
- Train and counsel other group members
- Is a role model
- Motivate other members
- Represent the group
- Negotiate for group requirements

- Inform others and provide feedback
- Advise on problem identification and solving
- Identify and suggest innovative ideas to the group

7.6 Why good leadership is needed:
- To meet organizational challenges
- To sustain productivity, profitability and quality of activities over a test of time.
- To promote organizational survival in a competitive environment.
- To propel the organization (leadership is the will of an organization).

7.7 What people value in a good leader:
A good leader must be that one who;

- Shows enthusiasm
- Supports others
- Recognizes individual effort
- Listens to individual ideas and problems
- Provides vision and direction
- Demonstrates integrity
- Practices what he or she preaches
- Encourages team work
- Encourages feedback
- Develops other people
- Is a strategic thinker
- Is a servant leader
- Is an agent of change
- Admits wrong and Corrects own mistake
- Tolerates others' reasonable mistakes
- Handles grievances fairly
- Is ethical

Keys to effective leadership:

- Trust and confidence
- Effective communication

7.8 Principles of effective leadership:
"If you don't understand yourself, it's virtually impossible to understand others. Quinn 2002"

Knowing yourself and seeking self-improvement

- Be technically proficient
- Seek responsibility and take responsibility for your actions.
- Make sound and timely decisions
- Knowing the people you lead
- Disseminating information to the people you lead.

- Ensure oversight and supervision
- Leadership is behavior not position
- Leadership is about pursuing a vision not money
- Leading means making an impact
- Setting an example as a leader
- Actions speak louder than words
- Flexibility may refer to behavior not values
- Leadership is all about people
- Its ok to admit mistakes
- An effective leader builds up a team

7.9 What is a team?

A team is a small group of people who work tighter for a common purpose. Members at the district branch have common values, goals and objectives.

Team Building exercise:

Think of an effective team you have been part of in the past. It can be a research team or a sports team or a work team. Think about what made it effective and what it felt like to be part of that team.

1. Now think of the characteristics that made that team effective and list them
2. Different groups will share the lists of characteristics and try to arrive at a common list

Discussion points

The following are the characteristics of effective teams that some people think are important. Compare your list to those below

- a sense of common purpose ,clear objectives understood by all team members
- commitment and urgency towards achieving the objectives
- A high degree of trust towards achieving the objectives
- Mutual support to one another
- Honest and open communication
- The leader recognizes when team work is necessary and when an individual should have freedom to work alone
- Effective leadership that keeps the team together
- Has ability to listen and willingness to learn from the experience from others
- Has a balance of roles that team members perform and the skills needed to achieve the team's tasks without discrimination

Additional Activity

Write 5 things you can agree as a team to work on as you contribute towards Epilepsy Support Association of Uganda.

7.10 Causes of leadership failure:

- Incompetence; lack of knowledge in pursuit of goals, rigid, stiff, unyielding, unwilling to change
- Intemperate; lacking self-control, cannot control emotions
- When you are callous i.e. hurtle, unkind, uncaring, ignoring the needs of others
- If one is corrupt; lies, cheats, steals and places self-interest first
- Insular; i.e. not being in contact with others, works in isolation like an island
- Evil; immoral sinful, does psychological or physical harm to others.

7.11 Why successful leaders fall:

- *Arrogance*; you always think that you are the right one and everyone else is wrong.
- *Melodrama;* you want to be the center of attention
- *Volatility*; you are subject to mood swings
- *Excessive caution*; you are afraid to make decisions
- *Habitual distrust;* you focus on the negative
- *Aloofness*; you are disengaged and disconnected to practical organizational issues
- *Mischievousness;* having ill will, hatred, malice, believe that rules are made to be broken
- *Eccentricity*; you are strange to others, passive resistance
- *Passive resistance;* what you say is not what you believe
- *Perfectionism*; you do small things right and big things wrong
- *Eagerness to please;* you try to win the popularity contest
- *Emphasis on title*

"Leaders must learn to manage and develop themselves." (Leadership and Management in organizations, Peter Drucker: 2009 pg 10)

7.12 Leadership and epilepsy

- Epilepsy is both a physical and emotional disease. It affects the way people think about themselves. It is therefore important that leaders encourage persons with epilepsy to realize their worth and to live a life of self confidence.
- In the context of epilepsy, the leaders must have counseling skills to help reduce emotional distress to those they lead.
- A good leader should be able to encourage persons with epilepsy to adhere to their treatment and encourage them to seek other related services
- In the context of epilepsy, we expect leaders to keep groups together so that they are able to offer both social and economic support to each other.
- A good leader should be able to advocate for the rights of persons with epilepsy and availability of better social services

Conclusion on leadership

As a leader, one needs to know what his/her people want and the best way of all is to get it for them. This calls for challenging people to do the right things not doing things right. It also involves challenging them to risk thinking creatively and differently.

7.13 Communication

Adler and Towne (1978) describe communication as a process between at least two people that begins when one person wants to communicate with another. Communication is the sharing of ideas or information in order to come to a common understanding. It is a process by which people exchange information or express their thoughts, feelings and attitudes. Communication is a vital part of leadership. All leaders **MUST** be equipped with communication skills as they serve the purpose of being the link between PWE, the Association and partners in the struggle to bring epilepsy out of the shadows.

Peter Drucker,(2009) Leadership and management in organizations. Havard USA

Group work

Why is communication so important?

- What skills are needed?
- What communication skills do you use?

For Communication to be effective:

- Information should be understood by the sender and receiver
- Communication can take either verbal or non-verbal forms. Both are of great importance in the undertaking of communication

7.13.1 Qualities needed in communication

A. Desire to help
B. Patience
C. Respect for others
D. Genuineness
E. Ability to put others at ease
F. Listening skills
G. Ability to grasp what is not spoken but implied

7.13.2 Skills in active listening

R- Be Relaxed

O- Open

L- Lean forward

E- Eye contact with the person

S- Sit near the person

7.13.3 Non verbal communication:

- Body language
- Position
- Facial Expression

- Eye contact
- Interpretation of the clients' body language

7.13.4 Verbal communication

- Transmitting
- Repeating/reflecting feelings
- Summarizing
- Don't give advice
- Don't change the subject

Verbal skills: Questioning:

Open (unrestricted answers)

Closed :(restricted answers)

Leading: (produce expected response)

Probing: (Follow -up questions)

7.13.5 Positive attitude

Our attitude in communication can be vital in enabling effective and therapeutic communication to take place. Example of the attitudes we need to possess if we are to communicate effectively with persons living with epilepsy and their families:

- Non –judgmental
- Accepting
- Caring attitude
- Empathy
- Individualization
- Respecting

7.13.6 Simple rules that encourage free communication:

- Get the setting right
- Find out whether the person wants to talk
- Listen and show that you are listening
- Encourage talk
- Make sure you haven't been misunderstood
- Don't give advise
- Don't change the subject

Conclusion on communication

Communication maintains quality of life for persons with epilepsy. It fosters partnerships between persons with epilepsy, their leaders and other networking partners. It further enables persons with epilepsy to continue being the person they are and helps them to

avoid isolation and fear *that's has been taken care of in the effective communication strategies.*

CHAPTER EIGHT:
FINANCIAL MANAGEMENT AND RECORD KEEPING

Objectives of the Chapter

To provide persons with epilepsy, their parents/guardians with skills in record keeping for authenticity of their associations

Topic Contents

- Record keeping
- ESAU's financial systems
- Accounting
- Fundraising

8.1 Record keeping

Topics to cover;

- Definition of records keeping
- Types of records
- Importance of records keeping (brain storming)
- Disadvantages of poor records keeping (brain storming)

8.1.1 Definition of record keeping

Record keeping is the activity of organizing and storing all the documents, files, invoices, etc. relating to a company's or organization's activities; (Cambridge University Dictionary). Record keeping is the storage of information (reliable and retrievable on something or event) for reference or knowledge purpose. A record is a written proof of what happened, when it happened, how it happened, why it happened and is anticipated to happen. Record keeping is therefore the storing of records safely.

8.1.2 Importance of record keeping;

- It helps to keep track of what happened.
- Provides information and data for reporting, M & E
- Helps in monitoring and evaluating progress
- For future reference purposes
- For proper accountability purposes
- As evidence of work done/accountability
- Is a basis for decision making (management and financial decisions

Note: Records should be in a written form and in a language which all group members can understand.

8.1.3 Types of records

1. Human resource records.
2. Facility records files.
3. Inventory, transport facility, buildings in construction, tools and equipment etc.
4. Project/program specific files-nature of project or program funding agencies.
5. Stores: these are records of goods and supplies that come and leave the organization.

8.1.4 Disadvantages of poor record keeping

- It makes accountability difficult for any activity
- It makes it hard to keep track of progress of activities within the organization/ group
- It makes it difficult to provide evidence of actions and events
- It makes decision making difficult due to lack of reference

8.2 ESAU's financial systems (*objective of the topic*)

- To enable leaders get basic knowledge of financial operations especially keeping simple branch accounts and records
- To know more about bank procedures and systems, as well as preparing budgets and work plans
- To analyze challenges and advise on the way forward

8.2.1 Why do we keep financial records in ESAU?

- The records are used in making financial decisions.
- They give information that can be used to make budgets

- They help the secretariat to know whether the branches need more or less money (continued support)
- They help in assessing whether the funds have been utilized properly

8.2.2 Important financial documents

- Receipt books both used and unused
- Cheque books
- Bank books
- Bank statements
- Used bank slips both deposit and withdraw slips
- Financial documents from the secretariat
- Budgets
- Work plans especially costed ones
- Reports
- Accountability documents

Note: The treasurer is the custodian of all financial documents and is also answerable to fellow executive members on financial and money matters (**reflect qualities of a good financial manager/leader**)

8.2.3 Budgets and work plans for ESAU's branches
Uses (*ask participants to contribute*)

- Planning Tool to the branch
- Help the branch to know the activities to be done in a specified period of time
- Helps the branch to spend within its limits; matching revenue vs expenditure

8.2.3.1 What is a budget?

A budget is an estimation of the revenue and expenses over a specified future. It is a layout of activities in monetary terms to be performed in a specified period of time like 6 months, 1 year, 1 week etc. It reflects both receipts and expenses. Examples of budgets: Activity, Operational, Fixed budget, rolling, Branch, programme.

"Budgeting helps the financial manager to develop an understanding of how the business is likely to perform in the future." (Dave Needham and Rob Dransfield (1995); Advanced Business pg 546)

8.2.3.2 Characteristics of a good budget
- It should have a time frame usually one year
- Activities should be quantified in monetary terms
- It should show currency
- It should be approved and signed by all executive committee members.

For every activity to be done, the branch leaders must first raise a budget, that must first be approved by the branch leaders (refer to the qualities of a good leader)

8.2.3.3 Format of a budget

Name of Branch------------------District------------Date----------

A Budget for the period of 12 months ending

Particulars/Activity	Quantity (in units)	Unit price	Budgeted Amount

Approved by

Chairman--------------------------------

Secretary--------------------------------

Treasurer-------------------------------

8.2.3 4Format of a costed Work plan

Particulars/Activity	Time Frame	Persons Responsible	Amount

Approved by the same as above

Chairman---------------------------------

Vice chairman----------------------------

Secretary---------------------------------

Treasurer-------------------------------

Publicity Secretary--------------------

Committee Members------------------

Committee Members------------------

Accountability sheet shows how much the branch has received and spent on a specified activity

8.2.3.5 Format of an accountability sheet for ESAU branches

Activity done ------------------- Place-----------Date-----------

Particulars	Amount Budgeted	Amount Spent	Balance	Comments
Total				

Attach all receipts and any accountability documents like lists of transport refund relating to that activity on this accountability report

 Approved by

Chairman---------------------------------

Secretary---------------------------------

Treasurer-------------------------------

8.2.3.6 How can branch leaders monitor branch funds?
- Attending branch meetings
- Making accountabilities for any activity done (see format) with receipts attached.
- Approving accountabilities presented during the meeting

- Receiving financial reports from members especially treasurer.
- The treasurer collecting monthly bank statements from your branch account
  Participants can discuss additional points here

8.2.3.7 Financial monitoring by the secretariat

ESAU shall carry out financial monitoring in all in her branches especially at district levels

The following shall be checked during financial monitoring

- Membership fees collected and if banked evidence of bank slips
- Subscription fees collected and how it is managed
- Accountabilities of all activities carried out in the branch
- Financial report submitted to the secretariat
- Bank documents including bank statements, deposit and withdraw slips, account balance, bank books.
- Branch documentations and records
- Budgets and costed work plan

Way forward for branch Leaders to be good treasurers

- Make work plans and budgets
- Make accountabilities and reports. Submit them to the secretariat

(Ask participants to sight out their challenges when managing ESAU branch finances)

8.3 Bank procedures and systems

What is a Bank? It is a financial institution dealing in money in the sense that it accepts deposits of money from the public to keep them in its custody for safety; (New Age International at *www.newagepublishers.com.pdf*). It is an institution that accepts deposits and keeps custody of money of its clients.

Examples of banks in your areas (participants can suggest more)

International Banks: Stanbic, Barclays, Baroda, Cairo

National Banks; Centenary, Bank of commerce, Post bank, Women trust, Crane

Microfinance institutions,

8.3.1 How to open an account; key requirements

Passport photos, constitution, Identity card, signatories, letter of introduction, Resolution from members, minimum amount of at least UGX 20,000/=

8.3.2 How to deposit money

- Using a banking slip
  Fill in the account details

Account Name

Account Number

Account Branch

Date of transaction

Amount in words and figures

Name of depositor

Telephone contact if any

Signature of depositor

8.3.3 How to withdraw money from the account

- Using a withdraw slip
  Fill in the account details

  Account Name

  Account Number

  Date of transaction

  Amount in words and figures

  Signatures of the official account signatories

8.3.4 How to obtain a bank statement

It is done by one of the signatories preferably the treasurer on monthly basis.

Bank statement shows the movement of money from (withdrawals) to (deposits) to the account

8.3.5 How to transfer money from one account to another

a) In the same bank?
First fill in the withdraw slip (use the withdraw procedure above)

After getting the money then fill a deposit slip (use the deposit procedure above)

b) In the different bank?
First in the deposit slip using the deposit procedure above

8.4 Accounting

Accounting is the systematic and comprehensive recording of financial transactions pertaining to a business. It also refers to the process of summarizing, analyzing and reporting these transactions to oversight agencies and tax collection entities; (www.investopedia.com/terms/a/accounting.asp; Investopedia).

Financial *accounting* (or financial accountancy) is *the field of accounting concerned with the summary, analysis and reporting of financial transactions pertaining to a business;* (https://en.wikipedia.org/wiki/Financial_accounting; Wikipedia). It is the art and science of recording and classifying financial transactions in the books, summarizing and communicating financial information through production of financial statements / reports to facilitate decision making.

8.4.1 The uses of accounting

8.4.2 The cash book

It is a book in which cash and cheque transactions are entered, when cash or cheques are received or paid out. The first book to enter such transaction is called the cash book. It is also called a book of origin. The format varies from one organization to another. A two column cash book must have two money columns for cash and bank on side.

There are three formats of cashbooks namely: Simple Cashbook, two column cashbook and three column cashbook. A Simple cash book contains only one amount column on each side (debit and credit) for recording cash receipts and cash payment

Format of a two column cash book.

Date	Particulars/ details	Ref	Cash	Bank		Date	Particulars/ details	Ref	Cash	Bank

8.4.3 Ledgers

A business may use many accounts in recording its transactions. Each account is placed on a separate page in a bond or loose leaf book or on a separate card in a tray of cards, if it is kept in a book, this is called ledger

".. ledgers are often referred to as the books of prime entry because this is the first place book keeping records will be kept." Dave Needham and Rob Dransfield(1995) Advanced Business pg560

8.4.4 Types of ledgers

- *General ledger*: This is the main ledger. It contains all the ledgers.
- *Subsidiary ledger:* These are sub-divisions of the general ledger. It is only for major accounts called control accounts that appear in general ledger.

Title of account.

Date narrative folio amount	Date Narrative folio amount

Eromu Enterprise Ltd cash Book

An example of a ledger   or cash book

Date	Particulars/ details	Ref	Cash	Bank		Date	Particulars/ details	Ref	Cash	Bank
Oct 1st	Capital		20,000,000			Oct 2nd	Land		3,000,000	
Oct 5th	Loan			8,000,000		Oct 15th	Equipment supplied			1,500,000
Oct 20th	Land		500,000			Oct 17th	Vehicle		10,000,000	3,000,000

					Oct 25th	Spear motor			2,000,000
					Oct 30th	Drawings		**500**,000	

8.5 Fundraising:

Fundraising is the process of gathering voluntary contributions of money or other resources, by requesting donations from individuals, businesses, charitable foundations, or governmental agencies; (*https://en.wikipedia.org/wiki/fundraising*)

8.5.1 Importance of fund raising (ask participants to contribute)
- A good reliable fundraising plan helps the organization to achieve its wider purpose and objectives
- For expansion and development of activities
- It helps to reduce dependency on one donor/ fundraising source
- Helps to achieve strategic objectives of the Organization
- Helps to support sustainability of Organizations

8.5.2 Ways of fundraising
- Members' subscription annually
- Carrying out IGAs and selling the products
- Auction of items
- Drama
- Dinners
- Parties

8.6 Proposal writing

What is a proposal? (Discussion point for participants)

A proposal is a plan or suggestion, especially a formal or written one, put forward for consideration or discussion by others; (Wikipedia definition).

8.6.1 Importance of proposal writing; (participants can discuss this)
- A proposal helps one to clearly set his or her goals
- It helps to communicate ones ideas and thinking
- It helps one to estimate resources needed to implement his/ her ideas
- Helps one to set targets and time frame for implementation of his or her ideas
- Helps in fundraising

8.6.2 Types of proposals: (participants can discuss this).
- Business Proposal
- Research Proposal
- Project proposal
- Programme Proposal,
- Grant Proposals, etc

8.6.3 How to write a proposal

1. Guidelines
2. Subject/Title
3. Purpose and significance
4. Objectives
5. Activities and how they will be done (methodology)
6. Targeted population
7. Location – where the work is to be performed
8. Expected outputs/results
9. Budget
10. Appendices

Note: Obtain the donor guidelines showing requirements of fund beneficiaries.

This document shows the information required from the applicants, e.g. amount, personal requirements and legal documents.

Note: Consult persons with technical skills in proposal writing like CDOs at sub county level, the Secretariat staff, well wishers and partners. Most government programmes have a standard form which a group must fill and submit to the Community Development Office for evaluation and recommendation to the project award committee.

8.6.4 General proposal writing tips

- Use short but clear sentences
- Mind the language used, avoid mixing languages, use of slang
- Structure the proposal using headings, paragraphs, precise titles and subtitles
- Proof read the proposal as many times as possible to ensure perfection
- Divide roles when writing a proposal taking advantage of individual skills and experience
- Be accurate in figures especially the budget
- Punctuate the sentences
- Follow the guidelines and do not exceed the budget ceiling indicated

Conclusion

Proposal writing is important for any association that needs to access funding, so all branch leaders need skills in proposal writing in order to be able to access funds for their branches.

CHAPTER NINE:
IMPROVING LIVELIHOODS FOR PERSONS WITH EPILEPSY

Objective:

To enable participants appreciate the need for economic empowerment and livelihood support for persons with epilepsy.

9.1 Income Generating Activities (IGA's)

Income Generating Activities is a term widely used to cover a range of productive activities implemented by people in the community, and have capacity to increase or diversify income; (UNESCO, 1993). IGAs can be small scale entrepreneurship and

businesses that can help us meet our livelihood needs. These may range from short to long term; (this will be discussed in following chapters).

9.1.1 Important questions for IGAs establishment
- What product or services do people lack in this community?
- Which IGA can I operate?
- Is this IGA profitable**?**
- Market: Will people buy my product?
- How much money do I need to start and operate this IGA?
- Will income from this IGA when added to other sources of family income be enough to meet my household expenses
- Can I operate this IGA? Do I have the Skills and knowledge to operate this activity?
- How much money do I need to start and operate this IGA? What are the possible sources for this IGA funding
- Do I have the time to operate the activity and do I know the season?.

The person to establish the IGA must conduct a detailed product, buyers and sellers analysis. Below are some key guiding points;

9.1.2 Products analysis
- What product or services do I need to produce?
- Are my products/service necessities or luxuries?
- Are they familiar to the people or new?
- Are there similar products in the market? what is their quality and their prices

9.1.3 Buyers analysis
- Who are the buyers of my product/service?
- What quality do buyers want? Can I provide this quality?
- What quantity is generally bought by each buyer?
- How much income do they have?
- Where do they live?
- How will they know about my product?
- What else do I know about them?
- How frequently do they buy these products?
- Does their demand vary with the season?
- Or does it vary with their wealth?

9.1.4 Sellers and competition of the product
- Are there any other seller of the same product in the area I want to serve and how many?
- Who are they?
- Where do they sell from?
- How do they attract customers?

- What is the price charged by other sellers?
- What special advantage do any of the competitors have?
- And what special advantage do I have.

9.1.5 Short term IGAs which are seasonal,

- Selling cooked food like maize or potatoes
- Cereals Fruit
- Retail in honey
- Groundnuts packaging

One of the important things that one needs to know is that members should realize the danger of selecting without careful consideration of all important aspects.

9.1.6 IGAs with long term earnings include:-

- Vegetable growing, Poultry keeping, Cattle keeping, Goat keeping, Piggery, Seedlings, Apiary, Fruit growing, Sugarcane growing, Pumpkins, Eggplants, Calabash growing, Sponge growing

The choice of any of these projects depends on the geographic location of the individual or group **AND PROFITABILTY**.

9.1.7 Steps and process in initiating IGAs:

- Identify the people or community
- Identify the problem
- Identify the resources
- Identify the activities
- Identify the solutions to be realized
- Identify the project

9.2 Business planning: what is a business plan?

This is a written document describing the nature of the business, the sales and marketing strategy, and the financial background, and containing a projected profit and loss statement; *(Small Business Encyclopedia (2015)*. This document defines the goals of a business and describes the means you will use to attain those goals. This should look at;

1. Evaluating business opportunities.
2. Entrepreneurship
3. Business planning
4. Marketing for small business

Costing and pricing I think they will be discussed during the training as the trainer should have knowledge on this.

9.2.1 Importance of having a business plan; (participants can discuss this)

- Helps to communicate a new business idea
- Guides one in managing his/ her business better and therefore improving chances of business success.
- Helps one to get business partners
- Helps in resource mobilization
- Helps one to evaluate the feasibility of a new business idea in an objective and critical way
- Helps to set realistic business targets, goals and implementation strategies
- Helps in marketing the business since it contains business marketing strategies

9.2.2 Types of business plans

- The market and the business plan
- Production plan
- Financial plan
- Financial management plan
- Operational management plan

9.2.3 How to make a business plan (discussion point)

A business plan has the following main sections;

- Executive summary
- Description of the business
- Mission Statement
- Business objectives
- Marketing of the business; (looks at how one intends to market the business and its products
- Competitors assessment
- Management of the business; in terms of human resource, infrastructure, policies, etc.
- Financial aspects of the business; in terms of sources of funds, procedures to manage finances, etc.

"IGAs exist within an environment which strongly influences what they do whether they survive or develop. Strategic planners must take account of potential environmental impacts in order to produce or come up with goals that are achievable and realistic." Business and Finance study manual, Institute of chartered Accounts P93 2009.

9.2.4 Vital information in selecting a viable project for PWE

PWE if of sound mind should be consulted and involved in management of the projects as well as sell of proceeds of the project. This boosts their confidence and provides purpose and drive for their existence. Projects that need limited income are encouraged. Examples of activities, which offer income on daily or weekly basis, include; roadside table consisting of biscuits, cakes, hankies etc., Kiosks, Craft shops, Hawking, Pottery, MDD group, events management/catering group, pottery, bicycle repair, drug shops, brewing local drinks, tea room, making bushera; (participants can discuss this in detail depending on the location.

9.2.5 IGA precautions:

- The activity must be of their interest
- Identify a manageable activity
- Where possible help them start IGAs which do not need funding or very little if any.
- Identify IGAs which give immediate turn-over.
- The IGA activity must be gender sensitive.
- Train them in marketable skills like shoe making, tailoring, apiary, bakery etc.
- Business marketing and marketable trading.
- Mind about the weight of the IGA in relation to persons with epilepsy. They do not have to engage in too much of the heavy work.

9.2.6 Calculating IGA profits

- Calculate all the cost that you have incurred in a business and see if there is any profit made.
- Calculate the total value of sales
- Estimate the value of income by subtracting costs from sales
- Calculate income from the given IGA by use of the table below;

5: Institute of chartered Accounts, Business and Finance study manual. Maltra. Wales and England.

Table: How to calculate IGA profits

	Interest	Easy to get /access	Duration for paying back	scores	remarks
Borrowing from relatives					
Loan from banks					
MFI					
Loan from the VSLA					
Personal Savings					
Business women and men					

Business Accounting 1 and 2 solutions manual, Frankwood and Alan Sangster 2008

9.2.7 How to form IGA groups

Individuals coming from the same area (village, parish or sub-county) are usually encouraged to be in the same group and form a VSLA together. Individuals who have built trust are encouraged to be in the same group. There should be management groups of 20-25 members each comprising of business groups of 4-6 members. Each business group is to identify a leader, democratically elected; and they take up roles of chairperson, secretary, treasurer and committee membe**r.**

CHAPTER TEN;
VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLA)

In order to implement a business plan, one needs capital / finances. Since the formal financial institutions have proved quite difficult to access money due to their bureaucracy, most people with epilepsy and others, have found it easier to access financial resources from the Community Based Village Savings and Loans Associations (VSLAs).

Objectives of the Topic:

To provide PWE/community groups with skills in the establishment and management of Village Savings and Loan Associations.

Contents of the Topic

- Definition of the VSLA
- Why VSLA
- VSLA membership
- Responsibilities of VSLA members
- The VSLA Methodology
- How to implement VSLAs
- Strengths and limitations of the VSLA methodology
- VSLA Formation
- VSLA main concepts (Loans, savings, interest, welfare, etc)
- Leadership in the VSLAs
- Development of group by-laws
- Record keeping in the VSLAs

10.1 Definition of VSLA

A *Village Savings and Loan Association* (VSLA) is a group of people who save together and take small *loans* from those *savings*. Groups meet weekly and members save through the purchase of shares. The price of a share is decided by the group; *(VSL Associates; www.vsla.net/)*. *It is a* local, simple, quick and flexible financial delivery system that allows people, especially those "excluded" from the formal financial sector to access financial services (savings and loans) as often as they may need and in useful amounts matched to their needs and out puts.

10.1.1 Why VSLA?

- To increase household income and food security through accumulation of assets (cash and property) through savings.
- To increase household income security through access to basic insurance services (through the welfare fund)
- To offer loans to members for productive investment and emergency purposes.
- To reduce vulnerability among the rural poor.

10.1.2 VSLA membership

It is always important to have small and manageable VSLA groups of between 15 -30 members. The members can however decide on the VSLA membership based on circumstances surrounding their economic welfare.

10.1.3 Responsibilities for VSLA members

- To attend all the VSLA meetings
- To save every VSLA meeting day
- Keep every information of the VSLA group confidential.
- Adhere to all the internal regulations of the VSLA
- Repay their loans in time
- Take active part in ensuring that all members attend meeting and save regularly.

- Guarantee each other in loan access and repayment and handle loan defaulters as required by the internal regulations.
- Participate in discussions and decision making
- Monitor members to ensure they are using their loans properly and safely
- Keep their individual passbooks safe
- Confirm weekly collections and cash in box at end of every meeting
- Ensure that the group doesn't lend funds to non-members
- Make sure that the committee members fulfill their responsibilities as agreed by the VSLA.
- Solve conflicts which may arise from time to time during the cycle

10.2 How the VSLA methodology works

The VSLA methodology works according to the following principles:

1. VSLAs are made up of as few as 15 and as many as 30 self-selected members.

- The members are self-selected, usually from amongst the adult population.
- Membership is open both to women and men.
- At least 2 of the 5 committee members elected should be female in the case of mixed group.
- Members who hold public offices (such as chiefs, mps or other administrative officials) are not eligible for committee positions, but their advice may be sought when need arise from time to time.
- If groups have more than 30 members, they are encouraged to divide into smaller sub-groups of the number ranging between 15-30 people.

2. VSLAs meet on a regular basis, at intervals that they select.

This may be weekly, biweekly or monthly. in no case, however, does any group meet in a frequency more than after four weeks.

3. The VSLA is comprised of the general assembly (VSLA members) and management committee

- The general assembly is the supreme body from which the management committee is elected and from which it derives its authority.
- Each member has only one vote.
- The management committee consists of 5 people: a chairperson, a secretary, a treasurer and two money counters.
- The committee members are subject to annual re-election at the start of a new cycle. They may however be removed from their positions at extraordinary meetings.

4. The VSLA has a constitution that guides their activities.

- It provides a framework for governance, dispute resolution and disciplinary action
- It specifies how a welfare fund will operate and the terms and conditions for savings and lending.
- Each member of the general assembly may be assigned one or more rules to remember, on which they are likely to be questioned at meetings.
- This has the effect of reinforcing the rules, so that after some months every member is aware of the regulations.
- After the first operating cycle this memorization procedure can be reduced in frequency or eliminated, because by that time every member is aware of the rules so reciting them may no longer be necessary.

5. **VSLAs agree on an operating cycle.**
- Before starting to save or to lend, groups agree on how long they will operate before terminating savings and lending activities and sharing out the accumulated funds. This is termed '**the cycle**'. The length of this cycle is decided upon by the group, but should not be less than 8 months, or longer than 12 months or one year.

6. **VSLA members meet regularly and contribute to the group fund in the form of a fixed minimum savings amount.**
- The minimum amount (= one share) is set by the group, and this amount is in such a way that it allows the poorest members to save regularly and it enables all members in the group to save.
- Each share is recorded as a stamp in the member's savings passbook.
- At the start of a new cycle and with the unanimous consent of the members, the share value of a savings can be changed.
- Ordinarily, the savings in the VSLA are made regularly in each meeting by members but the maximum amount to be saved is 5 times of the multiple of the agreed share value and the maximum amount of money to be borrowed is fixed at a maximum of 3 times the value of cumulative savings of every member.

7. **VSLA members keep simple records**
VSLA keeps simple records which include the following among others; members' register, welfare ledger, welfare treasurers' book, savings ledger, loan ledger, fines ledger, and cash book. Members should keep their pass books as a double checking tool since the pass books have records for savings and loans for each.

8. **Anyone in need of support from the welfare fund, or a loan, puts forward his or her request publicly to the group**
- Approval of a welfare fund benefit, or a loan, rests on the general assembly and may be immediately disbursed. Loans and benefits are provided for purposes that are agreed on by the group, as noted in its constitution/by-laws.

9. **The groups loan terms**
- During the cycle it is usual that loan periods do not exceed three months (1-3months)
- One-month loan terms will limit the types of activities in which members can invest. in places where economic activities revolve around agriculture, long-term loans may be needed (up to 3 months) and the members should be guided to have simple cash flow to allow them service the loans timely (**zero tolerance to arrears core principle).**

10. **The size of a loan available to a member can be linked to the total value of his/her savings.**
The group may decide that the amount a member can borrow may not be more than three times of the total value of their cumulative savings. This prevents the risk that a member may borrow far more than they have saved, and then abscond or be overwhelmed by too much credit.

11. **Interest is charged on loans and falls due after every four weeks/month.**
- It must be paid at that time, regardless of the length of loan term. The amount of interest charged varies from group to group, fixed as they decide (**5%-10%).**
- Loan interest is charged monthly (4wks) on the outstanding balance and if not paid in that month, then the interest is added to the principle which becomes the outstanding amount (principle) in the following month.

- Loan principal including interest repayments are made when due, or earlier as the borrower wishes (the borrower can decide to repay before or when the loan falls due).

12. No external funds:

The VSLA members save money which is their main source of loan capital from which they can borrow. The VSLA uses internally generated funds thus there is no external funding hence financial independence.

13. Use of metallic cash box:

The group uses a lockable cashbox to prevent unauthorized movements of cash.

10.3 How to implement VSLAs

1. Preparatory phase

This involves recruiting and training of staff, meeting and orienting stakeholders at the district, Sub County, and parish on VSLA methodology.

2. The training phase

This phase covers the following sessions:

1. VSLA formation and general assembly.
2. VSLA concept and leadership
3. Election of management committee
4. Development of group by-laws/internal regulation.
5. Meeting procedures and records
6. Conflict resolution and first share out (action audit)
7. First saving and loan meeting

3. Supervision phase

This third stage involves follow-up and is known as the **supervision p**hase. It is divided into three phases: intensive, development and maturity.

a. intensive follow-up

This is the first stage of the supervision phase and takes 16 weeks. During this stage, the trainer is supposed to:

- Attend all group meetings weekly.
- Do on-site mentoring and support to the group in conceptualizing the VSLA concepts, methodology and best practices.
- Do on-site mentoring, and backstopping to the management committee in keeping accurate records.

b. Development follow-up

This is the second stage of the supervision phase and takes another 16 weeks. During this time, the members of the VSLA run their group themselves. The trainer will visit the group less frequently (after every one/two weeks). The role of the trainer is to:

- Oversee the smooth operation of the group.
- Act as a technical resource in case of problems.
- Facilitate the resolving of conflicts or disputes.

C. Maturity follow-up:

This is the last follow-up period and it lasts 12 weeks. The trainer may visit the group monthly. The role of the trainer during this phase is to evaluate whether the group is ready to function independently. He/ she is supposed to assess If the group's performance is satisfactory;

- The VSLA has a functional management committee that is transparent, accountable, able to solve conflict, enforce internal rules and regulations
- Whether the general assembly is empowered to understand and have conceptualized VSLA methodology and best practices).
- The VSLA may then officially be recognized to be independent from the project.
- The final meeting at the end of the twelve weeks is comprised of an official "handover" at which the group is formally recognized to be independent and capable of managing its own affairs without further support. It is usual for the **first share-out/action audit** of the accumulated savings, interest and fines to take place at this meeting and for some form of celebration to be held the trainer may seldom visit the VSLA as they operate on their own in the second and subsequent cycles when called upon.
- Always support the VSLA to prepare well for the first action audit or share out.

10.4 Strengths and limitations of the VSLA methodology

The VSLA methodology has strengths and weaknesses, some of which are discussed below;

Strengths of the methodology
- It is based on savings, which means that members work with their assets and not with loan liabilities (debts). This increases their livelihood security and reduces their exposure to risks.   - Interest earned on loans goes to the group and not to an external service provider. This increases the amount of investment capital available to the community.   - VSLAs are immediately profitable (not merely sustainable) and are fully autonomous.   - Financial services (including a limited level of insurance) are offered in the members' village/neighborhood and managed by the members themselves.   - Transactions are quick, simple and transparent.   - Systems of accounting are secure, clear and simple.   - Using lock-boxes or lockable canvas pouches ensures that transactions are confined to meetings of the entire group and that money is safe.   - The distribution system allows participants to acquire useful lump sums of capital at a predictable time that can be invested in long-term activities or meet large, predictable expenses.   - There is a very large increase in: - household assets, mainly owned by women and youths   - household economic security   - personal self-confidence particularly women   - Social capital/participation.   - Attractive to women. the average level of participation of women in a programme where both men and women can participate is between 35 - 85%, averaging about 60%

- The most common benefit of the programme is an increase in women's social capital and accumulation of female-controlled semi-liquid property, such as small livestock and household goods.
- Reduces dependency syndrome and increase investment capacity of households in microenterprises.
- improves savings culture and personal financial management ie promoting financial discipline in the members

10.5 limitations of VSLA

- The amount of money available for loans is small, especially at the beginning of the operating cycle. it is limited by the members' capacity to save
- The short loan period that is normal during the cycles limits investment in long-term activities and fixed-asset investment.
- Loan funds are not always available at appropriate times.
- The groups that choose to share all of their savings and profits at the 'saving-out/action audit' are obliged to start saving again, and, once again, have little capital available for loans for several months.

10.6 VSLA formation

According to Care International,   (VS&L) groups are formed by poor people that begin by pooling the savings of members and then eventually using these savings to make loans to individual members. (https://www.lendwithcare.org/info/about_us)

10.6.1 Characteristics of good VSLA members

The trainer ensures that the following characteristics are mentioned among others,

- trustworthy and honest
- responsible, mature
- not argumentative: co-operative
- not afraid to contribute to discussions
- open to other people's ideas
- respected in the community
- patient and a good listener
- fair and just
- considerate of others
- a positive personality
- hard working
- not an alcoholic and
- have time to spare for group meetings among others

10.6.2 The VSLA general assembly and roles

The general assembly literally refers to all the group members. The general assembly is the ruling body of the VSLA. It is a superior body because it holds the authority to elect and dismiss the management committee. In other words, the general assembly is the boss of the management committee.

Roles of the general Assembly

- The general assembly elects the management committee (chairperson, secretary, treasurer and money counters). The management committee is accountable to the general assembly. All participants have the same rights in the group. In voting, the rule of "one person, one vote" applies. All members have the right to vote and to be elected into the management committee of the group.
- The general assembly and *not the management committee,* is responsible for setting the rules and regulations of the group in a written constitution. The management committee is empowered by the general assembly to enforce these rules.
- The general assembly is responsible for the work of the committee that it puts in place. If the committee does not do its work well, the general assembly may replace it. Only the general assembly can do this. If the constitution of the group and the rules it contains are not respected, the general assembly can choose to organize a special meeting where the problems can be discussed and decisions taken to correct the problem. This can include replacement of members of the management committee whom the general assembly agrees are not performing their roles properly.
- All the members have the right to propose an issue to be discussed in a meeting, and to demand that it be discussed. These discussions take place after the savings and loan activities are completed. It is equally possible for any member to call a special meeting. Majority rule must prevail in all decisions made.

10.7 VSLA main concepts

Savings and loans

- **Savings:** These are financial and non financial assets (something that is *owned)*, which increase economic and social security. Savings are normally collected for emergencies and to pay for predictable events and expenses (such as school fees). For the case of VSLAs, savings are financial in nature.
- **Loans:** loans are a liability (something that is *owed*) that increases risks, because it must be repaid. Loans are normally given out to pay for investment opportunities that have been identified that were not predicted.

    Savings are more important to poor people than loans, because people need to have a 'cushion' of wealth before they can start to take the risks associated with borrowing. This is why the VSLAs programme emphasizes savings <u>first</u>.

10.7.1 Why do people save and borrow?
- to cope with unexpected emergencies
- to buy an asset
- to invest in an enterprise
- to pay for predictable expenses (such as school fees)
- to allow for future consumption (i.e. food at a time when stores are used up)

Why do people borrow?

- to cope with unexpected emergencies
- to buy an asset
- to invest in an enterprise
- to pay for predictable expenses

Other forms of savings

Savings may not be only financial in nature; it can be in other forms such as;

- Grain in a granary/produce
- Livestock (cattle, goats, sheep, chicken).
- Agricultural tools.
- Transport equipment such as bicycles and ox-carts.
- Furniture and utensils.

10.7.2 Possible risks in VSLA savings and Mitigation Measures.

- non-repayment of loans by certain members;
- Non-access to savings at the moment required.
- Obligatory division of losses amongst members.

Although there are advantages and disadvantages of saving in a VSLA, it is important for the VSLA to follow their internal rules and regulations if the VSLA envisions success i.e. accomplish the VSLA objective.

10.7.2 How savings can grow.

- Direct savings contributions made on a regular basis (weekly, fortnightly).
- Interest earned on loans.
- Fines charged to members for breaking group rules.

10.7.3 Loan concept

Characteristics of VSLA loans:

- There is always an amount to be borrowed.
- Each loan has a purpose.
- Assessment is done to approve or disapprove a loan.
- There is a repayment period that specifies how long it will be before the loan is repaid.
- There is a repayment mode specifying how the loan will be repaid (installments or in a lump sum).
- The source of money for repayment has to be declared.
- There is interest payable on a loan.

Note: the general assembly uses the members' savings as a source of loan capital.

10.7.4 Interest concept

An Interest rate of a loan refers to a rate / a proportion of money which is charged or paid for the use of money. An interest rate is often expressed as an annual percentage of the principal. It is calculated by dividing the amount of interest by the amount; (*http://www.investorwords.com*). The borrowers pay their interest to the VSLA. This money comes back to the VSLA as interest on their savings. It is a token of gratitude to the participants who have made their money available to others, and it is a way of

increasing the value of each member's savings. In a sense, when interest is paid, the borrower is increasing his/her own savings.

A loan is a written or oral agreement for a temporary transfer of a property (usually cash) from its owner (the lender) to a borrower who promises to return it according to the terms of the agreement, usually with interest for its use. A loan can be given by an individual or a financial institution; (*Business dictionary dot com*).

10.7.5 Reasons for charging interest:

- To make the savings grow.
- Helps to cover losses
- Increases the share value of the VSLA members
- It discourages borrowing without a serious need or purpose (promoting seriousness).
Note: every loan that the VSLA lends out, must be paid back in time with interest.

10.8 The welfare fund

This is money contributed by members to cater for members' emergencies and social obligations. Welfare fund contribution is the first thing/activity to be considered in a normal meeting. This should be the practice because the welfare fund is unique. In addition, money raised for welfare fund should be kept separate from the money collected in the form of savings, fines and loan repayments; otherwise if they are mixed-up and disbursed as loans, there may not be enough cash to make a benefit pay-out. Members must be very vigilant because emergencies cannot be predicted, and so money must remain at hand.

A list of the types of emergencies to be covered by the welfare fund:

- Medical expenses, including drugs, doctor visits and hospital bills.
- Funeral expenses.
- Educational expenses (also for orphans and vulnerable children).
- Disasters, such as a house burning down, floods, draught, hunger.

10.9 Leadership of the VSLA (management committee)

For a VSLA to be successful, it must have a leadership to guide the performance of its functions. There has to be a management sometimes known as the executive committee, and the supportive committee.

The VSLA management committee

The VSLA management committee must have the following key positions;

- chairperson
- secretary
- treasurer
- money counters (2)

10.9.1 Election of management committee

This is done through secret ballots. Nomination is done by nominating a maximum of three, and each seconded by a member of the general assembly. Each nominee is given time to talk to the general assembly as to why he/she wants to take the position nominated for.

Supportive leadership of the VSLA:

- key keepers (3)
- welfare fund treasurer
- security officer

10.9.2 Qualities and responsibilities of the VSLA chairperson

Qualities

- respected
- dynamic and visionary
- trustworthy
- fair and capable of being neutral
- strong personality, but not autocratic
- tactful
- listens to others and takes their opinions into account
- patient
- organized
- punctual
- at ease speaking in front of others
- capable of summarizing the views of many people

Responsibilities

- to call the meetings to order, announce the agenda and lead discussions
- to maintain discipline and levy fines as needed
- to ensure that the meetings follow proper procedure (especially with respect to welfare fund, savings and loans procedures) and that the constitution is followed and respected
- To represent the group to outsiders and non-members. as needed to provide a brief history of the group and its performance
- to facilitate discussion of issues raised by the general assembly and to ensure that everyone's views are listened to
- To facilitate solutions to conflicts between the members

The qualities and responsibilities of other leaders like the Secretary, Treasurer and the VSLA money counters are summarized in the tables below;

10.9.3 Qualities and responsibilities of the VSLA secretary

Qualities	Responsibilities

• literate and numerate and capable of maintaining the group accounts and the member saving passbooks	• ensures that all financial transactions concerning welfare fund, savings and lending take place in front of the group members, in the correct order and through the money counters
• trustworthy	• Records all welfare fund, savings, fines, loans and cash book transactions.
• reliable	
• intelligent	• makes all member saving passbook entries and signs when loan repayment is completed
• from a respected home, reputed for honesty	
• available for specialized training by the trainer	• provides a summary of the financial state of group affairs at every meeting
• punctual	• takes the minutes of the meeting, if required
	• assists the trainer to update his/her records during monitoring visits

10.9.4 Qualities and responsibilities of the VSLA treasurer

Qualities	Responsibilities
• numerate	• keeps group records, member saving passbooks and money safely at home in the cash box/pouch
• trustworthy and with a strong character (likely to resist temptation)	
• from a family with a good reputation	• produces the cash box/pouch containing group records, member saving passbooks and surplus cash at every meeting
• lives in a secure house	• enters the saving contribution stamps in the member saving passbooks
• reliable and responsible	

10.9.5 Qualities and responsibilities of the VSLA money counters

Qualities	Responsibilities
• numerate	• verify all movements of money both in and out of the cash-box/pouch
• trustworthy	
• calm and organized	• count the money during each cash-box/pouch operation (welfare fund contributions, savings contributions, loan reimbursements, fines collection, loan disbursements)
• not easy to convince	
• god fearing	
• able to detect fake monies	
• able to count money	• informs the secretary of each transaction so as to facilitate record-keeping
	• Assist the secretary in resolving any discrepancies between the group's records and the cash-box/pouch.

10.10 Development of group bye-laws/internal regulations

This is done by all members of general assembly with the guidance of the facilitator and should include among others the following; VSLA name, address, purpose, membership, leadership, elections procedures, frequency of meeting, termination of membership, voluntary and conditional retirement, fines and penalties, and the management of savings, loans and welfare fund among others. It also consists of mechanisms for conflict resolution.

The VSLA Constitution format

i. Basic information on the group
- Name of the group?
- What is the address of the group?
- On what date was the group formed?
- Date of registration, if any?

ii. Objective of the VSLA
- What is the objective of the VSLA?
- What activities will the VSLA undertake in order to attain this objective?

iii. Criteria for membership
- Gender?
- Age (upper and lower age limit)?
- running a business?(farming/commercial)
- Reputation?
- a member of the affected community?

iv. Composition of the management committee
- chairperson
- secretary
- treasurer
- money counters

v. election procedures
- How many terms can any one person serve on the management committee
- How often will elections be held?
- What is the minimum number of members who must be present to hold an election?
- Will the election procedure use a system that allows everyone's vote to be secret, or will it be carried out using a show of hands?
- What is the minimum number of people that must stand for each position?
- Should a member be proposed for office by another member before being put forward for election?

vi. Removal of officers from their position between elections
Any member of the general assembly can call for a vote of no confidence in a member of the management committee. If the vote is passed by a majority of the members, the member must step down from the management committee and another member be elected to the same position.

vii. Meetings and amount of savings deposit
- How long will the operating cycle be before pay out? This must not exceed one year.

- **How much do members have to deposit at each savings meeting?** Ensure that the amount is realistic and all members (even the poorest) can bring it for every meeting.
- **Can members save more than one savings amount in a meeting?** Ensure that they allow for a member to save up to 5 times the agreed savings amount.
- **What happens when a member cannot meet the minimum saving purchase requirements?**

viii. Criteria for loan disbursement
- For what purposes can members borrow from the VSLA?
- How will the VSLA set priorities for loan allocation when funds are insufficient to satisfy everyone's needs?
- How will the VSLA assess the borrower's ability to repay?
- Who is eligible to borrow?
- What is the maximum amount that anyone can borrow?
- After how long should the group write off a loan that is not repaid and invoke legal action against the defaulter.
- The group should then decide how much interest should be charged every four weeks (monthly).

ix. Conditions for repayment
- What is the loan repayment period? this must be within 3 months
- What is the interest payable per month? [5%-20%] (Experience has shown that most VSLAs charge 10%)
- What happens in the situations where fines (or other sanctions) do or do not apply?
- Shall fines be charged for the following situations? And if so, how much shall they be?

Type of offence	fine amount (shs)
non-attendance of a meeting for personal reasons	
late coming to meetings	
not memorizing the group's rules as required by the chairperson	
failure to make minimum savings deposit	
chatting through the proceedings	
showing disrespect to other or members of the general assembly	
not remembering decisions and activities of the preceding meeting	
non-execution of role by a member of the management committee	
late deposit or loan reimbursement	
talking out the VSLA secrets	
drunkenness (if any)	

xi. Criteria for the welfare fund
- What amounts will be set as a target for the welfare fund?
- How much will each member contribute to the welfare fund?
- For what categories of emergency will the welfare fund be available, and how much can the welfare fund pay out for each type of emergency?
- For what types of emergency will the welfare fund pay out grants to members and for what types of emergency will the borrower need to reimburse?
- If the fund is depleted through grants to members, how will it be replenished?
- Where will the fund be stored?

xii. **Withdrawal of a member**

- What will happen to a member's savings in the event of their leaving the VSLA during the cycle?
- If a member leaves the VSLA during the cycle out of free choice, will the member be treated differently from the one leaving due to circumstances beyond their control?
- If a member leaves the VSLA before loan repayment is completed, how will this be handled?

xiii. **in case of death**

What measures will be taken with respect to savings and non-reimbursed loans of a member who dies?

xiv. **Amendments to the constitution**

- How many members must agree (as a number) before the constitution can be amended?
- Who can propose an amendment to the constitution?

10.10.1 Meeting procedures and record keeping

- sit ring-fencing the box
- call meeting to order
- call members' register
- check cash balance of welfare and savings
- welfare savings, recovery and disbursement
- savings, loan recovery and disbursement
- counting and recording fines
- cashbook update, declaring balances and meeting closure

10.10.2 Conflict and its management

- identify the root cause of the conflict
- use win - win strategy of solving the conflict
- As you use win-win, have empathy, affirmation, deal with emotion properly, parties to the conflict should be willing to find solution, map conflict, mediate, and do documentation.

10.10.3 Characteristics of a good VSLA group

- an active and empowered general assembly
- an active and responsible/functional management committee
- dependable &functional internal rules and regulations
- mobilizes and uses its own internally generated resources
- demonstrates financial transparency
- demonstrates solidarity among VSLA members
- demonstrates confidence in each other
- unity and cooperation
- good management
- a clear & an effective communication systems

10.11 Record keeping

Types of VSLA records

1. members fee register
2. members roll call register
3. welfare fund ledger & welfare fund treasurer records
4. savings ledger & member pass book saving section (ordinary/production)
5. loan ledger & member pass book loan section (ordinary/production)
6. Fine ledger.
7. cash book
8. linked bank record

The group needs tool kit for proper record keeping which consists of;

- lockable cash box
- three good quality padlocks, each with three keys
- record-keeping journal
- 30 member saving passbooks (1 for each member)
- rubber stamp
- ink-pad
- ruler
- three ball point pens (two blue and one red)
- calculator
- 4 plastic bowls.
- Welfare treasurer's book.

Records in a VSLA are maintained in a single book, which can be prepared with a ruler and ball-point pen. No special printing is needed. The book is divided into sections as follows: register, welfare / social fund ledger, savings ledger, fines ledger and loan ledger.

figure 1: **the layout of the VSLA records book;** the following is a rough guide:

Section	no. of pages
Membership fee ledger	1
Members' roll call register:	5
Welfare fund:	8
Savings ledger :(ordinary/production)	16
Fines ledger:	1
Loan ledger: :(ordinary/production)	24
Cash book	

figure 5: member's saving passbook cover

Village Savings and Loan Associations
Member Share Passbook

Association Name   _Ralang B_

Association Number   _1_

Member Name   _Monica Auma_

Member No.   _11_

figure 6: the savings ledger

No.	Member Names	3/1/05	31/1/05	28/2/05	28/3/05	25/4/05									Total
1	George Akech	1,000	1,500	✕	1,000	1,500									
2	Zablon Odoyo	1,000	1,000	1,000	1,000	1,000									
3	Aloyce Abuyah	500	1,000	✕	1,000	1,500									
4	Zibia Akeyo	500	1,500	1,000	1,000	1,500									
5	Benta Awuma	1,000	1,500	1,500	1,000	500									
6	Pamela Otieno	1,000	1,000	500	✕										
7	Helen Omolo	500	1,000	1,000	500	1,000									
8	Angeline Omolo	1,000	1,500	1,000	1,500	✕									
9	Consolata Adhiambo	1,000	✕		1,000	1,500									
10	Consolata Ariyo	1,000	1,500	1,500	1,000	1,500									
11	Monica Auma	500	1,000	1,500	1,500	1,000									
12	Irene Achieng	1,000	1,000	1,000	1,000	1,000									
13	Consolata Ajwang	500	1,500	1,000	500	1,000									
14	Pamela Odoyo	1,000	500	1,000	1,000	1,500									
15	Mary Atieno	1,000	1,500	1,000	1,500	1,500									
16															
17															
18															
19															
20															
21															
22															
23															
24															
25															
26															
27															
28															
29															
	Total	12,500	17,000	13,000	14,500	16,000									
	Benefits Payout														
	Benefits Repayment														
	Cumulative Total	12,500	29,500	42,500	57,000	73,000									

Note: When members fail to contribute, the space where the contribution is normally recorded is filled out with a large 'X'. This acts as a reminder for the Secretary to ask for the missed contribution at the next meeting.

Note: In cases where the cycle lasts longer than 15 meetings (CSCGS that meet weekly or

Side labels: Fines | Loans | Cash | Association Worth | Notes

Figure 7: the members' ordinary loan ledger (1)

loan no.	Date	name of borrower	amount borrowed	loan rollover	interest due	total repayment	repayment date	borrower signature	amount paid	loan bal.

figure 8: the cash book

Date	What Happened	Cash In	Cash Out	Balance
3.1.05	Share Purchase	12,500		12,500
	Fines	200		12,700
	Loans Disbursed		11,700	1,000
	Stationery		1,000	
31.1.05	Share Purchase	17,000		17,000
	Reimbursement	12,870		29,870
	Fines	200		30,070
	Loans Disbursed		30,000	70
28.2.05	Share Purchase	13,000		13,070
	Reimbursement	22,000		35,070
	Fines	750		35,820
	Loans Disbursed		24,000	11,820
	Bus fare		200	11,620
28.3.05	Share Purchase	14,500		26,120
	Reimbursement	28,500		54,620
	Fines	450		55,070
	Loans Disbursed		30,000	25,070
	Payment for Transport		5,000	20,070
25.4.05	Share Purchase	16,000		36,070
	Reimbursement	38,000		74,070
	Fines	150		74,220
	Loans Disbursed		30,000	44,220
	Maize in storage		10,000	34,220
	Deposit to bank		20,000	14,220

Date	What Happened	Cash In	Cash Out	Balance

Note: Transaction recording in the Cash Book follows the sequence of activities in a meeting. Thus, Saving Purchase (savings) are first recorded, because this is the first activity, followed by Loan Reimbursement. Fines are recorded before being added to the funds available for lending and then loans are disbursed. Money provided for miscellaneous expenses (such as bus fares or buying grain to put in storage) is then recorded before the final balance is noted. The final balance must _always_match the cash in the cash/box/pouch. Income to the Social Fund is _not_ recorded here, because it is not related to the savings and loan cash flows, but shows up on the Statement of Group

Association Worth

Notes on records:

10.12 Members register

If a member is absent or came after calling the register a cross (x) is marked against his/her name for in VSLA a tick (✔) is made for physical presence. But if a member comes late, he/she is allowed to continue normally from the activity where he/she got the VSLA. This also applies to the saving ledger

10.13 Welfare ledger

- When a welfare loan is borrowed on a meeting day, the general assembly witnesses.
- When a welfare loan is borrowed on a day other than the meeting day, the borrower goes with two members to witness and sign in the welfare treasurer's book.
- The loan borrowed on a day other than the meeting day is recorded in the welfare ledger on the day of the subsequent meeting.
- Persons who miss contributing welfare fund should contribute in the subsequent meetings for the meeting days missed.
- The total contribution for the meeting day **(a)** is got by adding all the contributions for the day by all the members.
- total benefit pay out for the meeting day **(b)** is got by adding all the amount paid out to members including borrowings on days other than the meeting day as shown in the welfare treasurers record/book.
- Total benefit repayment for the day**(c)** is got by adding the entire amount repaid by members during the meeting day. cumulative balance for the current meeting day **(e)** is got by adding the cumulative balance for the previous meeting day **(d)** to the total contribution for the current meeting day and the total benefit repayment for the current meeting day and from it taken away the total benefit pay-out for the current meeting day i.e. **e = (d +a + c) – b.**

Figure 9: member pass book loan section

Interest rate ------------------

Loan no.	date	Item	amount (shs)	signed
		Loan		
		Interest		
		total repayment		
		Paid		
		Loan		
		Interest		
		total to be paid		
		Paid		
		Loan		
		Interest		
		total to be paid		
		Paid		
		Loan		
		Interest		
		total to be paid		
		Paid		
		Loan		
		Interest		
		total to be paid		
		Paid		
		Loan		
		Interest		

		total to be paid		
		Paid		
		Loan		
		Interest		
		total to be paid		
		Paid		

Figure 10: updated pass book loan section

loan no.	date	Item	amount (shs.)	signed secretary
1	1/1/12	Loan	10,000	*KI*
		Interest	1,000	
		amount to be paid	11,000	
		Paid	-	
	29/1/12	Loan	11,000	
		Interest	1,100	
		amount to be paid	12,100	
		paid	-	
	26/1/12	Loan	12,100	
		Interest	1,250	
		amount to be paid	13,350	
		Paid		

The Uganda Intrepreneurship monitor, Waswa Bulunya 2007

10.14 Action audit

Action audit is an event after 8 – 12 months of group formation when all loans are called in and all money realized is shared on the basis of a shareholding formula. The VSLA group disbands and then reforms for the 2nd 3rd 4th cycles etc. This is one of the **core principles** of VSLAs.

It is also important to note that the group must suspend loans preferably three months prior to the share-out so as to allow time for complete recovery. Promoting the core principle of zero **tolerance to default as well as building strong credit culture**s among the members is essential. The best way of mitigating the risks is to calculate the pay-out for members at the end of the cycle. After working together for 8 -12 months, a group makes a pay-out to the membership and the following procedure is followed:

The group first of all calls in the loans outstanding, so that the group's entire assets are in cash at the share-out meeting. (**Already the weeks before the action audit, loan periods for new loans must not go beyond the action audit!**). In case the group wants to leave money in the fund to continue lending, it decides on the amount. It may be a uniform percentage or specific amounts.

- the amount shared by the members is computed as follows:

Table showing the computation criteria for share out

item	formula		value (example)
total number of members		A	30
total number of stamps for all the members		B	3,000
stamp value (old)		C	shs 5,000
value of cash in the box (savings, fine, interest)		D	shs 20,000,000
amount the group wishes to leave for continuing lending		E	shs 2,000,000
net amount of cash available for pay-out to members	=d-e 20,000,000 – 2,000,000	F	shs 18,000,000
the new share/stamp value	=f/b 18,000,000/3,000	G	shs 6,000

Therefore the new share value = shs 6,000

Example

- If the total value of money to be shared, as reflected in the cash book is shs. 19,000,000 and the total number of stamps for all the 30 members = 3,000 stamps

- then the new share value = shs.19,000,000/3,000 = 6,333.3333

  Then the new share value =shs 6,300 **not** shs 6,333.3333. Care should be taken here by the trainer to avoid sharing and getting losses/insufficient funds. after sharing a small amount of money from the totals of the 33.333 that remains on every stamp, the balance shall remain in the box and the members shall agree on how to spend the money (buying pen/ruler/top it up to buy a journal/calculator/pass books etc for the next cycle).

  This may also be used a token of appreciation to the management committee. It is important to note that this is a courtesy and by no means an obligation to the group, neither an entitlement nor rights of the management committees.

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