



## THE “RESILIENCE FUND” APPROACH OF MOTHERS’ CLUB

### Technical Guidance Note

The “Mothers’ Club” approach is a type of intervention to reduce household vulnerability, in particular for women. The uniqueness of the approach lies in its strong community anchorage. **It aims to strengthen women’s resilience by creating common funds that allow women to access credit**, which can be used to meet household’s needs, but also as an opportunity to have seed capital to start or strengthen an income-generating activity (IGA).

This technical note, prepared by the IFRC - Livelihoods Resource Centre, with funding from the British Red Cross, is the result of the capitalisation and systematisation of the Red Cross of Chad “Mothers’ Club” experience (in partnership with the French Red Cross).

This document aims to provide members of the Red Cross/Red Crescent Movement, as well as other humanitarian and development actors, **with a practical guide to the design and implementation of the “Mothers’ Club” approach**. This guide does not mean to provide an exhaustive description of actions to be developed in each of the identified project phases. Nonetheless, it highlights **key aspects in order to replicate the approach and ensure activity sustainability**.

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#### Basic Concepts

##### Mother’s Club

*“A Mothers’ Club (MC) is an association of volunteer women<sup>1</sup> who adhere to the Red Cross principles, and come together to educate other members of the community on topics they have previously been trained on such as maternal and child health, WASH, nutrition, etc. After taking part in these training sessions, the members of the Mothers’ Clubs become ambassadors of good practices in their village or neighbourhood.*

*The development of economic initiatives is a unifying factor, which fosters the empowerment and resilience of its members, and ultimately the most vulnerable members of target communities”<sup>2</sup>.*

Mothers' Clubs are characterised and distinguished from other groups by:

- **Adherence of members to Red Cross principles and values**, in particular voluntary work.

<sup>1</sup> Between 20 and 25 women, according to the project.

<sup>2</sup> Ref. : Mothers’ Club leaflet 2017, French Red Cross

Type of livelihood intervention:	strengthening and / or diversification
Strengthened livelihood assets :	human, financial, social and physical.
Context of application:	rural, urban and peri-urban:



- Planning and accomplishment of **community activities**, mainly awareness and hygiene & sanitation activities, to improve households and community's living and health conditions.
- **Contribution to a common fund**, split into two funds: health solidarity fund (HSF) and resilience fund (or savings & loans fund<sup>3</sup>) for mutual support and development of economic initiatives (common and individual ones).

**Health solidarity funds (HSF):** allow a loan for medical care in case of illness (for her or a family member). This amount is repayable without interest, in full or in instalments depending on the borrowed amount. The reimbursement period is normally set at one month after the beneficiary has recovered from illness. HSF is funded by member's monthly contributions.

**Resilience Funds:** based on member's monthly contributions and on incomes from collective IGA<sup>4</sup>. This fund grants loans to develop individual income-generating activities (mainly) and to cover requesting women's needs.

The unifying element in these women's groups is the **development of economic initiatives** (collective and/or individual IGAs<sup>9</sup>). They ensure **their empowerment and the sustainability when accessing to credit**.

The implementation of **collective income-generating activities** aims to create internal incomes in order to:

- 1) replenish resilience funds (to increase credit granting capacity and joint investments) and
- 2) share part of the income amongst members (share common benefits).

### History of the approach

Mothers' clubs approach<sup>5</sup> was founded in Ghana, in the 1970s. The idea of creating Mothers' Club arose in Togo in 1996 as part of reintegration activities

<sup>3</sup> There is a difference between resilience funds (personal loan) and operating funds (expenses identified to support the club). In the analysed projects, resilience fund also works as an operating fund for most of the clubs.

<sup>4</sup> IGA : Income-Generating Activity

<sup>5</sup> Ref. : Mothers' Club leaflet 2017, French Red Cross

intended to Ghanaian refugees in the Bassar area. Furthermore, its methodology has been mainly developed by the Togolese Red Cross, after 15 years of implementation. Nevertheless, over time, other National Red Cross Societies, namely the French Red Cross (FRC), became interested in the Mothers' Club approach.

Mothers' Clubs appeared in Chad in 2013 during the implementation of a WASH project to improve access to safe drinking water and sanitation, led by the French Red Cross (FRC) and the Red Cross of Chad (RCC) in the Logone Occidental region (2011-2015). Given the success of the initiative in the South, both organisations introduced this approach in the Batha region in 2014 through a strengthening resilience project (2012-2016).

Since mid-2016, the British Red Cross has supported RCC and FRC to strengthen the "Mothers' Clubs" approach in Batha and to introduce it in an urban context (in N'Djamena, the capital of Chad).

"Mothers' Club" is a **flexible approach** that can address several topics (**integral approach**: health, food security, water/sanitation and hygiene, etc.).

The choice of the activity topic must be **consistent with the objectives of the project and the identified needs** and give response to existing problems. However, to ensure the origins of the approach are continued, all its **components are always present**.

This type of approach offers an interesting **community-based platform** to implement projects on different topics.

In Logone Occidental, the "Mothers' Club" approach has focused on water, hygiene and sanitation topics (WASH). In Batha and N'Djamena, it has focused on livelihoods<sup>6</sup>, food security and nutrition. Since 2013, the implementation of this approach has changed, and each project has taken into consideration

<sup>6</sup>The integration of "livelihoods" component is the result of the influence of the FAO "resilience funds" approach. "Resilience Funds in Mali": <http://www.fao.org/resilience/ressources/ressources-detail/fr/c/469543/>



previous learning and experiences to adapt it to the local context.

## Project Description

### Capitalised projects:

"Structuring socio-economic services and strengthening resilience of rural population in East and West Batha, Chad" (2014-2016)

"Strengthening resilience for Food and Nutrition Security in Batha" (2016-2017)

**Organisations:** Chad Red Cross, French Red Cross

**Localisation:** Batha province (Chad)

"Mothers' Club" approach (capitalised in this document) was introduced in two projects in Batha whose main objective was to strengthen resilience and food security of targeted households.

This objective will be achieved mainly through resilience funds, which facilitate access to credit (and it allows club members to have initial capital to start or reinforce their individual IGAs), but also through **collective economic initiatives**.

The present guide is mainly inspired by Batha's experience. Implementation experiences of Logone Occidental and N'Djamena approaches (in urban context) have been included to enhance the reflection on the stages and factors required when replicating the approach.

## Implementation Description: "Mothers' Club" approach.

This section describes **basic aspects of "Mothers' club" approach implementation**, in three different phases:

- Phase I: Launch and start-up of community activities;
- Phase II: Consolidation, stabilisation and autonomy;
- Phase III: Progress and Growth.

Besides highlighting implementation key elements in each phase, this document clarifies information about the **project team to be engaged** for implementation, **resources<sup>7</sup> needed** and **potential partnerships**.



Project team



Resources



Partnerships and Agreements

### Phase I. Launch and start-up of community activities

**"Initial phase of the approach starting with the design of the project until the start-up of Mothers' Club's specific activities using the tools, knowledge and equipment identified".**

**Duration (estimated):** 6 months<sup>8</sup>

This first phase includes common activities of design and implementation (as any humanitarian or development project) namely: evaluation and targeting activities, needs assessment, response options analysis and project design, followed by project start-up (official launch) and recruitment of the project team, after ensuring fund availability.

<sup>7</sup> The element "resources" details the equipment, infrastructure, services or tools needed for the implementation of the activity, without identifying who makes the contribution.

<sup>8</sup> It should be noted that the duration depends on access to the necessary funding for implementation, according to its design.



According to the experience of the projects developed by the Chad Red Cross in partnership with the French Red Cross, the first phase highlights four actions:

- 1) **Scoping visit and exploration** of the approach.
- 2) Social mobilisation and establishment of **Mothers' Club**.
- 3) **Feasibility analysis and market study** for Income Generating Activities (IGA).
- 4) Training and equipment of Mothers' Clubs.

### Scoping visit and exploration of the approach

The common theme to all interventions is there there is a scoping visit (for the organisation and the implementation team). This visit aims to **observe other experiences of the Mothers' Club approach, evaluate their relevance according to the identified context, take ownership of the approach, but also to take into account the recommendations and learnings of former teams.**

In the case of the Batha project, the project team had to modify the Logone Occidental Mothers' Club approach, in some elements as follow: visibility element (Islamic culture), constitution of Mothers' Club adapted to local traditions (women require the permission of their husbands) or cultural norms (suppression of the community songs).

During the visit, besides observing, those involved must also identify elements that may create difficulties during the intervention in order to **adapt the approach according to the local context**<sup>9</sup> and to allow its greater acceptance.

The visit can be to another country (if the approach has not yet been developed in that country, as in the case of the Logone project, whose scoping visit was to Togo) or to a region that has previously implemented the approach. The visit must be subject to a final approval from Red Cross management, presenting the necessary adjustments for the implementation.

<sup>9</sup> It is essential to know the context of the intervention area.

### Volunteering Strategy of the National Society (NS)

One of main principles of "Mothers' Club" projects in Chad is the member **adherence to the Red Cross**.

In this sense, during the design and analysis of the project, it is essential to review the SN's national volunteer strategy, as well as the national, regional and local operational plans, **to identify how to introduce and plan this approach within the institution.**

**Community activities developed by Mothers' Clubs members** (sensitisation, sanitation days, etc.) **are true voluntary activities in accordance with Red Cross / Red Crescent Movement principles.**

It is therefore necessary to integrate volunteers since the beginning, trying **not to create differences among them**. It is also important to use the strengths of Mothers' Clubs as **internal relays** to revitalise activities and community presence (also volunteers and members of RC Local Committees).

Once the project is officially started (after its conception and fundraising), the project team must carry out a preparation workshop in order to:

- take ownership of the "Mothers' Club" approach;
- raise awareness and integrate Red Cross Local Committees in the planning, piloting and implementation of the project;
- update implementation planning ;
- specify roles and responsibilities and establish a communication channel;
- take ownership of the specific problems of activity implementation and define contingency measures;
- define the different tools to be mobilised during the implementation and control them; and
- establish monitoring key stages, according to the pre-identified activities.

### Social mobilisation and Mothers' Club formal constitution.

All analysed projects have taken the same arrangements on this stage. In order to ensure "Mothers' Club" acceptance and sustainability, the



approach was initially the subject of social mobilisation. During this intervention, **facilitators presented the characteristics and the functioning of the Clubs to the whole community**, but mainly to **community leaders, and husbands**<sup>10</sup>.

For this purpose, a **general assembly in the village / neighbourhood** was organised, leading to the creation of an "ad hoc committee" composed of a President, a Secretary and a Treasurer (selected by the population) and whose main responsibility is to develop Mothers' Club's membership list. It is recommended to **allow the community to select the membership list and to validate it** by the local authorities, but also to leave some guidelines such as:

- Mothers' Club should have between 15 and 25 members<sup>11</sup>.
- Some criteria must be respected<sup>12</sup> or guide the selection:
  - motivation, dynamism and volunteerism;
  - being a mother or have dependent children;
  - live in the same neighbourhood or village than the Mothers' Club (it is important that the Mothers' Clubs rely on the concept of proximity);
  - being between 18 and 50 years old;
  - be able to pay a monthly contribution;
  - meet the criteria of socio-demographic or economic vulnerabilities.
- Define (by consensus) and request the membership/admission fee once the woman is included in the membership list.

<sup>10</sup> This is a cultural aspect and must be adapted to context.

<sup>11</sup> 20 members is the perfect number. Below 15 members, the club does not reach its critical mass. Having over 25 members would create difficulties for managing activities. Beyond 25 people, it is best to encourage the creation of another Mothers' Club with those who have been excluded.

<sup>12</sup> These criteria were different for each project. The common point was to let the community organise itself on this point.

The first consideration to select Mothers' Club members is the collective **dynamics and cohesion** (they must establish mutual trust), and not only vulnerability. Membership does not follow a strict control of the vulnerability criteria.

However, the selection of intervention areas (villages and neighbourhoods) is **based on vulnerability (geographical targeting)** and Mothers' Clubs actions benefit the most vulnerable families by:

- Gathering vulnerable and less vulnerable people in the same club can be a force that creates levers for the vulnerable.
- They conduct community actions that will directly benefit the most vulnerable.
- Other club "services", such as access to credit to the entire population, including the most vulnerable will be encouraged, after the implementation phase, when the Mothers' Club has reached its autonomy.

During the Mothers' Club member selection process (reviewed during project evaluation, *see reference documents*), it was observed that the **participative approach** (socially constructed consensus with final approval of local authorities -village/neighbourhood chief-), and the **setting up of their own criteria** to draw up membership lists (dynamism, motivation and commitment) notably **reinforce social cohesion and the sustainability of the approach**.

This activity usually ends with:

- the **development of internal regulations , determining Mothers' Clubs<sup>13</sup> operational rules** and contribution fee to the health and resilience fund; and
- the **creation (and contribution) of one of the two funds** to validate the financial contribution capacities of poor households, as in the case of the N'Djamena Mothers' Clubs, where clubs started with the Resilience fund.

<sup>13</sup> Tool in Annex: Regulatory model.



## Feasibility analysis and market study for Income Generating Activities (IGA).

In order to give appropriate guidance to Mothers' Clubs during the implementation of these activities, it is recommended that a feasibility analysis and market study are carried out during the first phase of the project. IGA implementation can be developed during the second phase<sup>14</sup>.

Either the feasibility analysis or the market study should **identify the most cost-effective activities** and provide the **necessary elements for IGA proper implementation and continuity**. They should point out:

- **Business sectors** representing an opportunity for good profitability.
- The **market system**, which defines actors, prices, relationships, structures and processes.
- The **initial investment cost** by identifying the necessary equipment and other costs associated to the implementation of the activity.
- An **organisational structure** with responsibilities and well-defined needs in time for the development of the activity.
- The research on the demand and a marketing strategy.
- **Training needs** for Mothers' Clubs members according to their capacities.

**Project team and beneficiaries should strongly support this activity** to facilitate the monitoring of activities, IGAs ownership and the identification of future opportunities.

## Training and equipment of Mothers' Clubs

The **training plan**<sup>15</sup> should be defined at the **project design stage** and should be aligned with its **general objective**. It must respond to the local problems identified during the needs assessment and to the capacity building needs of the organisation (project

team and Red Cross committees) to ensure project ownership, implementation and monitoring.

**Mothers' Clubs training plan** must include **general trainings on organisational functioning** and **specific trainings** related to different Clubs activities, such as:

- Training on **associative life and leadership**. This aims to introduce the principles and values of the International Red Cross and Red Crescent Movement, as well as the activities that will be implemented within the Club.
- Trainings to successfully implement **community activities** such as: awareness raising and facilitation techniques and thematic or sector trainings (nutrition, screening, hygiene and sanitation, child health, HIV/AIDS, early marriage, etc.)



*Screening children for malnutrition*

- Training on **simplified tools for internal management** of groups and their activities (activity planning, attendance register, etc.). These management tools (and all in general) should be identified and designed according to the club capacity.
- Specific training on **simplified tools for fund management** (contributions, credit granting/repayment of credits, etc.) and **IGA management** (expenditures, revenue, income calculation, etc.).
- Technical training to **implement collective IGAs** (agricultural techniques, storage ...).

<sup>14</sup> This activity was conducted during the Batha and N'Djamena projects (not for Logone Occidental) but in phase II.

<sup>15</sup> The Training Plan describes the training needed throughout the project. Training must be coordinated with other activities. (See annexes, example of a project timeline).



The training plan should also **include the creation of, and building of capacity for the implementing organisation** to ensure ownership and good project implementation and monitoring. These trainings must be coordinated with the chronogram of project activities (see Tools in annex).

### This phase must necessarily include:

Addressed to Mothers' Clubs:

- Training on **associative life**.
- Training on **organisation functioning**.
- Trainings for the implementation of **community activities**.
- Training on **simplified tools for internal management**.

Addressed to the implementing organisation (Red Cross):

- Workshop on "Mothers' Club" approach.
- Training on **key processes** implemented in this phase (club creation, facilitation of awareness raising activities, management tools, etc.) and on techniques (according to the topics: nutrition, health, etc.).

In this phase, these **training activities are accompanied by donations of materials and equipment** to enable the implementation of community activities (visibility material, sanitation or

awareness sessions equipment, namely "image kits" that support awareness sessions).

During the project evaluation a **high illiteracy rate was observed among Mothers' Clubs members** (especially in rural areas with a 75% illiteracy rate compared to 25% in N'Djamena).

The **integration of literacy training** is a key factor for the successful development of their economic activities (individual and collective ones).

Thus, it is important to distribute **operational kits** (simplified tools for club management, office equipment, physical boxes for health and resilience funds, etc.).



The **delivery of physical boxes may not always be necessary**. As a matter of fact, during the assessment in Batha, Club members have reported that they prefer not to use cash boxes because they feel that they become a risk, as they are 'too visible' when placed in households.



This first phase ends with the start-up of community activities.

**Community activities** are one of the fundamental pillars of Mothers' Clubs functioning and are the **first activities developed when clubs are created**.

Mothers' Clubs normally start their activity at the community level with the celebration of a sanitation day after necessary training and equipment has been donated.



## Project Team :

- Programme Coordinator at national office level.
- Sector technical officer (Food Security and Livelihoods, WASH etc.).
- Project Manager with an economic profile to facilitate work on IGAs.
- Administrative assistant.
- Logistics Assistant.
- Facilitator (amount to be determined according to the number of clubs created/monitored).
- Focal point for the RC Regional Committee (voluntary) and for the integration of regional committees in all project components.



## Resources:

- Consultant or consultant service (to conduct the feasibility analysis) in case the project team does not have the necessary skills.
- Equipment / logistics.
- Visibility material for Club members.
- Equipment for community awareness and sanitation activities (sensitisation "images kits", booklets).
- Simplified tool forms (for internal management).



## Partnership and Agreements:

- Local Authorities (club creation process and community activities support).
- Government technical services (support and information for IGAs feasibility analysis, training, etc.).
- Other Mothers' Clubs helping to create new Mothers' Clubs.
- Other RC National Societies to support implementation.
- Technical private national partners.

## Phase II. Consolidation, stabilisation and autonomy

**"Period between the start-up of Mothers' Club activities and the moment from which it is considered that the functioning (of the approach) is autonomous and Mothers' Club can continue its activities without external support"**

**Duration (estimated):** 12 months

This phase consists of consolidating and stabilising actions started in Phase I (community activities, regular contributions, internal management, etc.), and implementing activities that will empower Mothers' Clubs functioning and development of their activities without the need for external assistance.

This second phase includes routine monitoring of activities **to develop** mothers' clubs capacity, the **promotion of tools and identification of what knowledge and equipment has been received**. After carrying out the first Mothers Clubs' activities, it is important to dedicate efforts to develop club's capacities to increase their autonomy and growth. This phase mainly concerns the **implementation of economic initiatives** that will directly or indirectly replenish funds autonomously, with regular gains in activities.

The economic component of the approach lies in:

- **Credit activities** of resilience funds allocated to club members to develop **individual IGAs**.
- **Collective IGAs**.

This period focuses more on the **economic aspect** (profitability and sustainability) of the approach, but also on actions to consolidate its functioning:

- 1) Start of credit activities.
- 2) Implementation of collective IGAs.
- 3) Monitoring of activities and recycling.

### Start of credit activities

One of the key pillars of the Mothers' Club approach, and a necessary condition to be a member, is the **contribution to a common fund**.

The start of **credit granting will depend largely on the amount available in the resilience fund**. However, this amount will depend on the contribution period and on the amount of contributions to the fund.

To start credit activities it is also required to pre-define (in the regulations)<sup>16</sup>:

<sup>16</sup> In this respect, the evaluation report shows that there are no strict rules to have more efficient credit activities (all the clubs





- The **application and decision-making process** on credit granting.
- The **interest rate**.

The definition and inclusion (or not) of interest rates may depend on **cultural and/or religious aspects**, as in the case of analysis.

Likewise, interest rates can only be applied to external persons (if access to credit is open to "non-members") and the monthly fee can be considered as interest rate.

- The duration and the term of the **loan repayment**.
- The **maximum amount** of the credit demand.
- **Response mechanisms or sanctions** for non-compliance with defined rules.

Projects evaluation showed that every Mothers' Club had **different operating rules**.

Most Mothers' Clubs have adopted **simplified credit management practices** to better manage their resilience fund, for example: making a single reimbursement (at the end of the reimbursement period) or setting the same credit period and granting and repayment dates (see evaluation document in annex).

These simplified practices **limit the amount available in the resilience fund** but also act as a way to increase functionality when clubs have limited capacities (registry and accounting).

Resilience fund credits are mainly used **to initiate or strengthen the livelihoods of Mothers' Club members**.



*Small business initiatives. Batha Market*

*evaluated at Logone Occidental and Batha had different rules). The established rules must be the result of a debate among members, of the analysis of their capacity and the objectives set according to a well-defined context.*

As with collective IGAs (next point), credit and implementation activities of **individual IGAs need specific training** (based on the market and sectors analysis) in order to better guide beneficiaries to achieve a good level of profitability.

### Seed fund

**To facilitate the start of credit activities**, a cash injection can be planned from the project design phase. Thus, members apply for credits as the resilience fund replenishes through collective IGA and contributions.

This replenishment, as in the project analysed in Batha, can also be done **to strengthen the credit activity**, once clubs are already autonomous. The impact of this capital injection increased (tripled) the number of credits (see evaluation document in the annexes).

### Implementation of collective IGAs

In the case analysed, collective IGAs are the **fundamental element that allows Mothers' Clubs to be autonomous** and, especially, to grow<sup>17</sup>. **IGAs should be based on the feasibility analysis** or market study carried out during the first phase.

Even if, according to Chad's experience, it is recommended to start the economic activity when clubs and funds are consolidated, it is also important to start the establishment of collective IGAs (selection of IGA –based on the feasibility analysis-, tool development, etc.) once Mothers' Clubs have started their first activities (that is, around the sixth or seventh month of implementation).

<sup>17</sup> *Staff involved in analysed projects mentioned that this element has proved to be a pillar of Mothers' Club activities with a strong unifying potential, hence the importance of dedicating the necessary time, mobilising adequate skills to guide the activities and providing the necessary resources for the initial investment.*



The **unifying elements of clubs can vary from one context to another**. In Batha, collective IGA seems to be the element that unifies Clubs the most. In Moundou meanwhile, it is the health fund and the social purpose.

**Economic initiatives need to be tailored to the implementation context**. For example, although collective IGAs are recommended in some cases, they are not mandatory since they could generate duplication and unnecessary competition. In this respect, **the level of pooling and sharing of assets, production costs and financial turnover will depend on the context and the activity**. Examples of resilience funds in which individually-led IGAs (or common IGAs with individual incomes) were implemented, indicated that this approach can also contribute to reinforce social cohesion and togetherness, as long as financial contribution to the funds are maintained.

The **only imperative is to refloat the fund**.

Considering the feasibility analysis, it is necessary to start the purchasing process (equipment and needed materials) at the right time, when activities are running smoothly<sup>18</sup>. It is important to involve beneficiaries in order to ensure that equipment is adapted to their needs and their way of functioning.

For agriculture - related IGA, it is necessary to take into consideration the seasonality of activities, prices, availability of raw material, etc. During the purchasing process, the **trainings identified in the feasibility analysis can be implemented simultaneously**.

#### Examples of collective IGAs from evaluated projects<sup>19</sup>

**Rural areas:** Storage (of agricultural products), agricultural production, agricultural labour.

**Urban areas:** Film Club, selling firewood, peanut processing, pumpkin seeds processing, cafeteria.

<sup>18</sup> After an unfortunate implementation of this approach in Cameroon, it is recommended that equipment donations are done in a gradual way (not leaving a high value equipment under common management if the club is not consolidated) and balanced with a real involvement of the Clubs.

<sup>19</sup> Further information is available in the "Chad Mothers' Clubs" evaluation report.

For this reason, major efforts must be made by the project team regarding **ownership of IGA management tools (collective and individual ones)**. Thus, beneficiaries would differentiate start-up capital, investments or expenditures and earnings and revenues with a view to possibly creating a simplified/basic operating account.

In this regards, one of the main challenges to provide appropriate and effective support for IGA management is beneficiaries' illiteracy or limited knowledge.

To address this problem, it is recommended to strengthen individual capacities through:

**Individual support / coaching** (or in small groups).

The definition of **simplified tools** (together with the beneficiaries) to work only on the minimum necessary information, based on:

- images and colours (by creating connections between colours / images and concepts)
- behaviours (separate amounts according to source / use)
- existing knowledge (informal tools)

## What can specifically support collective IGAs?

There are several options **to strengthen the technical capacity of Mothers' Clubs members** and guide them in implementing collective IGAs:

- Adapt the profile of the project team towards economic skills.
- Hire a consultant as an "economic development reference" to ensure training and activities monitoring.
- Build partnerships with specialised structures in the identified domains of intervention.

Analysed projects focused on the third option, although in the case of N'Djamena and Batha, the project team was particularly active<sup>20</sup>. However, given

<sup>20</sup> In Batha, a technical partnership has been developed with the National Office for Rural Development and the Technical Services



the technical nature of some IGAs, it is recommended **to favour a technical partnership approach covering training and monitoring activities**. On the other hand, project team participation and learning in the process should be ensured. Partnerships enable the achievement of sustainability and the potential to identify other opportunities (networking for example).

**Benefits from collective IGAs** can be used in different ways:

- Distribution of benefits among club members.
- Replenish resilience funds with benefits.
- Divide a part and invest the other one in resilience funds.

Second and third options were applied in the analysed projects.

It is important that **beneficiaries choose collective IGAs to benefit the distribution method**, while they must be aware of positive and negative consequences of each of the options.

### Monitoring of activities and Recycling

These activities are the classic actions of the implementation of humanitarian and development projects. Here, monitoring is aimed to measure the **achievement of the autonomy indicators** to answer the following questions:

- 1) Have Mothers' Clubs achieved all the autonomy indicators?
- 2) If not, which indicators have not been achieved? Why?
- 3) What are the actions to be taken to reach them?

It is recommended to carry out a specific and meticulous monitoring of collective and individual IGAs by looking at:

- The **ownership and effective use of simplified management tools**.
- **Profit development** of collective IGA.
- Progress of the **amounts of funds**.
- Progress of **credit activities** (quantity, repayment, delay).

- **Profit development** of Mothers' Clubs members' individual IGAs (determine a sample).

### When can a Mothers' Club be considered autonomous?

- When the Mothers' Club organises frequent and regular meetings.
- When the Mothers' Club is able to plan its activities according to its needs and availability and to update them on a regular basis.
- When the Mothers' Club has effective ownership of simplified management tools.
- When the monthly fees of each member are up to date and there is an updated, available and searchable fund record.
- When the resilience and solidarity-health funds grant credits according to their internal rules.
- When community activities are conducted on a regular basis.



<b>Week 1 :</b>	Educational talk
<b>Week 2 :</b>	Sanitation Day
<b>Week 3 :</b>	Community Awareness
<b>Week 4 :</b>	Ordinary meeting

For the analysed projects, this involves at least (monthly): one sanitation and hygiene day, one awareness activity and one monthly Mothers' Club meeting.

Work planning for collective IGAs (frequency and duration) depends on the type of IGA.

- When the Mothers' Club has established profitable collective IGAs enabling the replenishment of the resilience fund.
- When the Mothers' Club shares information about its activities with the Red Cross Local Committees and authorities.

These criteria can serve as **indicators** to measure whether the results of this phase were reached. Otherwise, it is important to see which indicator has not been attained in order to understand causes and develop corrective

*of Livestock. In N'Djamena, a partnership has been established with la "Maison de la Petite Entreprise".*



## Project team:

- Same project team that has strengthened their capacities through trainings.
- Pay attention to the project team capacities to monitor and support the use of the management tools.
- Same participation of RC Regional Committees.



## Resources

- If no partnership has been implemented, a consultant or consultancy service (training for collective and individual IGAs, monitoring).
- Necessary equipment to develop collective IGAs.
- Simplified tool forms.



## Partnership and Agreements:

- Other support organisation and actors: "Maison de la petite Entreprise", agricultural cooperatives.
- Government structures (technical services, provincial or national directorates); Example: National Office of Rice Development (ONDR in French acronyms), Livestock Technical Services, Directorate of Hydraulics, Health Services, Education Delegations.
- Local Authorities.

## Phase III. Progress and Growth

**The growing phase of Mothers' Club is implemented after (or in parallel with) the empowerment phase, with the aim of strengthening the sustainability of the approach and / or with complementary objectives to the approach. The goal is to achieve an operational level without external assistance and an activity development beyond the core of Mothers' Club activities.**

**Duration (estimated):** 12 months (depending on the scope defined for this phase)

During this phase, Mothers' Clubs are (or to a large extent) autonomous and begin to develop "extra" activities. At this point, the project is on its final stage, and Mothers' Clubs can carry out actions to increase their capacity or their impact:

- 1) Strengthening credit mechanism.
- 2) Diversification of activities and opening-up.
- 3) Support to create other Mothers' Clubs and networking.

### Strengthening credit mechanism

Thanks to consolidation and capacity building on resilience funds (linked to the contribution period and to the best results of collective IGAs), Mothers' Clubs

**can develop their credit granting mechanisms.** This will facilitate their access and increase impact at the individual IGA level. At this point, Mothers' Clubs can modify:

- The **maximum amount of credit** requested to allow members to have more initial seed capital.
- The **term of the loan into shorter periods** (monthly) to allow a greater fluidity in the resiliency fund and a faster rotation in granting of loans.
- **Interest rates**, if club member's capacities have been strengthened, a further replenishment in resilience funds would be possible.

### Diversification of activities and opening-up

The diversification of common club activities can be as follows:

- Diversification of **community awareness raising topics**, to respond to problems identified by Mothers' Clubs.
- Diversification of **community activities** to meet new needs.
- Diversification and/or reinforcement of **collective economic activities** by carrying out a basic feasibility analysis beforehand (and independently).

In this phase, **Mothers' Club members should be**



**proactive and take the lead.** If they are already autonomous, i.e. by meeting, among others, the cost-effectiveness criterion of collective IGAs, they should have regular resilience fund replenishments. Hence, apart from granting credits, funds available can be used to:

- **finance other intended training** (community activities or to strengthen collective IGAs with new production techniques ...)
- **purchase: materials, equipment, resources** to support community activities (sanitation, screening equipment...) or invest into equipment for collective IGAs

Proactivity is also manifested by an **autonomous management of partnerships** and by **new partnership opportunities and building**, in line with the needed training and acquired equipment.

In addition, **Mothers' Club growth also lies in their:**

- Opening-up to credit requests from non-members of the Club.
- Developing activities outside their own home community.
- Inclusion of people identified as vulnerable in community activities. For instance, Mothers' Club donation of poultry to beneficiaries (Batha Clubs).



At this level, consideration should be given within Mothers' Clubs on **how to integrate the most vulnerable populations into the approach and to define concrete activities on this participation.** This strategy definition can be done jointly with Red Cross Local Committees.

## Support the creation of other Mothers' Clubs and networking.

Once Mother's Clubs are self-governing, they can **relay the approach and participate in its dissemination and in the expansion of their coverage** in collaboration with the Local Committees of the Red Cross and local authorities<sup>21</sup>. Thus, they become multiplying agents of the approach.

### Mothers' Club Networking

It is important to facilitate networking amongst the different Mothers' Clubs within the same geographical area with the aim of:

- sharing best practices, challenges, opportunities;
- coordinating possible actions
- identifying possible joint forces for collective IGAs
- unifying Mothers' Clubs and identifying synergies of action, pooling of resources and joint partnership management

## Context Elements: opportunities and threats

Some external factors influence the implementation and results of Mothers' Clubs approach. These factors may represent opportunities or threats to success.

### Opportunities for the approach:

- The presence of Government Technical Services in the intervention area is an opportunity to develop sustainable Mothers Clubs and guarantee support for collective IGAs. The existence of a national policy for the development and promotion of women also provides a favourable framework for establishing partnerships.

<sup>21</sup> For example, two Mothers' Clubs of Logone Occidental were created by the communities themselves with the support of local authorities. Club members have contributed and raised funds to fund initial training in associative life and have covered the costs related to RC Regional Committee travelling expenses.



- **Functional and accessible markets in the geographical intervention area** could offer opportunities for both collective and individual IGAs and help achieving acceptable levels of profitability.
- The implementation of this approach is encouraged **if there is an existent social / community organisation (social cohesion)** prior to the project i.e. the existence of a well-established intra-community relationship, mutual knowledge of people and real social cohesion<sup>22</sup>.



A social cohesion concern was notably observed in N'Djamena (urban context), where individualism predominates and where social relations are reduced. In this sense, **clubs have participated in building a social network amongst** their own members but also with the rest of the community thanks to the dialogue established through awareness activities.

- The **definition of "Mothers' Club" approach as a strategic focus or as a priority for Red Cross** shows the interest of the institution and the possibility of mobilising resources allowing the dissemination / spread of the approach.
- **A guaranteed access to Mothers' Clubs at any time of the year** to be able, in particular, to carry out the necessary monitoring activities.

#### **Contextual threats to the approach:**

- **Illiteracy** is the central element that prevents the development of Mothers' Clubs and it particularly limits collective and individual IGA management activities.

<sup>22</sup> Those involved in reviewed projects pointed out that Mothers' Club approach was easier to set up in a rural context than in an urban context, due to greater individualism present in the latter. Thus, the implementation of the approach in urban context requires more effort at the start of activities in order to create a group consciousness and a desire to work together.

**Literacy sessions as a complementary activity to the approach would allow greater impact on different Mothers' Clubs interventions**, particularly to facilitate IGAs, and therefore improve household **living conditions**.

Literacy activities for Clubs members was not undertaken during the implementation of projects in Chad, except in Logone Occidental, and those involved have highlighted the need to further develop this activity.

This could be a cross-cutting activity starting simultaneously with the first training until the end of the project. It can be implemented through a partnership with the Ministry of Education and its Regional and local Directorates.

- IGAs identification, especially in rural areas, must consider **climatic hazards** that can have a negative impact on agricultural activities.
- **Socio-cultural constraints and religious taboos** that can prevent the emancipation of women and therefore limit the proper implementation of the approach.
- **Economic crises** that result in a lack of opportunities for collective and individual IGAs and also price variability that makes it difficult to forecast activities properly.

#### **Ensuring the participation of the Red Cross Local Committees**

As mentioned at the beginning of the document, it is necessary to **integrate the Mothers' Club approach into the Red Cross volunteer strategy**, and to ensure **participation and the strengthening** of local committees to guarantee their integration from the beginning.



## Proposals to ensure participation of Red Cross Local Committees throughout the different phases:

- Involve Local Committees from the same intervention area during the reconnaissance visit;
- Involve volunteers from Local Committees in the initial training on "Mothers' Club" approach, and in other training sessions addressed to Mothers' Clubs.
- Establish a joint planning between Local Committees and Mothers' Clubs to organise community activities. Committees can rely on Mothers' Clubs community anchorage to develop activities with high social impact.
- Regularly monitor and support Mothers' Clubs activities (meetings, collective and individual IGAs and resilience and health funds).
- Coordinated organisation of new trainings, where Local Committee members can be facilitators and / or participants.
- Mothers' Clubs promotion and support to establish partnerships to create other clubs and to register new volunteer members.
- Organise and participate together in Red Cross key days (Humanitarian Action Days and May 8th).

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### Tools :

- Training manual on management, sales and IGAs. It also includes simplified management tools (receipt, invoice, waybill, cash book, stock card and inventory sheet);
- Training manual on facilitation and awareness.
- Group management tools (membership fee, meeting attendance list, etc.).
- Template of the internal Rules of Mothers' Club.
- Sensitisation / awareness "Images Kits".
- Project timeline.

### Reference :

- Evaluation Document: Report of "Mothers' Club" approach Impact Evaluation. November 2017
- Mothers' Club leaflet, 2017.
- Methodological sheet - The practical case of Togo.

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