**INTERNAL REGULATIONS - MOTHERS' CLUB**

***Region: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Department: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

***Municipality: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Village: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

**SECTION 1 Constitution - Name**

The mothers' club, under the name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, was founded on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

The mothers' club is located in the village of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, in the municipality of \_\_\_\_\_\_\_\_\_\_\_\_\_\_, in the department of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

It is run by the local Red Cross branch.

**SECTION 2 Aim and objectives**

The aim of the mothers' club is to promote the health of the family. The activities of the club are as follows:

* Conducting health, hygiene and sanitation education sessions within the club, but also for a wider audience.
* Mobilising women on vaccination days.
* Organising community-based public clean-up actions.
* Promoting the health of members through the establishment and management of a health solidarity fund.

The club is non-political and does not discriminate on religious or ethnic grounds.

**SECTION 3 Conditions for admission and withdrawal**

The club is open to any woman who:

* is a supporter or member of the Niger Red Cross.
* pays the membership fee of ***\_\_\_\_\_\_\_***\_\_\_\_\_\_\_\_\_\_\_ per member.
* undertakes to comply with the internal regulations.

Membership is ceased if the member withdraws or is expelled due to serious misconduct.

The expulsion of a member is decided upon at the General Assembly. The member at fault is invited to give explanations.

Non-compliance with the fundamental principles, the principles of the mothers' club and the internal regulations, late payment of three months' dues or misappropriation of funds will result in disciplinary action ranging from a warning to suspension or even expulsion.

Three successive warnings or misappropriation of the mothers' club’s funds will result in permanent expulsion of the member. Any expulsion of a member entails the forfeiting of their rights.

In the event of the death of a member, the other members may allow the replacement of the deceased by her daughter or sister with no further conditions.

All overdue dues must be reimbursed at 100%. In case of insolvency of the member, the other members may authorise the advance of 80% of the overdue amount with the proviso that the situation will be rectified within a short period of time.

**SECTION 4 Rights and duties**

Any member who us up to date with her membership fees has the right to elect and to be elected.

Mutual respect is a must. Each member must participate in the meetings and activities organised by the mothers’ club.

Members of the mothers' club have equal access to information and communications.

**SECTION 5 Management of the mothers' club**

The General Assembly (GA) elects an Executive Board, composed of five members and elected for a renewable term of ***\_\_\_\_\_\_\_*** years. The five members are:

* The Chairwoman, who convenes and chairs the meetings, and represents the club externally.
* The Secretary records the decisions taken during the meetings and keeps the club's documents (the members' registers and books etc.) up to date.
* The Treasurer manages the club's funds and maintains accounts and records. She handles the operating cash box.
* The organiser is responsible for the organisation of the club's activities.
* The manager of the health solidarity fund, who is in charge of contributions to said fund, loans and repayments.

These roles are unpaid (no remuneration).

In the event of a serious breach of duty by the members, an Extraordinary General Assembly shall be convened to dissolve the Executive Board.

**SECTION 6 Meetings and activities**

General Assemblies are held every (six months / one year).

Club meetings shall be held ***\_\_\_\_\_\_\_\_*** ( ) times a month and shall be convened by the Chairwoman.

The Executive Board meets ***\_\_\_\_\_\_\_*** days before each club meeting.

Each month, the club draws up a work plan and decides who is responsible for the practical organisation of the activities (talks, clean-up projects, home visits etc.). Club members commit themselves to organising one activity per month.

**SECTION 7 The health solidarity fund**

Dues are set at \_\_\_\_\_\_\_\_\_\_\_\_and are paid on a monthly basis. The services of the fund will commence when the amount reaches \_\_\_\_\_\_\_, that is, \_\_\_\_\_\_\_\_ ( ) months of dues.

This fund will be used exclusively for the health problems of the members and their respective families.

Members who are in need make a request and, depending on the amount of money available in the fund, a loan may be possible. The loan is exclusively for the care of the club member and her children.

The maximum amount which can be loaned is set at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

The loan must be repaid ***\_\_\_\_\_\_\_*** months after the woman has recovered.

The loan is granted only for the purchase of medication, treatment or hospitalisation costs. It is interest-free.

Recipients must be honest enough to repay the funds loaned to them so that the fund can be used to assist other members in times of need.

The fund manager must regularly report to the members concerning transactions relating to the fund.

**SECTION 8 The resilience fund**

The resilience fund is set up to ensure the functioning of the mothers’ club and provides financial loans to women in the community to carry out income-generating activities (IGAs).

Within the club, monthly dues for the fund are set at \_\_\_\_\_\_\_\_\_\_\_\_ per woman. The fund is replenished through the monthly dues of the members and external donations. Whatever the duration of the loan, the interest rate is zero for any beneficiary. The maximum amount which can be loaned is fixed at \_\_\_\_\_\_\_\_\_\_\_\_ per beneficiary but it can be increased up to a maximum of \_\_\_\_\_\_\_\_\_\_\_\_ when the purpose of the loan has been deemed appropriate by the club’s board. The loan is available after ***\_\_\_\_\_\_\_*** ( ) months of membership fees at the beginning of the club's establishment. The repayment period varies between ***\_\_\_\_\_\_\_*** and ***\_\_\_\_\_\_\_*** months. However, a maximum period of ***\_\_\_\_\_\_\_*** months can be granted for the joint liability group of women who want to stockpile food and sell it during the lean season when prices are better.

In order to better support vulnerable women in the community, the mothers' club has adopted a strategy for their social inclusion. In addition to club members, women outside the club can also apply for interest-free repayable financial loans.

To benefit from the services of the resilience fund, women outside the club must go through a guarantor (husband, brother of the beneficiary) or the village chief. In the event of non-repayment, the mothers' club claims the sum and the penalties for late payment from the beneficiary's guarantor.

**SECTION 9 Fines**

Absences from the various meetings without prior permission are punishable by a fine of \_\_\_\_ \_\_\_\_\_\_\_\_\_.

Late arrivals at the various meetings without permission are punishable by a fine of ***\_\_\_\_\_\_\_*** \_\_\_\_\_\_\_\_\_.

Any member who does not participate in a community activity (e.g., clean-up project) must pay a fine of \_\_\_\_\_\_\_\_\_\_\_\_.

Late payment of dues to the operating fund and the health solidarity fund is punishable by a fine of \_\_\_\_\_\_\_\_\_\_\_\_ per day overdue.