



Management of apps in Bokoro, 2024 Chad. © Chad RC

## Case study

# Digitisation of the economic activities of Mothers' Clubs through mobile applications

The IFRC **Livelihoods Resource Centre**, in collaboration with the **British Red Cross (BRC)**, has developed two mobile applications (APPs) to facilitate the management of the daily activities of Mothers' Clubs (MC), specifically to assist with:

- The management of savings and loans activities (**Akiko**)
- The management of income-generating activities (**EasyBiz**).

This case study explores the **results of the pilot phase for these applications**. It highlights the positive impacts observed within the Mothers' Clubs since the roll out of the apps and offers recommendations for their adoption/use by other groups or individuals. Through sharing these experiences, we hope to inspire other actors to integrate these digital tools to enhance community autonomy and resilience.

## What are these apps used for?



**Akiko:** An app that allows users to record the main activities of savings and loans groups (contributions, loans, refunds, etc.).

The application allows users to configure aspects such as the amount of contributions, frequency, interest rate, repayment period, etc., to facilitate recording and monitoring.

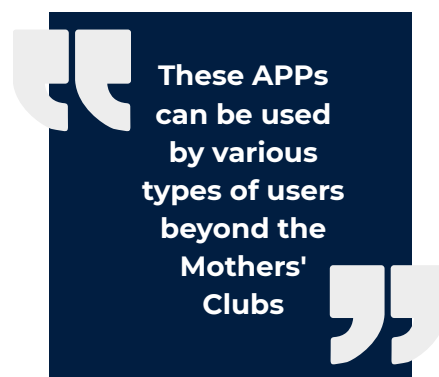
Akiko (from Swahili): Akiba (savings) + Kopa (credit)



**EasyBiz:** income-generating activities (IGA) management application consisting of three modules: 1) IGA bookkeeping (purchases, sales, etc.); 2) IGA stock management, and 3) definition and monitoring of the IGAs' simplified business plan (business idea, financial plan, task monitoring, etc.). EasyBiz also includes configuration options to facilitate recording, and its modularity allows it to adapt to user needs

In terms of **technical specifications**, it is important to note that:

- Apps operate in a **"stand-alone" mode** (meaning all data is stored only on the device without it exchanging data with a server). However, users can still create backups and share them with other devices, even without internet access.
- Multilingual: the apps are currently available in three languages (English, French, and Spanish). However, the newly developed multilingual module allows additional languages to be added as needed.



These APPs  
can be used  
by various  
types of users  
beyond the  
Mothers'  
Clubs

*Mothers' Clubs* are groups of 20 to 30 women who come together to improve their lives and those of their communities. Inspired by the values of the Red Cross and Red Crescent Movement, these clubs combine savings and credit activities with awareness-raising on issues that are essential to their communities, while developing collective economic initiatives. Together, these women become agents of change, strengthening local solidarity and financial autonomy.



## Project framework

The design and management of the two applications was part of BRC's regional 2022-2025 programme "Sahel Hunger Prevention". This work was carried out in two phases:

- 2022-2023: Development of the applications
- 2023-2024: Pilot testing conducted in Chad and Niger (from June 2023 - December 2024). In addition to identifying conditions of use, the pilot aimed to test the apps in the field (with end users) and identify new features that would improve usability.

This programme, combined with funding from the Livelihoods Resource Centre, has enabled a new phase (2024- 2025) focused on developing the additional features identified during the pilot.

In total, **37 Mothers' Clubs**, 19 in Chad (4 in N'Djamena and 15 in Bokoro) and 18 in Niger (Zinder region, Tanout and Kantché departments) participated in the pilot. The pilot which was supported by the Livelihoods Resource Centre was carried out in collaboration with the Chad Red Cross, the Niger Red Cross, and the French Red Cross.

## Results

Surveys conducted during the pilot in Chad and Niger highlighted several advantages of using digital tools<sup>(1)</sup>:

- The applications **improve internal transparency** and communication about their economic activities. 77% of the groups consider this to be an advantage (100% of the Mothers' Clubs in Bokoro and N'Djamena). They also facilitate monitoring and traceability, which is recognised by 47% of the Clubs consulted.
- They are **very useful tools** in many ways: they allow for the centralisation of all relevant information (69%), facilitate calculations (66%), help monitor of activities and support decision-making (60%). Additionally, they simplify the recording of information in a clear and "orderly" manner.
- They contribute to **improving digital literacy** (66% of groups highlighted this) and encourage smartphone use (51%).
- They are easier to use than paper records (54%).
- Among the Mothers' Clubs that tested the applications, 71% and 74% indicated that they will continue to use Akiko (savings and loans) and EasyBiz (IGA management), respectively, even after the support period ends.

### The pilot in N'Djamena:

Among the 37 Mother's Clubs selected to test the applications, 4 were located in N'Djamena. These 4 clubs have two specific characteristics:

- They are in an **urban setting**.
- They have been **operating independently since 2017**, without any particular support or project framework led by the Red Cross.

The combination of these characteristics notably led to a decrease in the use of paper registers (contributions, purchases, sales, etc.) and a reduction in the frequency of meetings, which forced the treasurer to manage certain activities individually with the members.

The pilot of the apps in N'Djamena had a direct impact on the Mother's Clubs, enabling them to **resume recording their activities**. The reception of the apps was excellent, with very positive feedback, particularly regarding **traceability and transparency**—features that were especially valued in an urban setting where meetings are less frequent. Conversely, in rural areas, these aspects were less of a priority since proximity makes it easier to share information among members.

Users also greatly appreciated the **usefulness and ease of recording**, and all Mother's Clubs expressed their intention to **continue using the apps after the pilot phase**.

Finally, the pilot conducted in N'Djamena confirmed that, in urban areas, groups have more smartphones and better digital skills than those observed in rural areas.

<sup>(1)</sup> Source: Results of the survey of Mothers' Clubs. Analysis of multiple-choice questions on the advantages of using apps. The surveyors did not list the benefits: they simply ticked the options based on the women's answers to an open-ended question.



# Steps

- **Preparation:** mainly includes 1) mapping the target group (individuals or groups benefiting from the apps), during which information is collected on the availability of smartphones (number, use), the frequency of contributions, types of IGAs and their economic cycle, etc., and 2) developing or adapting training and monitoring materials needed to implement the applications.
- **Red Cross | Red Crescent team training:** This includes training on the apps, basic concepts of IGA management, and the piloting process. The Livelihoods Resource Centre has developed a **pilot guide** that includes step-by-step instructions for introducing the apps to groups, simulation games to facilitate learning, and advice on configuring the applications and updating the information register based on the status of the funds.
- **Introduction to using the apps:** this step aims to present and launch the use of applications by mothers' clubs, and can be organised in different ways. For example:
  - Large meetings with representatives from all participating groups (as in Chad).
  - Smaller sessions, grouping mothers' clubs into groups of three.

Regardless of the format chosen, for a good understanding, it is recommended to:

- Start with individual or small groups (2-3), depending on their geographic proximity.
- Avoid sessions with more than 10 or 12 participants.
- Adapt the format to the availability of facilitators or volunteers.

A **gradual approach** is recommended until facilitators have mastered the process.

- **Support and empowerment.** The learning and empowerment process for each group varied depending on the factors mentioned above. Nevertheless, support for 3 to 6 months is recommended, depending on the groups' capacities. It is particularly advisable to reduce or eliminate the Mothers' Clubs' dependence on facilitators from the outset of the process. The groups expressed their "concern about making mistakes", so it is crucial to encourage experimentation, and that "making mistakes" is a part of the learning process. To build confidence, they may continue using paper tools alongside the digital application during the transition.

It should be noted that the piloting process showed that it is possible to start with either of the two applications. Their similar appearance and functionality make it possible to learn the second application more quickly, regardless of the order chosen.

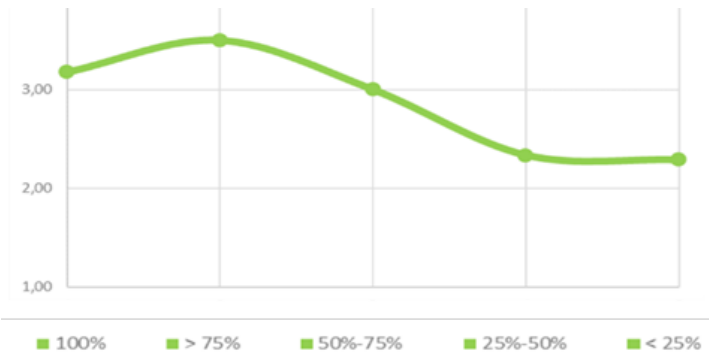


Image: qualitative assessment of applications by Mothers' Clubs

Training session | simulation of the Akiko APP.  
2023, Bokoro, Chad © Chad RC

# Minimum conditions

**1) Regular availability of at least one smartphone per group,** although it is recommended to have at least two. It has been observed that the process of learning, handling, and becoming autonomous in using the applications is directly proportional to the availability of one or more phones. This is not the only condition influencing learning, although it is one of the main ones.



Graph: relationship between regular availability of smartphones (y-axis) and level of learning (x-axis)

**2) Minimum level of knowledge required,** including:

- Basic operation of a smartphone.
- Literacy (reading and writing)
- Knowledge of accounting management (in the case of the IGA management app -EasyBiz-)

It is important to note that, among the minimum knowledge areas identified, only basic smartphone skills is directly linked to using the apps. The other two (literacy and basic accounting skills) are part of the minimum requirements for any mothers' club, regardless of whether they use the apps.

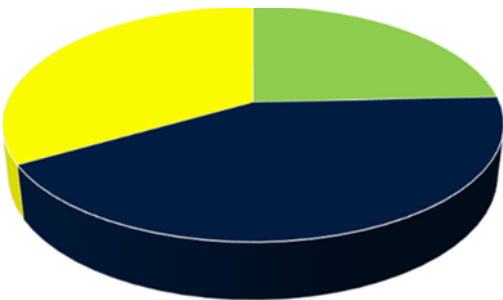
The level of knowledge and familiarity with the apps (measured on a scale of 1 to 5, with 1 being none and 5 being excellent) **averaged 3** for both applications after the pilot programme.

**3) In addition to these conditions, consider training and support** provided by Red Cross | Red Crescent facilitators.

According to surveys conducted among Mothers' Clubs, 83% of the groups that participated in the pilot consider training and support to be a minimum requirement for using the apps, with support lasting between 3 and 6 months.

This condition is linked to the **user profile targeted by this pilot**, which corresponds to the typical profile of the members of the Mothers' Clubs we work with. These groups, primarily composed of women living in contexts with limited literacy and education, and where digital skills are either very basic or non-existent.

As a result, this condition cannot be considered minimal in other settings or with other user profiles capable of learning independently (intuitive tools) or through the help features offered by the applications (manuals).



Graph: Duration of support. ■ Entre 1 et 3 mois ■ Entre 3 et 6 mois ■ Entre 6 mois et 1 année

Accounting Management Training  
2024, Zinder, Niger © Niger RC





# Enabling factors

**Key factors enabling the use of the apps** include the following:

- The motivation and interest among Mother's Club members. This was closely linked to their perception of the applications "usefulness".
- Availability of applications in the local language.

- Prior knowledge and experience with paper-based tools.
- Availability of a project to support the apps rollout. However, as was the case during the pilot project in N'Djamena, this condition can be met instead by team of volunteers (from the red cross | red crescent local branch).



One of the key points concerns **strengthening the basic knowledge of project teams**, particularly in income-generating activities (IGA).

The pilot phase in Chad and Niger was preceded by in-depth training of Red Cross | Red Crescent teams. This covered both the use of the applications and, for the application dedicated to IGA management (EasyBiz), key elements such as accounting and stock management (what it is, its usefulness, when it is recommended), and the definition of a simplified business plan.

Although this knowledge needs to be reinforced, regardless of the use of applications, it was deemed essential because the facilitators accompanying the Mothers' Clubs had not yet mastered it.

If the project allows, it is recommended that a **literacy and digital learning process** accompany the use of the applications. This not only facilitates the use of the apps but also extends these skills to other members of the group, providing practical knowledge beyond the applications themselves.

## An adaptable solution to diverse user profiles

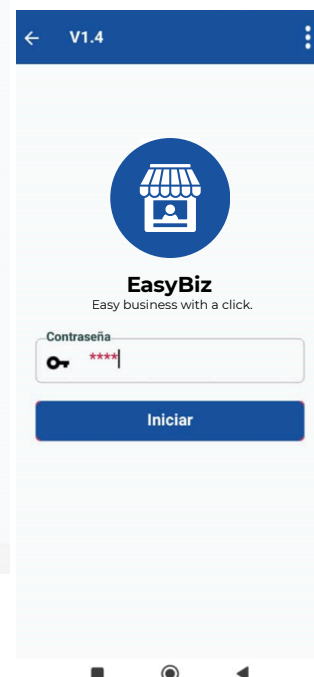
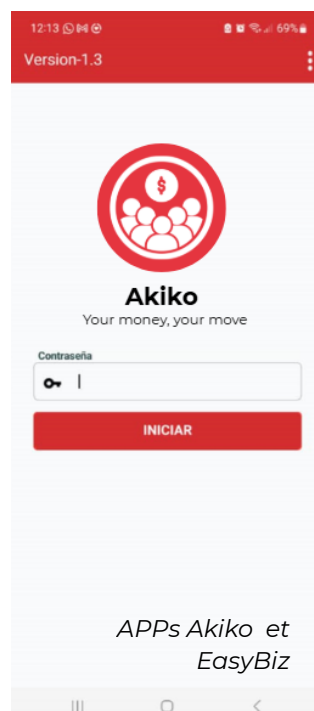
Initially designed for Mothers' Clubs, these **two apps can be used by a wide range of users**: savings groups, entrepreneurs, cooperatives or economic groups, individuals, etc.

In Niger, they are already being used by community early warning committees (SCAP-RU), showcasing their flexibility and potential impact across different contexts.

# When to introduce the apps?

The pilot process showed that the applications can be introduced at different stages, either when the Mothers' Clubs are already operational or during their formation or early learning phases (as shown by experience in both countries). Although basic knowledge of saving and loans, or accounting management, is essential for understanding the management of the apps, this knowledge can be learned alongside the use of the apps.

As mentioned in the "results" section, one of the aspects most valued by groups is the **reliability of information**, as well as the structured way in which it is recorded and accessed. The applications offer clear access points for each type of action—contribution, credit, purchase, sale, etc.—facilitating organisation and access to data. They also provide guidance for completing tasks, and their user-friendliness is widely recognised, particularly thanks to automated calculations.



## Available resources:

- Akiko and EasyBiz apps (.apk)
- User manuals
- Case study

All resources are available on the [Livelihoods Resource Centre](#) website:  
[Apps - Livelihoods Centre](#)



[Download the apps](#)

## Acknowledgements:

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## Case study prepared by:



## With the funding and/or collaboration of:



Simulation and start of APP use, October 2023, Bokoro, Chad. © Chad RC

