



« MOTHERS CLUB » APPROACH LEAFLET

What is a MOTHERS' CLUB?

A **Mothers' Club (MC)** is an association of volunteer women who adhere to the principles of the Red Cross, and come together to exchange and sensitize 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 relays or 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.

"Mothers' Club" approach is a method of intervention used to reduce the vulnerability of households, especially of women. Its specificity relies on a strong community roots.

The Mothers' Clubs are characterized and differentiate themselves from other groups by the following four pillars:

- Adherence of members to **Red Cross principles and values**, in particular voluntary work.
- The planning and achievement of **community activities**, mainly awareness and hygiene & sanitation activities, to improve the living and health conditions of their households and the community.

Members join the Club based on personal motivation and willingness to mobilize with their peers to improve the wellbeing of their family and community.

- A contribution to a common fund which can also be divided into:
 - health solidarity fund (HSF) and
 - resilience fund (or savings & loans fund)
- Development of collective economic initiatives (collective income-generating activities –IGAs-).

History of the approach

Mothers' clubs have their roots in Ghana where the first ones were founded in the 1970s. Furthermore, the idea of the Mothers' Club emerged in Togo in 1996 as part of the reintegration activities of Ghanaian refugees. This methodology was developed particularly by the Togolese Red Cross (TRC), to create social cohesion between refugees and host communities, to promote best practices in WASH, nutrition and health and to foster economic insertion of refugees. For the last 15 years, TRC has been expanding this approach throughout the country. Over time other National Red Cross Societies, in particular the French Red Cross (FRC), picked interest 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). Following the success of the initiative in the South of Chad, both organisations (CRC and FRC) introduced this approach in Batha in 2014 through a resilience project (2012-2016). Since mid-2016, the British Red Cross has supported CRC & FRC to strengthen the "Mothers' Clubs" approach in Batha and to implement them in urban contexts (N'Djaména, the capital of Chad).

Mothers' Club approach is a **flexible approach** that allows several themes to be addressed (health, food security, water/hygiene and sanitation, etc.).

Core themes should be selected **in accordance with the objectives of the project and the needs identified**. However, **all four above-mentioned pillars are required to guarantee the quality and originality of the approach**.

This type of approach offers an interesting **community-based platform** enabling different kind of community projects



Community activities aim to raise awareness and social cohesion through :

- The promotion of communication and exchanges
- Mobilise communities to promote behaviour change.

Community activities **represent the core pillar of the Mothers' Clubs, and the first one to be developed since the clubs were formed.**

After trainings and donation of the required equipment, the Mothers' Clubs begin their activities at the community level, normally with a sanitation day.

Themes addressed during the sessions are wide-ranging, based on the needs and objectives identified:

- Water, hygiene and sanitation
- Health and nutrition
- Family planning, female genital mutilation, early marriage, etc.



Community Activities

Health Solidarity Fund

Health solidarity fund (HSF) : they allow a loan to face health-care fees in case of illness of the woman or of a member of her direct family (child). This amount is repayable without interest, in full or in installments depending on the amount borrowed. Reimbursement period is normally set at one (1) month after the beneficiary has recovered her health. Depending on mother club, members but also external people, can have access to a HSF loan.

Health solidarity funds are funded by monthly contributions from members of the Mother Club



Resilience fund (or savings and loans schemes) is founded on the monthly contributions of the members as well as on the income generated by the collective IGAs in some of the Mothers' Clubs. The service provided by **Resilience funds concerns the granting of loans for developing individual income-generating activities (mainly) and to cover the needs of the requesting woman.**



The amount of the loan depends on the amount available in the fund, which is correlated with the duration of group's existence and active functioning. Normally, the older the group, the higher the amount available for loans.

The rules and responsibilities of the resilience fund must be agreed in advance by the members of the Club (contribution, amount and period, decision-making process on the granting, duration of the credit, interest rate, etc.). With the aim of remaining relevant to each context and uniqueness of the group dynamic, there is aim to standardize the operating rules between the different Mothers' clubs, but most of them have adopted **simplified credit management practices** (see evaluation report).

Resilience fund

One of the main challenges in providing appropriate and effective support for IGA management is illiteracy or limited knowledge of the beneficiaries.

To face this problem, we recommend strengthening individual capacities through:

- **Individual coaching** (or in small groups),
- The definition (together with the Mothers Clubs members) of **simplified tools**.

Collective IGAs

(Income generating activities)

Collective IGAs:

The design of the Mothers' Clubs approach, as implemented in Chad articulated around **collective economic initiatives organized by women** fostered social cohesion and a sense of togetherness. Economic initiatives aim at generating income to increase the funds of the clubs and to improve the socio-economic level of households.

In order to provide appropriate guidance for carrying out these activities (IGAs), it is recommended to conduct a **feasibility analysis and a market study** at the beginning of project to identify the most cost-effective activities.

Economic initiatives need to be tailored to the context where they are to be rolled out. While they are recommended in certain cases, collective IGAs are not mandatory as they may create 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.

Example of Resilience funds in which individually-led IGAs were implemented, indicated that this approach can also contribute to reinforce social cohesion and togetherness, as long as the membership to the Club and financial contributing to the funds are maintained. **The only requirement is that IGAs are profitable and that the loans from the resilience fund are repaid to ensure the substantiality and growth of the fund.**



Implementation phases of "Mothers' Club" approach

The experiences of the projects developed by the Red Cross of Chad in partnership with the French Red Cross, the "mothers' club" approach can be organised in the following three phases:

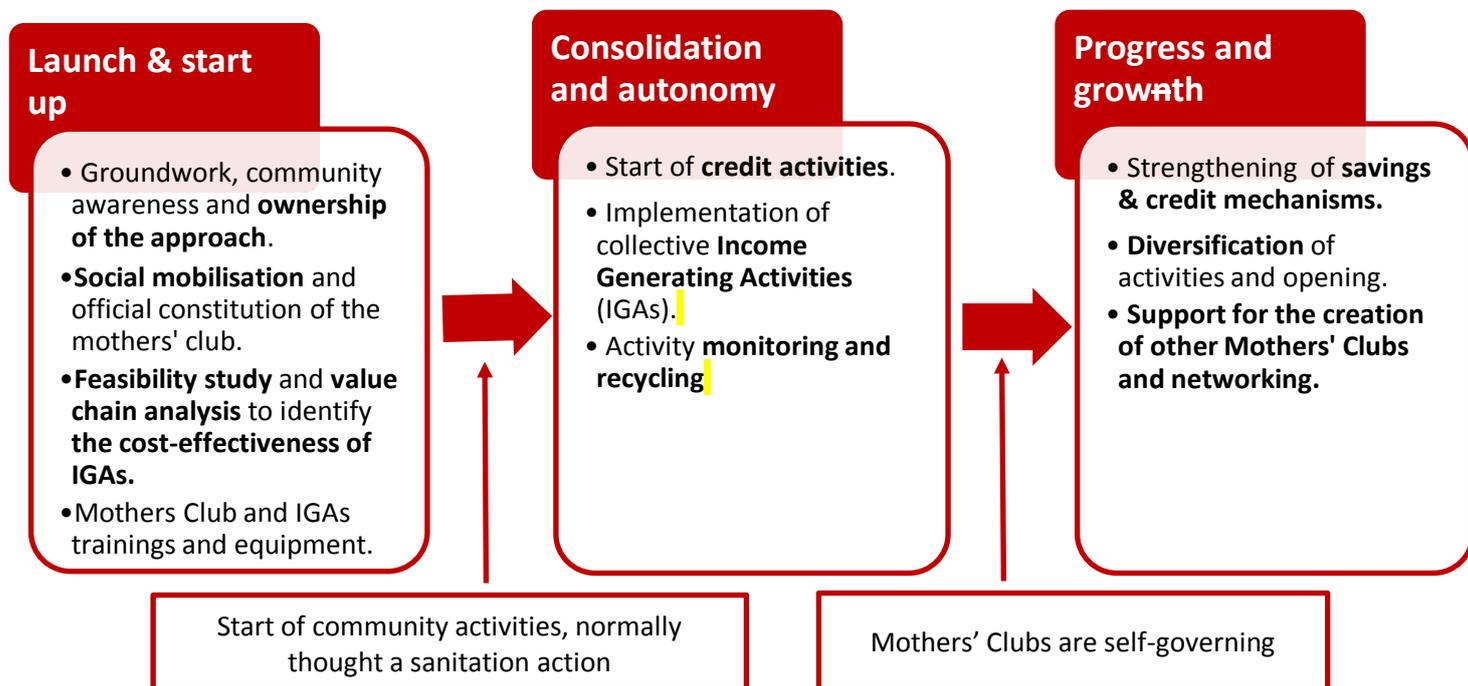
- Phase 1. Inception and start-up of community

activities

- Phase 2. Consolidation, stabilisation and autonomy
- Phase 3. Progress and growth

For each phase, the actions to be highlighted are:

(Note: all details of each of the phases and actions are in the document "Mothers' Club approach technical guidelines").



Project implemented by the Red Cross of Chad in partnership with the French Red Cross With the funding of the British Red Cross



Reference :

- Guideline: "Mothers Club approach technical guidelines"
- Evaluation report: "Impact Evaluation of the Mothers' Clubs approach"
- Brochure Mothers Club 2017.

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