



Nouvel Fonkoze

VOLUME 17 ISSUE 2

Fonkoze Clients Take Ownership of their Health

BY MACKENZIE KELLER | EXTERNAL COMMUNICATIONS MANAGER

For a woman struggling to make ends meet, illness can quickly derail her already-fragile success. In Haiti, this risk is high. Fonkoze research indicates that 15% of members leave Fonkoze each year for health-related reasons (2010).

Finding healthcare is a struggle for Haiti's *ti machann* (rural market women and Fonkoze clients). In a 2010 World Health Organization study on healthcare professionals, Haiti had only four doctors, nurses, and midwives per 10,000 residents. The situation is worst in the rural areas where most Fonkoze clients live.

If a client does succeed in finding quality healthcare, it will cost her—sometimes her entire livelihood.

One client in Gantye explained that she was forced to leave Fonkoze when her son became sick. "I could no longer afford to pay back my credit," she said.

Since its founding, Fonkoze has sought to provide its members with more than loans to accompany them on their journey out of poverty. Fonkoze leaders recognized that they could not allow clients to fall off Fonkoze's Staircase out of Poverty because they were lacking essential health support. In November 2011, Fonkoze began offering

health services to 263 clients through a pilot project in Lenbe.

The pilot, financed by Global Partnerships, seeks to provide clients with access to quality health services at an affordable price. For a little under \$1 a month, a Fonkoze nurse provides each client with a year-long package of essential preventative and promotional

health services. Clients can choose to add another \$1 to have access to health services provided by a partner hospital for themselves and three of their family members, complete with laboratory tests and prescription drugs as needed.

By making client buy-in part of the project, Fonkoze ensures that the health

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A Fonkoze nurse in Lenbe takes a client's blood pressure. As part of the Health pilot, Fonkoze clients receive annual screenings for anemia, diabetes, and hypertension.

From Father Joseph

Dear Friends of Fonkoze:



Since Fonkoze opened its doors almost twenty years ago, I have said many times, “You can’t hand a woman a loan and send her on her way... you must accompany her as she makes her difficult journey out of poverty.”

In the early years, this accompaniment focused mainly on basic literacy, using a game I invented called *Jwet Korelit La*, or Game to Reinforce the Struggle. But as years passed, and clients’ needs became more focused, Fonkoze expanded non-financial services to include several innovative

education modules, health education and access, programs for the ultra poor (see the last issue of *Nouvel Fonkoze*), and numerous special projects and pilots to address clients’ needs.

In this edition of *Nouvel Fonkoze*, you will read all about Fonkoze’s Health and Education programs, the foundation of our growing Human Development department.

Doing what we can to improve clients’ health, and the health of their families, is critical to their ability to step onto and remain on Fonkoze’s Staircase out of Poverty. So too is providing them with the education and training that not only builds their self-esteem, but gives them the important tools they need to put their micro-loan and other financial services to optimal use.

As Damusenice, a six-year Fonkoze client and peer education trainer in Gwomòn said, “I want to say thank you so much for bringing the education program to Gwomòn. We are so far removed, but you did not forget us. We are learning... and we are teaching others.”

As I reflect on Damusenice’s words, I’m reminded that Fonkoze clients do not only use what they learn to improve their own lives. Almost every client I speak with stresses how they share their newfound knowledge with others in their family and community. It brings me back to the very heart of Fonkoze’s mission: empowering women to empower entire communities.

Financial services are not enough. Building capacity in Haiti’s rural communities goes hand-in-hand with economic development. Through Fonkoze’s Human Development department, we are doing just that.

While much work remains, with your sustained partnership, we will *kenbe la*—stay the course.

In solidarity,

Joseph B. Philippe, CSSp
Founder

FONKOZE BRANCH OFFICES

<i>Creole / French</i>	Mibalè / Mirebalais
Aken/Aquin	Milo / Milot
Ansapit / Anse-à-Pitre	Miragwàn / Miragòane
Beladè / Belladère	Montòganize / Mont Organisé
Bizoton / Bizoton	Okap / Cap-Haïtien
Bomon / Beaumont	Okay / Les Cayes
Boukankare / Boucan Carré	Okoto / Les Coteaux
Ench / Hinche	Piyon / Pignon
Fòlibète / Fort Liberté	Pòdpè / Port-de-Paix
Fondeblan / Fond-des-Blancs	Pòmago / Port Margot
Fondwa / Fond-Oies	Ponsonde / Pont Sondé
Fonvèret / Fond Verrettes	Pòtoprens / Port-au-Prince
Gantye / Ganthier	San Rafayèl/Saint-Raphaël
Gonayiv / Gonaïves	Sen Michèl / St. Michel de Lattalaye
Gwomòn / Gros Morne	Sodo / Saut d’Eau
Jakmèl / Jacmel	Tirivyè d’Artibonit / Petite Rivière de l’Artibonite
Janrabèl / Jean Rabel	Tirivyè d’Nip / Petite Rivière de Nippes
Jeremi / Jeremie	Tomonn / Thomonde
Kabarè / Cabaret	Twen / Trouin
Lagonav / La Gônave	Twoudinò / Trou-du-Nord
Latwazon / La Toison	Tyòt / Thiotte
Lavale / La Vallée	Wanamant / Ouanaminthe
Lenbe / Limbé	
Leyogàn / Léogane	
Marigo / Marigot	

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services provided meet clients' wants and needs—while simultaneously allowing each client to take responsibility for the health of herself and her family members.

Dr. Wesly Elize, who oversees the Lenbe pilot, said, “The clients feel like they’re responsible for their own health. It gives them the opportunity to construct what they want and makes access to services sustainable.”

With each client paying in to help make the services available, he explains, “It’s a way for them to help each other.”

The pilot also includes training for local Fonkoze center chiefs to enable them to provide health education to their center members. Each center chief receives training in a variety of areas, including hygiene, nutrition, children’s development and growth, HIV infection and other STDs, malaria, and chronic diseases.

Thanks to the center chief trainings, 1,700 Fonkoze clients now receive monthly health education sessions. In addition, they are screened once a year by a Fonkoze nurse for anemia, diabetes, and hypertension and referred to a hospital for care if found positive.

Benita Luc is one of 66 center chiefs from Lenbe who received training through the health pilot. Benita now educates her center members on the importance of checking blood pressure, cholesterol, diabetes, human hygiene and child malnutrition.

Benita said, “I want to thank Fonkoze for giving my family and myself the self-respect we have today. I want to thank Fonkoze for what it is doing for women all over Haiti.”

Given the success of the health pilot, Fonkoze’s Human Development team, which oversees all of Fonkoze’s health services, is excited about the opportunity to scale up.

“Out-of-pocket payments [for healthcare] push 100 million people into poverty every year.”

–World Health Organization on Universal Health Coverage (2010)

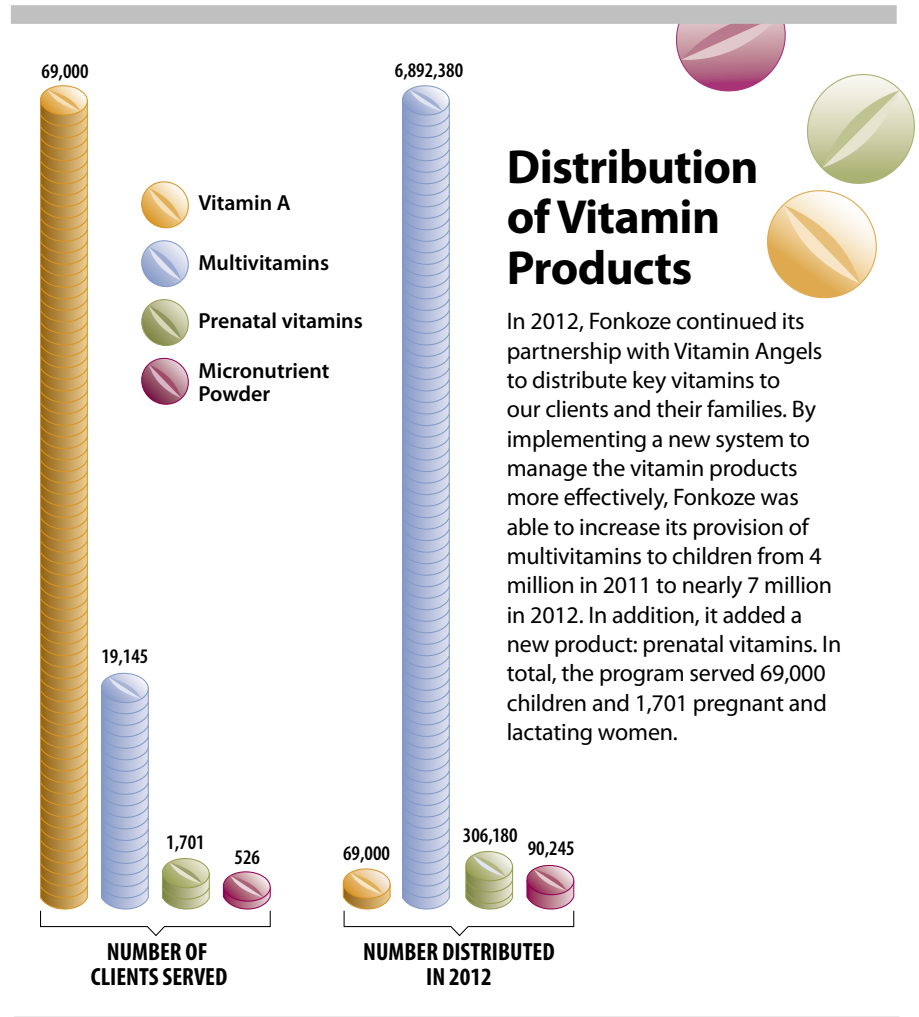
With donor support, Fonkoze has the potential to provide these essential services throughout the country.

27-year old center chief Wisline Nelson said, **“I love the health program because it helps all of us together. I give my members a lot of information, and they are happy because they learn so much in the program.”**

Through increased knowledge and annual screenings, each member receives the preventive care to preclude serious illness down the

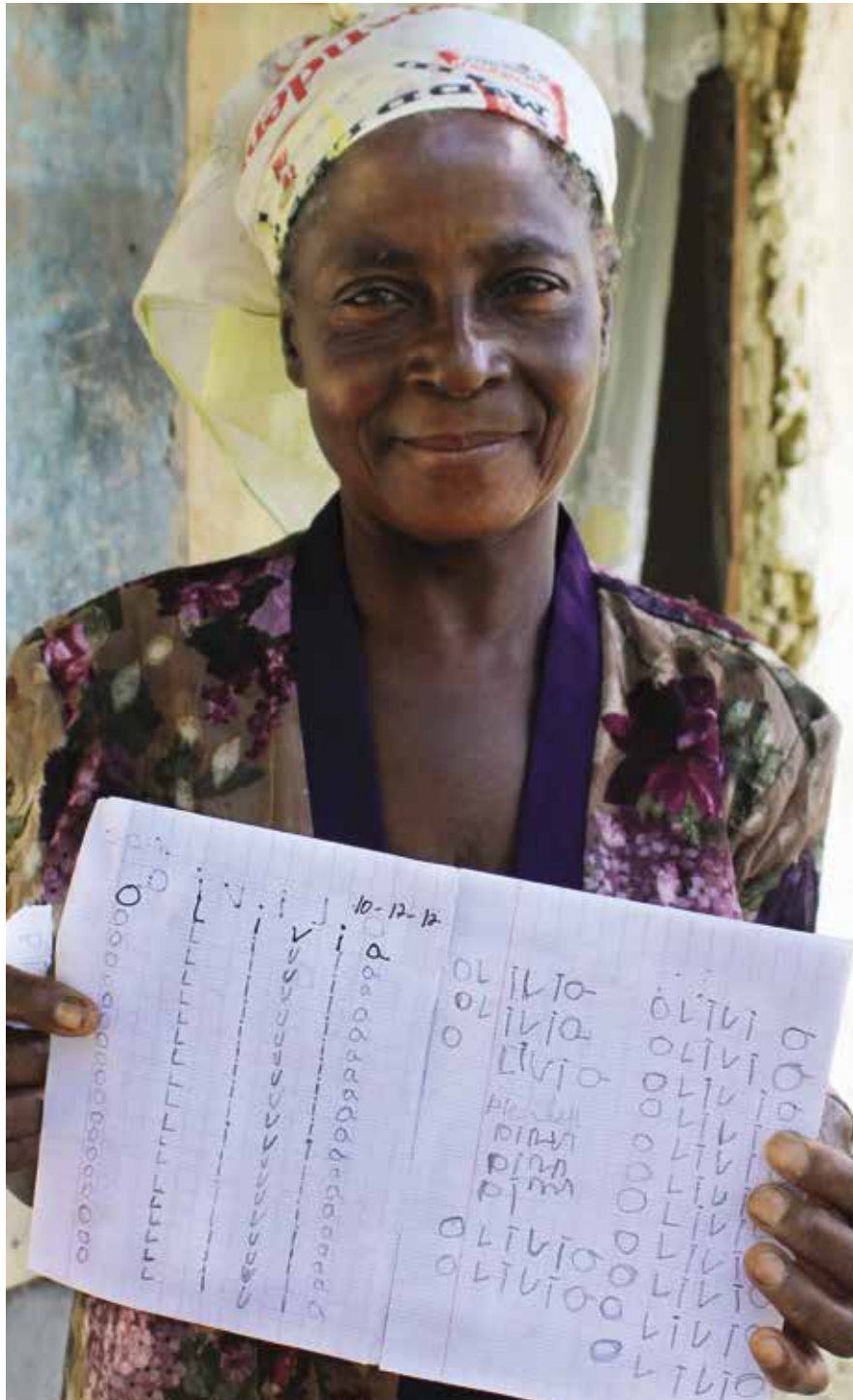
road—and transfers that knowledge to her family members. And with access to premium health services for cases preventive measures cannot address, Fonkoze clients and their families have even better opportunity to succeed in climbing Fonkoze’s Staircase out of Poverty.

To learn how you can help Fonkoze to continue serving Haitians through its health services and other innovative programs, visit www.fonkoze.org.



Education: Meeting Our Clients on the Staircase

BY MACKENZIE KELLER | EXTERNAL COMMUNICATIONS MANAGER



CLM member Olivia Pierre practices writing her name with her case manager. By the time she graduates, she will be confidently signing it herself.

Fonkoze promises to meet women wherever they are on the Staircase out of Poverty—Fonkoze’s comprehensive anti-poverty program. With unique approaches tailored to each level of the Staircase, its education services do just that.

Step One: CLM. Fonkoze’s education services for members of Chemen Lavi Miyò (CLM), Kreyòl for “the Road to a Better Life,” emphasize one-on-one coaching from CLM case managers. CLM members enter the program with very little, if any, exposure to formal learning, making individual accompaniment vital. During weekly visits to each member’s home, case managers provide them with business and life management advice, teach them about health issues, and help them learn how to write their names for the first time.

Over 40% of Solidarity members are illiterate when they join Fonkoze.

Step Two: Ti Kredi. Ti Kredi (“Little Credit”) members start at a higher level than those in CLM, but most still have had little formal schooling. As part of the six-month program for women not yet ready to enter Fonkoze’s primary Solidarity lending group, members attend weekly center meetings that cover a range of lessons, including literacy, commerce, health, the environment, and children’s rights. The education sessions are led by specially trained Ti Kredi credit agents, since Ti Kredi members still require a high degree of guidance.

Step Three: Solidarity. Solidarity group members represent the core of Fonkoze's lending program. While many have demonstrated success with their small commerce, they often still lack the ability to read or write. **Over 40% are illiterate when they join Fonkoze.**

To serve Solidarity members, Fonkoze offers two complementary education initiatives: a monthly life skills-oriented class called Ti Koze ("Little Chat") that engages participants in discussion and interaction, and more specialized Alfa classes led by Solidarity clients trained to teach literacy and business skills, among other topics, to their peers.

Since 2007, Fonkoze's education services have supported over 81,000 members in their journey out of poverty. Keep reading to learn more. ●

Ti Koze

Ti Koze, Kreyòl for "Little Chat," uses picture storytelling to address real-life problems that Fonkoze clients face. Led by Solidarity center chiefs (women elected as leaders by their peers), the program offers discussion-based life skills instruction during the second center meeting of each month.

The format not only empowers center chiefs to take responsibility for center meetings, it engages all members in discussion through "reflection circles" that follow from Haiti's storytelling tradition. For many members, the richly illustrated Ti Koze storybooks are the only colored book they own—a precious commodity that costs **only \$1.25 per woman.**

This low cost enables Fonkoze to provide Ti Koze instruction in all 46 branches, giving each of Fonkoze's 64,000+ Solidarity borrowers knowledge about how to protect her home and business in the face of flooding, how to better invest her loan capital, and how to protect her children from illness. It is a small investment with an immeasurable pay-off: thousands of more expressive, informed, and empowered Solidarity members.



Ti Koze is based on real-life stories from Fonkoze clients, compiled by longtime Fonkoze staff member Steve Werlin, with pictures by Haitian illustrator Chevelin Pierre.

Alfa

Alfa classes offer Solidarity clients the opportunity to receive more formalized instruction from peers who already know how to read and write. Rather than using a standard lecture style, specially trained monitors lead students in an interactive process designed for adult learners.

The name "Alfa" started off as an abbreviation for literacy, but the modules now cover a range of critical material. The core program includes a six-month Literacy class and a four-month Business Skills class, and additional four-month modules are available, including Reproductive Health and Children's Rights. These more specialized modules build on clients' literacy skills, enabling them to continue reading and writing practice while gaining new skills.

The classes produce powerful results, for both

Alfa monitors and students. Gaining literacy and business skills increases participants' success with their commerce and enables them to not only provide monetarily for their families, but to become sources of knowledge, making them better parents and leaders. Alfa monitors' experience of teaching their peers builds community, strengthens them as leaders, and expands their own skill and knowledge base. All this is possible for **\$28 per participant.**

With the support of partners including Plan Haiti, American Jewish World Service, and the Raskob Foundation for Catholic Activities, Alfa classes currently serve over 4,000 participants in eleven branches. Fonkoze's goal is to expand the program to all of its 46 branches throughout Haiti, making the program available to all Solidarity clients. You can help make that goal possible. To learn more about Ti Koze, Alfa, and Fonkoze's other innovative programs, **visit www.fonkoze.org.**



Education Director Laurence Camille recently designed a new Alfa bon book with input from Alfa participants.



An Alfa monitor leads a Business Skills class outside Jakmèl. Fonkoze offers the four-month Business Skills module in eight branches.

Safe from Stumbles: Health Beneficiary Viviane Marius

BY MACKENZIE KELLER | EXTERNAL COMMUNICATIONS MANAGER

Viviane Marius cannot imagine Fonkoze without the health services offered in her local Lenbe branch. While the health pilot is a recent development in her seven years as a Fonkoze member, it has greatly improved the experience of Viviane and her fellow *ti machann* (market women and Fonkoze borrowers).

“It’s a necessary tool so that the women don’t stumble,” Viviane said.

As a center chief responsible for overseeing more than twenty other women, Viviane understands how precarious a Fonkoze *ti machann*’s position can be. With health services to protect Viviane and her fellow

clients from preventable sickness and to serve them when illness strikes, they receive a safety net that, for Viviane, is invaluable.

She recently visited her local hospital to be treated for an infection—normally, a costly endeavor. Because she takes part in Fonkoze’s health pilot, however, her treatment and medicine were paid for by Fonkoze. **“Before, I could not just go to a hospital and receive care,” she said.**

Viviane first joined Fonkoze to augment her existing small commerce selling cosmetics, soap, and detergent with additional funds. As a Fonkoze member, her business has grown,

allowing her to pay for her six-year old niece’s school and serve her family a hot meal every day. Thanks to the small monthly fee she now pays for access to Fonkoze’s health coverage, she does not have to worry about the threat of expensive health costs and can focus on maintaining her business and taking care of her niece.

Viviane also took part in the health training offered to Fonkoze center chiefs in Lenbe to enable them to provide instruction to their fellow members. **“It really helped me,”**

she said. Now, she can screen her center members for malnutrition and dispense helpful advice, such as reminding them not to let rain pool in front of their homes during the rainy season in order to avoid malaria. Viviane is proud to be able to offer health education and basic screening to her peers.

“I love the health program,” Viviane said. “I strongly recommend it to other Fonkoze members.”

Viviane’s experience demonstrates the importance of both preventative and curative healthcare in supporting Fonkoze members on their journey on the Stairway out of Poverty. **By incorporating both education and health services, Fonkoze provides a holistic approach to ensure that members like Viviane have the best possible chance to continue progressing out of poverty.**

“I love the health program,” Viviane said. “I strongly recommend it to other Fonkoze members.” ●



Lenbe center chief and Health pilot beneficiary Viviane Marius used her health card provided by Fonkoze to receive treatment at her local hospital.

Committed to Clients' Development

BY LEIGH CARTER | EXECUTIVE DIRECTOR, FONKOZE USA

Since its founding in 1994, Fonkoze has remained committed to providing its clients with both financial and non-financial services. Changes last year highlighted the importance of both types of services, when all Fonkoze branches were transferred to Sèvis Finansye Fonkoze (SFF), making the Foundation responsible solely for programs to promote clients' development. While Fonkoze strives to bring sustainability to its microfinance activities housed in SFF, Fonkoze's accompanying health and education programs rely on strong donor and partner support.

The donors and partners of Fonkoze's Human Development department featured in this issue of *Nouvel Fonkoze* are as committed as Fonkoze to providing clients with a holistic package of services that reinforce their climb up Fonkoze's Staircase out of Poverty.

Some of these partners—Plan Haiti, Raskob Foundation, and American Jewish World Service—embraced the importance of funding client education from the program's earliest stages. This organizational support was coupled with committed individual donors who championed Fonkoze's education work, such as Mary and Gary Becker and the Becker Family Foundation. Many additional organizations and individuals, including Zanmi Santa Barbara and Eastern Illinois University Newman Catholic Center, have stepped up in recent years to help Fonkoze expand education as its client base continues to grow.

After helping Fonkoze launch its health services, Linked Foundation fostered Fonkoze's current collaboration with Global Partnerships, which works closely with Fonkoze Human Development on the health services pilot taking place in Lenbe. Fonkoze Director Carine Roenen said, "Global Partnerships is special because they are willing to help us try something new. They took the engagement to support us not just in the innovation phase, but also through the hard work of scaling up whatever works to all of our 64,000 clients."

With a focus on fighting malnutrition, the contributions of Vitamin Angels and the Mary Catherine Kilday and George W. Malzone Foundation have been invaluable. And most recently, Grand Challenges Canada has funded a community health store pilot. If successful, the pilot will be scaled up to serve all 46 Fonkoze branches with revenue-generating micro



Roy Lanham, Director of Campus Ministry at Eastern Illinois University Newman Catholic Center, visits a Health class in Fonverèt supported by his group.

health stores that provide clients with essential health products.

There are few organizations in the world committed to providing both financial and non-financial services to their clients. Fonkoze is one of these organizations. But its work would not be possible without equally committed partners. Mèsi anpil to all of our donors and partners, and if you are interested in getting involved, visit www.fonkoze.org for more information. •

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YOU Make It Happen

Your gift to Fonkoze is helping put loans in the hands of 64,000 women throughout rural Haiti!

Keep Fonkoze in your thoughts and prayers.

Your prayers and positive thoughts are a source of strength and inspiration for Fonkoze staff and clients.

Make a tax-deductible contribution. Your gift is more important than ever! Visit our website to make a secure online contribution (www.fonkoze.org), or send a check payable to "Fonkoze USA" to 1700 Kalorama Road NW, Suite 102, Washington DC 20009.

Give through your employer matching gift program. Submit your company's matching gift form with your donation, and Fonkoze USA will process and return it to your employer. Or, send us your donation first, then present your acknowledgement letter to your employer for processing a match.

Give through CFC. Fonkoze USA participates in the Combined Federal Campaign (CFC). Designate your contribution to Fonkoze USA, CFC ID # 31204.

Remember a loved one. Give a gift in honor or in memory of a loved one. Provide the details via our online giving form at www.fonkoze.org, and Fonkoze will notify your honoree on your behalf with a beautiful card.



Become a Fonkoze Pledge Partner

You can help a woman in rural Haiti climb the first step on Fonkoze's Staircase Out of Poverty by becoming a Fonkoze Pledge Partner today! For as little as \$10 a month, your tax-deductible gift to Fonkoze USA can make a life-changing impact for some of Haiti's poorest women. Visit Fonkoze.org, or contact Fonkoze USA at 202-628-9033, to join.

Test Your Knowledge!



1. According to the World Health Organization, how many healthcare professionals does Haiti have per 10,000 Haitians?

- A) 100
- B) 70
- C) 10
- D) 4

2. Fonkoze clients receive annual screenings for which of the following conditions?

- A) diabetes
- B) hypertension
- C) anemia
- D) all of the above

3. True/False: The literacy rate in Haiti is approximately 53%, compared to a 99% literacy rate in the United States.

4. ___ of Solidarity clients are illiterate when they join Fonkoze.

- A) 15%
- B) 25%
- C) 40%
- D) 65%

5. Since 2007, how many members have Fonkoze's education services served?

- A) 25,000
- B) 64,000
- C) 72,000
- D) 81,000

For more information, visit our website: www.fonkoze.org.

Answers
1. D 2. D 3. True 4. C 5. D