



## SOLIDARITY GROUP

**TELAMISE SAINTELIN** has been a member of a Fonkoze solidarity group for three years. She is the leader of her Solidarity group of five women. They meet regularly and have never missed a payment in the entire three years they have been clients. She takes her responsibilities very seriously, and knows that her reputation is essential to her dignity. “Sometimes, when you are

### TELAMISE SAINTELIEN FONVERÈT

poor, dignity is your only possession,” she says.

Fonkoze has changed her life. Unlike many of the other women in her credit center, the collection of ten Solidarity groups that meet twice a month for loan repayments and meetings, she can read and write. When Fonkoze began offering education modules in Fonverèt, she volunteered to be trained as one of the facilitators of learning for her center, an essential component of Fonkoze’s education approach.

At first, she helped teach the health module while at the same time participating in the children right’s module. The lessons

reminded her how important adults are in a child’s life and how they serve as role models. She feels good that she is able to help teach lessons while she is also a student. She plans to take the business skills module next, which will teach her basic book-keeping and techniques to ensure that she is making a profit.

The women in her class were reluctant to participate in education at first. They thought that it would be impossible to learn anything at their age, but they soon discovered that they were learning faster than they could have imagined. Soon, they were writing their names and asking deep questions about the material. Telamise says that what she hears most from her friends is how great it will feel to be able to write their name at last. Learning to do such simple things can be so incredibly important, not only for their businesses but for every part of life.

Telamise’s business is selling durable baskets, shoes, and containers in the local market. With the help of loans from Fonkoze and the ability to access her deposits in any Fonkoze branch around the country, she travels to Port-au-Prince to purchase her inventory and sells the items to the people in her community. She and many other Solidarity clients like her form the supply



## WHAT IS SOLIDARITY GROUP LENDING?

Solidarity group lending is the core lending product of Fonkoze and the second step of the Staircase Out of Poverty where credit is key to our client's success. Groups of five close friends organize themselves into solidarity groups that take out their loans together. Starting with three-month loans of \$75, women can grow within this program until they are borrowing sums as large as \$1,300 for six months.

These groups are organized in turn into Credit Centers of 30-40 women that become long-term associations of women devoted to bringing their families out of poverty by strengthening their businesses and educating themselves.

Each center elects a chief who is trained to help deliver education and other activities and serves as the leader. She is also the center's delegate to a caucus of all centers belonging to the branch, and may be elected to the regional or national assemblies as a member-client representative. This is the fundamental basis of Fonkoze's democratic system of leadership development and client-driven decision making. Although the Solidarity program is appropriate for the majority of women in Haiti's rural areas, many clients have worked their way from CLM or *Ti Kredi* to build a business which can grow with the help of microfinance loans.

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chain for the majority of goods that are available in the rural parts of Haiti. In this way, they literally form the backbone of Haiti's economy.

“By having a branch in Fonverèt, Fonkoze is helping us so much, not just financially, but also in helping us cope with life's ups and downs,” she says. “They are right here, in our town, and they are always there for us.” Fonverèt is a town that is very rural and remote. The roads surrounding the town are extremely bad, which makes it very difficult to get anywhere or to travel to purchase goods in other parts of the country. Fonkoze has eliminated one of Telamise's greatest challenges, however. “With a branch right here, we don't have to carry money and worry about losing it,” she exclaims. “Now I can truly develop my business where I live without fear.”