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# Empowering Haiti's *Ti Machann* through Business, Literacy, and Life-Skills Training

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An Evaluation of Fonkoze's Educational Programs  
November 2006

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The aim of this evaluation is to:

- Overview the history, context and mission of Fonkoze
- Detail Fonkoze's educational philosophy and method
- Evaluate educational programming at Fonkoze with data from client exams and interviews
- Point out challenges to Fonkoze's educational programming and suggest changes
- Examine the role that educational services play in the continued success and expansion of Fonkoze's micro-credit program

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## **Empowering Haiti's *Ti Machann* through Business, Literacy and Life-Skills Training: An Evaluation of Fonkoze's Educational Programs**

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### **Executive Summary**

#### **Micro-credit and education: Accompanying the poor out of poverty**

Haiti is the poorest country in the Western Hemisphere. It hosts an educational system that emphasizes primary education and leaves many without access to any schooling at all<sup>1</sup>. Of those growing up illiterate, the majority are women, most of whom struggle to earn a living by running their own micro-businesses. In Creole, these women are called the little market women, or *ti machann*, and they are said to be the soul of the Haitian economy.

Fonkoze, Haiti's largest micro-finance institution, supports the *ti machann* by providing clients with both small loans and education. Fonkoze's philosophy is to accompany women and their families out of poverty by providing not only credit, but also life-skills training for women to be able to better manage their money and take control of their lives. This philosophy has proved to be highly effective. In just ten years, Fonkoze has succeeded in creating a network of 30 branches which now provide more than 40,000 women with financial services and graduate more than 7,000 clients annually from its educational programs.

#### **Philosophy of Education**

Fonkoze bases its approach to education on four key principles outlined by Brazilian author and educator, Paulo Freire. These principles include the following:

1. The purpose of adult basic education is to enable learners to participate actively in their own liberation.
2. Education occurs through dialogue, and true dialogue demands mutual respect by equals.
3. Education results from a process of "problem posing."
4. Education is a process of conscientization.

Based on these key principles, Fonkoze has developed an educational method with the following characteristics:

1. Literate clients are trained as "monitors" for clients who are not yet literate. In this way, Fonkoze's teachers emerge from the same community as the learners.
2. Fonkoze uses "Reflection Circles" in classrooms rather than a lecture format where the teacher talks and the students passively receive information.
3. Fonkoze materials a variety of educational activities that engage participants in dialogue. Activities are designed to provoke questions, group discussion and participatory learning.

Ultimately, the entire educational process is designed to empower participants to become more independent, be better able to articulate themselves, and have a higher sense of self-esteem.

#### **Educational modules and materials**

**Basic Literacy** – Fonkoze's first module is centered around a literacy game called "*Jwèt Korelit La*" (*The Game to Reinforce the Struggle*), invented by Fonkoze's founder. The game format involves teams of women competing to spell out words using letters printed on small cards, and then talking about what each word means to them in their lives. Following this, women practice reading and writing the words individually and as a group.

**Business Skills Training**. In this module, clients focus on learning both techniques for managing their own businesses, and the practical aspects of money management. Classes are structured around a workbook entitled "*Gid Pou M Jere Biznis Mwen*" (*A Guide for Managing My Business*). With this guide, participants acquire many useful tools including basic business concepts and how to make simple cost-benefit calculations. Currently, a team of Fonkoze's educational leaders is working to revise the training guide to make it even more participatory and accessible for women with lower levels of literacy. The team expects to distribute a revised version of the workbook to business classes in early 2007.

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<sup>1</sup> UNDP Haïti Rapport National Sur Le Developpement Humain, 2002

Sexual and Reproductive Health. The idea behind this module is that “education is a conversation.” This approach seeks to influence the manner in which people have private and public conversations about sex, sexuality, and sexual disease by using story-telling and group discussion. Women involved in health classes study a series of workbooks depicting stories about sex that are common among Haitian communities. Classes are structured to be safe spaces in which women can read, reflect, tell stories, and problem-solve shared issues with sexual health and intimate relationships.

At present, Fonkoze is working to develop a new module on human rights and environmental protection. The module will use stories, interactive exercises and critical discussion as a vehicle for empowering participants to think creatively about approaches to solving problems in their lives, as well as in their communities and the larger society.

#### **“Now we are as busy as bees”: *Ti machann* evaluate education at Fonkoze**

Clients have much to say about these programs. Below is a summary of what the *ti machann* reported during a series of 56 individual and group interviews carried out in the fall of 2006. According to these women, Fonkoze’s educational services help them to:

- Gain freedom and “see the light” by learning how to write their own names
- Increase opportunities and equality for and among women
- Gain greater financial independence and decrease dependency on their spouses
- Repay their loans on time
- Have greater confidence in themselves as business women
- Think critically and solve problems in their lives
- Have meaningful, productive work to do every day
- Stay healthy, hopeful and focused
- Feel empowered

#### **What next?**

Fonkoze is carrying out transformational work with the *ti machann* and it is doing so on a shoe-string budget. To continue improving this work, this evaluation recommends the following actions in order to expand programming further and fulfill Fonkoze’s vision for Haiti:

- Increase female leadership at all coordinating levels
- Hire only women as literacy monitors to conform with program policy
- Coordinate the distribution of eye glasses for clients with poor eyesight in literacy classes
- Continue to expand data collection and analysis of participant exams for all educational centers
- Obtain increased funding to offer training to all clients and make Fonkoze’s mission a reality

Today, the greatest challenge for Fonkoze’s educational programming remains a lack of secure funding. At full capacity, these services could operate on a budget of \$1.2 million to reach 40,000 *ti machann* with training and support. Over a two-year period, every one of Fonkoze’s clients can complete all available trainings for the bargain cost of no more than \$100. However, recent years have seen administrators scrambling to piece together a fractional budget through small grants and private donations. With only \$330,000 in 2005, program leaders succeeded in reaching more than 7,000 clients. But because of the lack of additional funding, nearly 40% of clients remained without access to any training at all.

It is clear that Fonkoze is poised to take on the remaining number of clients in need of education and training. The structure, coordination, human resources, and commitment needed to fulfill the organization’s vision are all already in place. The educational method has been proven to work. The majority of literacy monitors and trainers actually practice what they preach, at the same time that women are learning to read and write while improving their businesses and staying healthy. With increased funding, this solid network could expand to reach even more women in need. Already, all across Haiti, *ti machann* are attending trainings and gaining confidence and power in their daily lives. Many others continue to hope that they will be able to do the same.

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November 18, 2006

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## Empowering Haiti's *Ti Machann* through Business, Literacy, and Life-Skills Training: An Evaluation of Fonkoze's Educational Programs

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### Introduction

Haiti is the poorest country in the Western Hemisphere. It hosts an educational system that emphasizes primary education and leaves many without access to any schooling at all.<sup>2</sup> Of those growing up illiterate, the majority are women, most of whom struggle to earn a living by running their own micro-businesses. In Creole, these women are called the little market women, or *ti machann*, and they are said to be the soul of the Haitian economy.

Fonkoze, Haiti's largest micro-finance institution, supports the *ti machann* through its pioneering educational services. Fonkoze's philosophy is to accompany women out of poverty by providing not just small loans, but also life-skills training for women to be able to better manage their money and take control of their lives. This philosophy has proved to be highly effective. In just ten years, Fonkoze has succeeded in creating a network of 30 branches which now provide more than 40,000 women with financial services and graduate more than 7,000 clients annually from its educational programs.

A large part of Fonkoze's success is due to its solid philosophical and methodological foundations. Women gain essential tools in basic literacy, business skills and reproductive health through dynamic, participatory classes led by their peers who have been trained as literacy teachers, or "monitors." At the same time, monitor-trainings develop new female leaders and valuable human resources for communities. At Fonkoze, learning is a fun, reflective process that honors the experience and knowledge of the *ti machann* while teaching them practical techniques in reading and writing, business management and personal health care.

Clients have much to say about these programs. Below is a partial list of what *ti machann* reported during a series of individual and group interviews in the fall of 2006. According to these women, Fonkoze's educational services help them to:

- Gain freedom and "see the light" by learning how to write their own names
- Increase opportunities and equality for and among women
- Gain greater financial independence and decrease dependency on their spouses
- Repay their loans on time
- Have greater confidence in themselves as business women
- Think critically and solve problems in their lives
- Have meaningful, productive work to do every day
- Stay hopeful and focused
- Feel empowered

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<sup>2</sup> UNDP Haïti Rapport National Sur Le Developpment Humain, 2002

In spite of these benefits, the stability and growth of Fonkoze's educational programming remains threatened due to a lack of secure funding. At full capacity, educational services could operate on a budget of \$1.2 million to reach the more than 40,000 *ti machann* with training and support. Over a two-year period, every one of Fonkoze's clients can complete all available trainings for a cost of no more than \$100. This is a bargain price when one considers the high quality of services offered and the program's tangible benefits for women and their families. However, recent years have seen administrators scrambling to piece together a fractional budget through small grants and private donations. With \$330,000 in 2005, for example, program leaders succeeded in reaching more than 7,000 clients. But because of the lack of additional funding, there were many women who remained without access to any training at all.

This document is part of an ongoing effort at Fonkoze to find answers for these women's requests. Broadly, this paper seeks to evaluate Fonkoze's educational services by comparing program policy and practice and to draw conclusions from how the two align. Section VIII presents data from my interviews with Fonkoze clients, organized as a narrative and by theme and is particularly important. As a result of the testimonies of the *ti machann*, of my collateral interviews and classroom observation, it is clear that **Fonkoze's educational services are high-quality programs utilizing valuable human resources and working effectively to achieve the organization's vision of micro-credit, education, and empowerment for Haiti's poorest.** Section IX examines some challenges to these services and suggests possible changes or adjustments to the program.

Field research for this evaluation was carried out over four weeks in September and October of 2006. I traveled to six different literacy and credit centers in Potoprens, Mibalè, Tomond, Wanament, Savann Kare, and Gonayiv to speak with Fonkoze administrators, coordinators, supervisors, leaders, and literacy monitors. I conducted and recorded a total of 56 interviews with clients either individually or in small groups of persons directly involved in Fonkoze's educational services (see Section X). All interviews and subsequent transcriptions were conducted in Creole with the help of an interpreter.

## **I. Women and education in Haiti**

Haiti is the poorest country in the Western Hemisphere and one of the poorest in the world. With a GDP per capita of US\$460, its economic, social and educational indicators compare unfavorably with those of sub-Saharan Africa and are far lower than the average for the Caribbean. The majority of the population of 8 million lives in abject poverty. More than 40% of the population – the majority of whom are women – are unable to read or write, as compared to only 12% illiteracy in the rest of Latin America.<sup>3</sup> A woman in Haiti can expect to live up to the age of 49, down from 54 in 1999.<sup>4</sup> She can expect that half of her children under the age of 5 will be malnourished.<sup>5</sup> 8% of women can expect to lose her child at birth, compared to 0.7% in the U.S. 68 women out of 100,000 can expect to lose their lives giving birth, compared to only 17 in the U.S.

What's more, the educational system available to the Haitian populace has fared poorly in the past 20 years. Since the mid-1980's public education has decreased to make up a mere 20% of schools available to children, while the private sector has flourished to 80%. Because of this trend, families now bear the burden of paying out-of-pocket for children's educational fees. Although there are more girls attending school than in generations past which makes for greater gender equity in classes,<sup>6</sup> there is still a very small proportion of the population that can afford school fees. Most often, the cost is too great for families to afford all at once, and the cycle of illiteracy continues as children are unable to enroll in school and grow into adults who do not know how to read or write.

## **II. A new vision for Haiti: Fonkoze**

Fonkoze is "Haiti's Alternative Bank for the Organized Poor."<sup>7</sup> It is the largest microfinance institution (MFI) in Haiti, serving more than 40,000 women borrowers – most of whom live and work in the countryside of Haiti – and over 100,000 savers. With its network of 30 branches covering every region of Haiti, it is also the only MFI that is truly national in scope. The services Fonkoze offers include:

1. Micro-credit, using solidarity group method of lending
2. Individual business development loans to strengthen a business
3. A number of different savings products
4. Currency exchange services
5. Money transfer services
6. Literacy and "life-skills" education

Moreover, Fonkoze is one of the few MFIs in Haiti that is truly grass-roots. Fonkoze was founded in 1994 by a Haitian Catholic priest who started the institution with little more than a vision: a vision to provide the means for all Haitians, even the poorest, to

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<sup>3</sup> UNDP Haïti Rapport National Sur Le Developpment Humain, 2002

<sup>4</sup> World Bank Online; [www.worldbank.org](http://www.worldbank.org)

<sup>5</sup> UNDP Human Development Report 2004

<sup>6</sup> UNDP Haïti Rapport National Sur Le Developpment Humain, 2002

<sup>7</sup> [www.fonkoze.org](http://www.fonkoze.org)

participate in the economic development of the country. His target group was women, because, as he declared, “Women are the backbone of the Haitian economy.” He also wanted to reach the family, and women are the “doorway” into the family unit.

### **III. Micro-credit and education: Accompanying the poor out of poverty**

Ten years later, Fonkoze’s philosophy is that people who are poor need not only micro-credit, but also other financial and educational services. So Fonkoze does not simply give women access to loans and then send them on their way. Instead, it **accompanies** women out of poverty by providing other financial and educational services. Among the most important of these services is their pioneering literacy and life-skills educational program that combines basic literacy training with practical education in subjects such as business skills, sexual and reproductive health, and use of financial services.

When women join together to form solidarity groups and apply for a loan, all members of the group take a simple test to determine if they can read and write. Illiteracy does not prohibit a woman from receiving an initial loan or even a second loan, but by the time a woman receives her third loan, she is expected to be enrolled in one of Fonkoze’s literacy centers, sometimes in the most rural sections of Haiti.<sup>8</sup>

Fonkoze’s current program consists of four modules of training: two in the technique of reading and writing (basic literacy), one focusing on business skills, and one focusing on sexual and reproductive health issues. The program will soon be adding new modules on human rights (especially children’s rights) and environmental protection (especially sustainable agriculture).

Today, Fonkoze has more than 40,000 clients in its micro-credit and business development programs. Over 60% of these clients cannot read or write when they receive their first loans. Fonkoze’s goal is to ensure that every borrower in a credit center becomes either a learner or a facilitator of learning. The program’s vision is that centers meet weekly, and that all those present be engaged in a course of learning to develop new life skills in order to improve the lives of their families.

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<sup>8</sup> At present, Fonkoze’s educational services across Haiti are notably underfunded and unable to offer training to all clients. In 2005 only 7 Fonkoze credit centers out of 30 offered training in basic literacy, business skills, or health. With increased funding for the north and northeastern zones, this number will increase to 15 at the end of 2006. Even so, funding for these programs remains largely unstable due to donation trends, and in 2007 more than 40% of clients will remain without access to any kind of educational service or training.

#### IV. Philosophy of education

In Haiti, the common educational system is essentially a traditional style of education in which students are considered passive receivers of knowledge. Those who are able to attend school are taught to read and write by means of memorization and copying.<sup>9</sup> These methods have been shown to have lower rates of success – especially among adults – if not integrated into a more participatory, experiential curriculum.<sup>10</sup>

Currently, Fonkoze is working to transform Haitian education through their dynamic educational programming. Studies show that adults who are able to express their ideas and think critically in a classroom are also more creative, confident, and empowered in their lives.<sup>11</sup> Building on the rich tradition of participatory or “popular” education across Latin America and the Caribbean,<sup>12</sup> Fonkoze considers its clients to be capable, intelligent women who already know many things. Their educational programs do more than simply teach women to read and write; Fonkoze’s programs provide women with a forum in which to express their voices and to learn not only by memorizing or repeating, but also by *thinking* and by *doing*.

All of Fonkoze’s training modules are based on the methods of Paulo Freire, the Brazilian educator who wrote *Pedagogy of the Oppressed*,<sup>13</sup> one of the most quoted educational texts, especially in the developing world.<sup>14</sup> There are four key principles of Freire’s methodology which guide Fonkoze’s approach to education:

1. *The purpose of basic adult education is to enable learners to participate actively in liberating themselves from the conditions that oppress them.*

It is unjust social conditions that are the cause of illiteracy. Literacy is much more than the mastery of a technical skill; what matters is that reading and writing become tools for understanding and changing one’s own life. Thus, Fonkoze learners

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<sup>9</sup> Benson, LeGrace. (2003). "Five Ways of Teaching and Learning in Haiti." In *Researching Change in Caribbean Education: Curriculum, Teaching and Administration*, Bastick, T. and A. Ezenne (eds). The University of the West Indies: Kingston, Jamaica.

<sup>10</sup> Soifer, Rena et al. (1990). *The Complete theory-to-practice handbook of adult literacy: curriculum design and teaching approaches*. New York: Teachers College.

<sup>11</sup> Vella, Jane. (1995). *Training through Dialogue. Promoting Effective Learning and Change with Adults*. Jossey-Bass: San Fransisco, CA.

<sup>12</sup> For more information, see Liam Kane, *Popular Education and Social Change in Latin America* (Latin American Bureau: London, 2001).

<sup>13</sup> Freire, Paulo. (2003). *The Pedagogy of the Oppressed*. Continuum International Publishing Group: New York.

<sup>14</sup> See Liam Kane, *Popular Education and Social Change in Latin America* (Latin American Bureau: London, 2001); Robert Mackie, *Literacy and Revolution: The Pedagogy of Paulo Freire* (Continuum: New York, 1981); *Now We Read, We See, We Speak: Portrait of Literacy Development in an Adult Freirean-Based Class* (Erlbaum: Mahwah, NJ, 2000); Sheryl Hirshon, *And Also Teach Them to Read* (L. Hill: Westport, CT, 1983).

acquire individual reading and writing skills through a process of inquiry into the nature of real-life problems facing their communities.

2. *Education occurs through dialogue, and true dialogue demands mutual respect between equals.*

Put into effect, this could mean: I may know how to read and write, but another woman knows how to carry 12 dozen eggs on her head without breaking them. I may possess knowledge of reading and writing, but another woman possesses knowledge of the concrete reality of her culture. Because Fonkoze learners study reading and writing by studying their own lives, their “teacher” is never the only expert in the room. Fonkoze rejects the “banking concept of education,” where the teacher’s role is to transmit knowledge to students, “depositing” information into them as they would deposit money in a bank. Instead, Freirian education is a mutual process of reflecting upon and developing insights into the student’s culture and wisdom.

3. *Education results from a process of “problem posing.”*

Cultural themes in the form of open-ended problems are incorporated into educational materials such as pictures, comic-like illustrations, short stories, songs, and video dramas. These are then used to generate discussion. The facilitator asks a series of open-ended questions about these materials that encourage students to elaborate upon what they see in them. The students define the real-life problem being represented, discuss its causes, and propose actions that can be taken to solve it. The solutions evolving from the discussion entail actions in which reading and writing skills are required, thus giving learners a concrete purpose for the literacy they are developing.

4. *Education is a process of conscientization.*

In Freirian education, students develop consciousness through a process of *conscientization*. This is a consciousness that is understood to have the power to recognize, reflect upon, and transform reality. Thus, in Fonkoze’s literacy training learners practice reading and writing with words that have the possibility of generating new ways of naming and acting in the world.

## **V. Educational method**

The key principles outlined in the philosophy of education have led Fonkoze’s leaders to develop an educational method with the following characteristics:

1. *Clients who know how to read and write learn how to help other clients learn to read and write. The teachers or “monitors” emerge from the same community as the learners.*

Literacy monitors are Fonkoze clients<sup>15</sup> who have slightly higher levels of literacy than their peers, and are already able to read and write. Because they come from the same community as their students, women who serve as literacy monitors are able to relate to and understand the reality of their students. This close relationship in the classroom encourages open communication and dialogue between monitor and participants as two equals accompanying each other along a course of learning.

Monitors are identified through an initial literacy test administered to all new Fonkoze clients. Once selected, a monitor receives rigorous initial training in literacy techniques that are simple and practical, as well as a small cash stipend for each 3-4 month session she teaches.

For many, teaching a literacy class is often the first time a monitor may experience herself as a leader. This can be transformative for women who might tend to be soft-spoken or shy in front of others. For these reasons, high-quality teacher-training is a priority and an important investment with substantial rewards for Fonkoze and for Haiti. Through learning to lead, *ti machann* become more confident and empowered in themselves and their lives. And as new monitors, these women also become valuable resources not only for Fonkoze, but also for their communities and for the nation.

2. *Fonkoze uses “Reflection Circles” in classrooms rather than a lecture format where the teacher talks and the students passively receive information.*

Guided by Freirian principles of group dialogue, participation, and critical thinking, *Wonn Refleksyon* (*Reflection Circles*) is a method that organizes students to collectively “reflect” on a word, short story, parable, story-board, or other resource that facilitates learning. *Wonn Refleksyon* is a simple teaching technique that increases participatory learning, accommodates diverse levels of literacy, and allows for students’ voices to be heard and recognized. In the past few years, a number of educational collectives in Haiti have begun using *Wonn Refleksyon* with learning groups, and with great success.



Forming a Reflection Circle begins with the simple arrangement of desks or chairs in a circle. This format sets an inclusive tone in the classroom, and encourages students to engage in conversation with each other and the class monitor. Students are encouraged to share reading words, phrases, or stories aloud, and to help one another follow along in the guide. Afterward, the group engages in a structured dialogue about what they have heard, and reflects on what the passage means

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<sup>15</sup> At present, Fonkoze is working to continue hiring as many *ti machann* as possible to serve as literacy monitors. In some cases, however, this policy is subverted where centers have hired husbands or sons of Fonkoze clients instead. This practice is in conflict with Fonkoze’s philosophy and educational method. See Section IX for a further discussion on the implications of this break with educational policy.

to them in their lives. In some cases, a secretary is designated to take notes on what is said. Then, the group works to read and write the words and phrases collected by the secretary.

3. *Fonkoze materials include games, illustrated stories, songs and role-playing, along with other activities that will engage the participants in dialogue. They are designed to provoke questions and group discussion, encouraging dialogue and reflection on how to put new ideas into action.*

Songs are just one example of the learning resources utilized in trainings. Often, the monitor or a participant accompanies group songs with drumming or percussion. Below is a song used in many business training classes:

<i>Ekonomi se yon nesosite</i>	Economics are a necessity
<i>Yon poto mitan nan tou sanape fe kè</i>	A central part of everything we do
<i>Nan jesyon (biznis) lajan</i>	In money (business) management
<i>Pa gen bon mon konpè</i>	There is no Godfather
<i>Nan jesyon (biznis) lajan</i>	In money (business) management
<i>Pa genyen zanmitay</i>	There is no real friendship
<i>Pou move jesyon</i>	For poor money management
<i>Pa gate zanmi</i>	Can't break friends apart

This song is designed to remind clients that they themselves – not patrons or “Godfathers” – are responsible for managing their money. It is also meant to encourage clients to distinguish between business relationships and personal friendships. Both of these ideas are central to Fonkoze’s business management classes in order to cultivate clients’ self-reliance on the one hand, and their ability to do better business on the other.

Ultimately, the entire educational process is designed to empower participants to become more independent, better able to articulate themselves, and with a higher sense of self-esteem. For women who have had few opportunities to speak out in a group or practice leadership in their lives, learning at Fonkoze gives clients a unique place to “shine.”

## **VI. Educational modules and materials**

Basic Literacy Divided into two levels – Basic Literacy 1 and 2 – Fonkoze’s first module is centered around a literacy game called “*Jwèt Korelit La*” (*The Game to Reinforce the Struggle*), invented by Fonkoze’s founder and incorporating the teachings of Paulo Freire. Literacy training, according to Freire, must be constructed as a dialogue between “monitor” and “participant.” Monitors, who are also Fonkoze borrowers, encourage participants to reflect and share their own experiences in the process of absorbing new information. One of the first words that a woman learns to write is her name. The game is tailored not only to meet the practical needs of the participants by teaching words and concepts like “profit” and “loss,” but it also encourages learners to talk about concepts like “democracy” and “elections.” The game format involves teams of women competing to spell out words using letters printed on small cards, and then taking time to talk about what each word means to them in their lives.

Here are what some of the game's components look like:



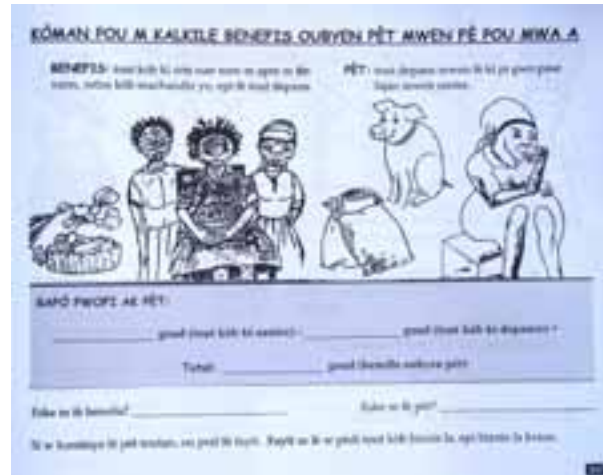
Here, a team of women is using the *Jwèt* materials to compete against another group to write the word *demokrasi* (democracy).

**Business Skills Training.** In the second module, clients focus on learning both techniques for managing their own businesses, and the practical aspects of money management. Classes are structured around a workbook entitled “*Gid Pou M Jere Biznis Mwen*” (*A Guide for Managing My Business*). In this workbook, participants not only learn the basic concepts of business, they also analyze the business they have or want to start in order to see if the business is or can become profitable, and to discuss what changes they might make to make it more profitable. Participants also learn how to keep detailed records of the products they buy and sell, and how to make simple cost-benefit calculations.



The workbook page to the left teaches the concept of “asset.” It is titled “The Assets I Use For My Business.” An asset is defined as “everything I have that I use in my business.” The reader is asked to look at the images and identify those that are assets that she uses, and those that are assets that she doesn’t have.

To the right is a more advanced lesson in the workbook that teaches the meaning of “benefit” and “loss.” It also defines what it means to go bankrupt: “Bankruptcy is when you lose all your business capital, and then your business fails.” Participants are asked to determine whether they have made a profit or a loss during the past month, or if their businesses are failing altogether.

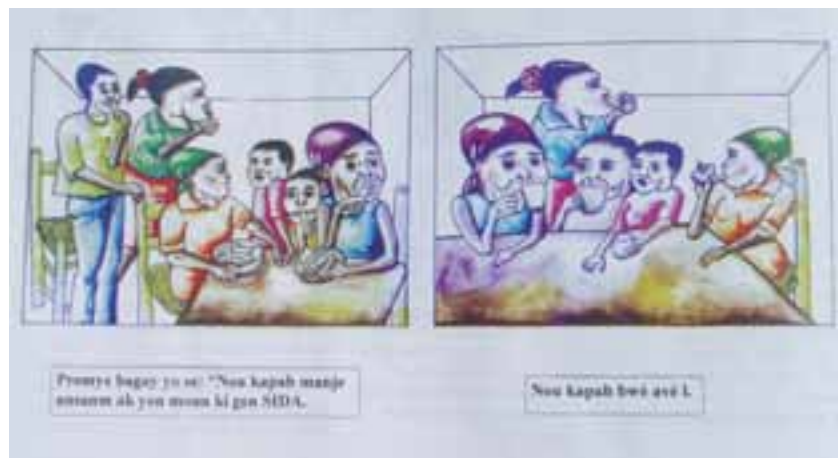


Currently, a team of Fonkoze’s educational leaders is working to revise the business training guide to make it even more participatory and accessible for women with lower levels of literacy. Upon finishing research and data collection, Fonkoze plans to produce a new manual that will incorporate more pictures, visual materials and real client testimonials. The first draft should be complete by January 2007. With the revised version, Fonkoze is looking forward to accommodating a greater number of *ti machann* who wish to learn more about the practical aspects of business management.

Sexual and Reproductive Health. The simple idea behind the third educational module is that “*education is a conversation.*” The goal of this approach is to influence the manner in which people have private and public conversations about sex, sexuality, and sexual disease by using stories that relate to their situation. At the same time, learners gain additional practice in reading and writing.

In November 2000, Dr. Kathleen Cash initiated a sexual culture study in collaboration with the Albert Schweitzer Hospital in the Artibonite Valley in Haiti. There were 160 respondents. Dr. Cash, the principal ethnographer/educator, conducted in-depth interviews with Haitian adults and adolescents about how they interpreted, learned about and what they believed about their sex and sexuality. This included each person’s perception of his or her risks and vulnerabilities. She focused especially, though not exclusively, on HIV/AIDS. Stories were collected about behavior associated with the transmission of sexual disease, partner communication, forced sex, family violence, and sexual hygiene.

Following these interviews, Dr. Cash analyzed the stories people had told her about themselves. She looked for similar themes or patterns within these stories, patterns that were both age and gender-specific. From these themes, she constructed stories in which people could recognize themselves. Then, together with local Haitian artists, the stories were transformed into beautiful picture boards. One story, for example, is about migration and risk when partners separate, have sexual relationships with others, then return to each other, each possibly hiding sexual disease. Another story is about a woman who goes to a health clinic and is told she is HIV positive. The account further speaks to the stigma surrounding a person with HIV/AIDS, and the struggle this young woman has being accepted by her community once her neighbors know she has this dreaded disease. Simple text in Haitian Creole is printed under each painting. Below is an example:



*First of all, you can eat with people living with AIDS. You can also drink with them.*

Here, a group of women in Gonayiv is discussing a story board entitled “jalouzi” (jealousy):



At present, Fonkoze is working to develop a new module on human rights and environmental protection. The research is again being conducted by Dr. Cash on the meaning of these concepts in rural women’s lives. The new module will use stories, interactive exercises and critical discussion as a vehicle for empowering participants to think creatively about approaches to solving problems in their lives, as well as in their communities and the larger society.

**VII. Measuring success: A growing network of participants**

In the past 6 years, the reach, depth, and quality of Fonkoze’s educational services has dramatically increased. In 2000, basic literacy and business skills training were offered to a total of 2,362 clients. In 2005, with a broader range of programs including health training, Fonkoze reached more than 7,600 clients (see Table 1 below).

Table 1: Key Literacy Indicators for Fonkoze

Year	Clients passing basic literacy training	Clients passing business skills training	Clients passing health training	Total
2000	1,904	458		2,362
2001	1,075	616		1,691
2002	2,219	1,040	43	3,302
2003	2,332	1,167	72	3,571
2004	3,610	3,138	148	6,896
2005	3,586	3,764	289	7,639

Today, there are more than 400 Fonkoze literacy centers serving nearly 8,000 *ti machann* with a variety of courses, many in some of Haiti’s most rural and difficult regions.

But Fonkoze’s educational programs are not only far reaching; they are also effective in teaching, evaluating and graduating participants from all modules. Table 2 (below) presents data from recent study of educational achievement rates in the Northeastern region of the country.<sup>16</sup> The table shows that in Twoudinò, for example, all 146 participants in 18 Basic Literacy classes were evaluated, 98% of whom passed the final exam and advanced to the next level. At the same center, 89% of participants graduated from the Business Skills and Reproductive Health training.

Table 2: Evaluation Data for Fonkoze Literacy Centers in Northeast Region, August 2006

Branch	Modules	Centers opened	Number of Participants	Participants evaluated	Percent evaluated	Number who passed final evaluation	Percent evaluated who passed
<b>Twoudinò</b>							
	Basic Literacy	18	146	146	100%	143	98%
	Business Skills	12	114	114	100%	101	89%
	Reproductive Health	26	337	336	100%	300	89%
<b>Total Twoudinò</b>		<b>56</b>	<b>597</b>	<b>596</b>	<b>100%</b>	<b>544</b>	<b>91%</b>
<b>Fòlibète</b>							
	Basic Literacy	30	331	307	93%	283	92%
	Business Skills	23	267	266	100%	256	96%
<b>Total Fòlibète</b>		<b>53</b>	<b>598</b>	<b>573</b>	<b>80%</b>	<b>539</b>	<b>94%</b>
<b>Wanamant</b>							
	Basic Literacy	24	298	280	94%	245	88%
	Business Skills	23	347	292	84%	270	92%
<b>Total Wanament</b>		<b>47</b>	<b>645</b>	<b>572</b>	<b>85%</b>	<b>515</b>	<b>90%</b>
<b>Total for Region</b>		<b>156</b>	<b>1,840</b>	<b>1,741</b>	<b>95%</b>	<b>1,598</b>	<b>92%</b>

Overall, 92% of students given a final evaluation in the Northeastern zone earned a passing grade and were able to advance to the next module.

Due to the remoteness of many locations, not to mention the difficulties of travel and communication in Haiti, pre and post-module exam data as shown above is a challenge to collect. As of this writing, Fonkoze’s literacy coordinators and supervisors continue struggling to gather exams, review their content, and process the data into a readable quantitative format. The above table from the Northeast is one of the first examples of these efforts. Data like this is valuable to coordinators, administrators, consultants and donors alike and will continue to be a priority for Fonkoze’s educational team.

<sup>16</sup> Funding for programs in the Northeastern zone in 2005 was provided in part by Plan International.

## VIII. “Now we are as busy as bees”: *Ti machann* evaluate education at Fonkoze

“Women in Haiti, we aren’t considered to be human beings. We are mistreated. So when we know how to read and write, we can work and make more money. We can be more independent. We don’t have to depend on our husbands to take care of us.”

~ Agathe Raphaël, Fonkoze Client and Basic Literacy Monitor, Wanament

Programming at Fonkoze is evaluated by considering a number of different success indicators. Clients take a pre-test, mid-term, and a final exam to track their progress, and administrators analyze the test results.<sup>17</sup> In the past, the program has also been evaluated using methods of classroom observation, document analysis, and interviews with both individuals and focus groups.

The following is a narrative summary of my own findings from research carried out in September and October of 2006. During this time, I interviewed 56 clients benefiting from Fonkoze’s educational services across six regions in Haiti.<sup>18</sup> Interviews were carried out either individually or in small focus groups of 6-12 people. Out of the total 56 interviews, 10 were conducted with men working as literacy monitors, and who were either husbands or sons of Fonkoze clients.<sup>19</sup> All quotations are translated from the original Creole, and my interpreters and I worked hard to maintain the integrity of each interviewee’s response. Quotes from interviewees are marked with numbers in parentheses [ex: (5)] which correspond with each client’s demographic information recorded in Annex I.

I have organized clients’ responses according to the themes represented and under the general heading of module (Basic Literacy, Business Skills, or Health), educational method, or overall program benefits. As you will see, there are many similar themes that ran throughout the interviews, themes that richly illustrate important, qualitative changes in these women’s lives.

### *Basic literacy*

One of the first and most important things a woman learns in Fonkoze’s basic literacy classes is how to sign her name. This simple tool gives clients great pride and a new kind of freedom in their lives. When asked about what she had learned so far in her Basic Literacy class, Lucienne Zephire (41), a *ti machann* and Fonkoze client from Gonayiv, told me the following: “What I learned is literacy because now when I go to Fonkoze to make a transaction I won’t have to use my thumbprint. Today I can write my name.” Before learning how to write her name, she said, “I felt awkward, but now I feel free. When I didn’t know how to read or write I was in the dark, but because of Fonkoze

<sup>17</sup> See Tables 1 and 2 of Section VII for more details.

<sup>18</sup> See Annex I for a complete list of interviewees.

<sup>19</sup> For further discussion on the implications of men working as literacy monitors, see Section IX.

I feel that I'm in the light because I don't have to make a thumbprint or make a little cross anymore. And now I can record the names of my clients."

Many participants told me that literacy is important to them because learning to read and write is a way to increase opportunities and equality for and among women. "There are so many people who come to my center and cannot write their names," Gilenn Josèf, a Basic Literacy monitor from Mibalè said. "I write my name like this: Gilenn Josef. And then someone else comes and sees what I've written, but she isn't able to write her own name. She's obliged to make a cross. Or instead she has to make a thumbprint. I see that this isn't good. I realize this isn't fair. I feel like we're not the same, this person and me. There's a difference between us (18)."

Basic literacy training is thus a first step towards greater equality among women, but also towards greater financial independence and decreased dependency on spouses. At a focus group interview in Wanament, Agathe Raphaël, also a Basic Literacy monitor, expressed this clearly: "Women in Haiti, we aren't considered to be human beings. We are mistreated. So when we know how to read and write, we can work and make more money. We can be more independent. We don't have to depend on our husbands to take care of us (36h)."

Women told me that basic literacy is also important because it is a good way to cultivate a responsible citizenry in Haiti, and to support clients in repaying their small loans. Widlinn Etienn, a new literacy monitor in Tomond, said that learning to read and write helps people see more clearly and defend themselves. "For me, being a monitor is important," she said, "Because it lets me be able to give people a powerful tool to hold in their hands, so that they can get out of bad situations. When people know how to read and write, it is like having eyes. When people don't know how to read and write, it is as if they are blind. Many become delinquent with their loans, or get in trouble in the street. Literacy is a tool that can help people in their lives (1)." Rit Louismenn Tila, a monitor from Mibalè, echoed these sentiments: "For me, teaching literacy and business management is very important so that people won't become desperate or delinquent in repaying their loans (24)."

Clients also told me that participating in Fonkoze's basic literacy classes is a crucial first step towards managing their businesses better. "I know I'm an old lady," Tetilia Laens, a new participant in a Basic Literacy class, shared with me, "But I like school a lot. When I first started coming, I didn't know what to do! But then Fonkoze helped me find some glasses. I could begin reading after that. I want to know how to read so that I can work better. When I can read, I'll be able to have a good business. I especially want to be able to do addition so that I can manage my business better (37)."

### *Business skills training*

My interviews with clients confirmed that in addition to small loans and basic literacy skills, the *ti machann* need specialized training and support in order to have successful businesses and better lives. Indeed, most women told me that managing a successful business required skills that few had the opportunity or access to learn. Even

literate, educated women said that they could not manage their businesses or repay their loans easily without learning specific business management skills.

One of these women was Madam Emmanuel Destema, a 34-year-old *ti machann* and Fonkoze client who sells charcoal in one of Okap's inner urban markets. Although she is trained as a nurse and has worked as a primary school teacher in the past, Madam Destema has been unable to find steady work in either of these fields, and is now forced



to sell charcoal to make ends meet. She shares a dark, concrete room under a flight of stairs with her two small sons. Her husband works in Potoprens, and sends money when he can. Madam Destema sits all day selling among her dusty bags of charcoal, covered in soot. Behind her is an enormous mound of market waste. Flies buss heavily in the air. "The problem with the market today is that there's no one buying," she told me. "I know I could run my business better, but I don't know how. I have a loan from Fonkoze, and I would like to learn how to manage my business better<sup>20</sup> in order

to make my payments on time. If I could do this, then my income would be more stable, and life would be easier." "I have lived for 34 years without my own house," Madame Destema said, "So I have had to rent small places. If I can learn how to improve my business, I would like to buy a house for my family to live in and where I can offer my friends a place to stay when they come and visit (46)."

But what does it mean, in practical terms, for clients to manage their businesses better? What do they really learn from Fonkoze's trainings? From my interviews with participants, it was clear that for them a key to better business is having control over one's money. "Business management classes have helped me a lot," Ancelest Jean Josef, a sprightly, 46-year-old client in Tomond told me. "Before, I used to do business

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<sup>20</sup> At the time of this interview with Madam Destema, Fonkoze's Okap branch was unable to offer Basic Literacy or Business Skills Training due to funding shortages. With a new grant, this should change by the end of 2006, and Okap will once again be able to offer educational services to its clients. However, the needs of Madam Destema, for example, and the unavailability of literacy and life-skills classes in general, are still common problems across Fonkoze's network. There are still many *ti machann* like Madam who continue to run their businesses and repay their loans to Fonkoze with no educational support at all. These are problems, however, that could quickly be remedied with larger amounts funding from more stable sources. For further discussion on increasing funding, see Section IX.

carelessly. I used to not pay attention to what I was doing. Now, I'm more careful about how I run my business. I have more control (7)."

Equally clear is that gaining more control over one's money through business skills training makes for clients' more timely repayment of loans. Elize Winazon, a 27-year-old client from the Central Plateau, told me that before getting involved in Fonkoze and taking a business skills training, she would borrow money from people, but not always pay that money back. Fonkoze's programs, she said, have made her more responsible with her money, not only through holding her accountable for her loans, but also through teaching her new key concepts in money management such as reimbursement. "What's the most important thing I've learned in the business skills training?" she told me during a break at the business skills training that she was attending in Mibalè, "Reimbursement. Before I took this course, I didn't understand what reimbursement meant. I knew that when you borrow money, you have to return it to the other person, but I didn't practice this (16)." Elize said that before joining Fonkoze, she would borrow money to do business, but she would often fail to make payments on the loan. Working with Fonkoze has changed that for her. Not only has she been accountable for the money she has borrowed, she has also learned how to better manage her finances so that she is able to make loan payments on time.

In addition to gaining control over their finances, women who attend business management trainings develop greater confidence in their businesses skills, and have greater confidence in themselves as business women. During a training in Mibalè, a young Credit and Literacy Center leader, Plezi Ani, told me the following:

One new thing I've learned in the business management training is that I'm a business woman. I feel like I have greater confidence in myself and my business. In the training, I learned a lot because there were many things I used to not understand. Before, when I would make purchases, for example, I didn't understand how to calculate the kind of profit I made. When I discovered how to calculate a profit, I suddenly felt stronger. Now I feel like I can manage any kind of business I have in front of me (27).

### *Health training*

Since the initiation of Fonkoze's health training in 2005, participants have been enthusiastic about the program. Women report that the health classes give them greater confidence in their lives, and enriched relationships with their family members. "I feel that I have something else in me; something has changed in my heart," one participant told me, "I talk to my husband more and my children, I give a lot of examples to my son." "I used to hear that a person with AIDS only had twelve years to live," Alenos St. Louis told me at her health training in Savann Kare. "In this class, we've been learning that a person who has HIV can live many years if she takes care of herself and has good nutrition. This is important information that I didn't know before. It gives me hope for the children I know in my community who are in this situation (38)."

Participants also told me that the content of the health classes is especially relevant to them. They find it easy to recognize themselves and people from their

community in the workbook's story-boards. "The story-board we've been talking about today, it's about when somebody is jealous," Joline Preval, also of Savann Kare, told me during our interview. "We have been talking about how when you are jealous you have to know how to manage how you react. It's OK to be jealous, because love without jealousy is no good. You have to be jealous for your partner because you love him. When you're jealous, you also have to measure your reactions. You shouldn't let your jealousy bring trouble into your life. Instead, it has to bring good (40)." Joline also told me that the same story-board shows a jealous man consulting a Voodoo priest in order to control his wife. In his jealousy, the man hits the wife. "These parts are very familiar to me," Joline said. She said she knew many people in her community that such things had happened to.

### *Comments on Fonkoze's educational method*

Clients and monitors alike confirm an important strength of Fonkoze's educational method is that it is practical, participatory, and relevant to students' lives. Paulin Santilmond is a literacy monitor in Wanament who used to work for a National Literacy Program. He has many years of classroom experience, and takes his work seriously. After participating in a Basic Literacy training, he told me he liked Fonkoze's methodology because it allows student to learn more quickly and efficiently. In his words,

With Fonkoze, participants get to choose letters by themselves. The teacher doesn't choose for them. And participants are taught to associate letters with everyday things, like thinking about the shape of an umbrella handle when they write the letter g. Because of this, on the very first day of a Fonkoze literacy class a student is already able to write something new! (36k)"

Ulrick Joseph, also a Basic Literacy Monitor in Wanament, echoed these sentiments. "The real benefit of Fonkoze's program," he said, "Is that participants learn how to write more quickly. When students learn about symbols, they learn how to say the sounds of letters, not the names. When a *ti machann* comes to learn how to write her name at Fonkoze, she learns by associating the form of letters with their actual sounds. This is different from other kinds of methodology that different programs use. The others are not so easy (36c)."

Not only do students learn more quickly how to read and write, but they have fun doing it. Playing the *Jwèt Korelit La* is a particular highlight, especially for new learners. After playing the game for the first time, one client from Mibalè told me enthusiastically that she thought the experience was lovely. When the game ended, she said, "We all laughed, and the game was a lot of fun. We had a very good time playing it. Now the game will stay in my head. I will always have with me what I learned (18)."

Songs are also a central learning tool for participants, while they help keep trainings light, participatory, and fun. "I work in a Literacy Center," a monitor in Tomond told me. "Every time an older woman comes to learn, I begin by teaching her a song. Women can't stay in the house all day. Every day my students wait for evening to

come in order to come to the Center because in my class we sing and learn to read and write at the same time (1).” The following is a popular song that participants often sing during all kinds of trainings across the Central Plateau:

<i>Meciye yo di yo travay pade fanm</i>	Men say they work more than women
<i>Men fanm yo di se yo ki sous lavi a</i>	But women say they are the source of life
<i>Fanm pa yon bale gason mete nan yon kowen</i>	Women are not brooms that men put in the corner
<i>Fanm pa yon kaban abiye san sòti</i>	Women are not beds that get dressed and never go out
<i>Fanm se pa yon rido w ap choule banm pase</i>	Women are not a curtain you push out of the way
<i>Fanm se poto mitan lavi a</i>	Women carry the world on their heads

It is clear from my interviews with clients that Fonkoze’s methodology is not only fun and practical, but also encourages participants to think and act more positively in their lives. As students learn through dialogue and sharing ideas, they can solve problems together and support one another as a group. Reflection Circles are an important tool for structuring these kinds of experiences. Ernant Alfred, a Fonkoze client and mother of two from the Central Plateau, told me that learning in a Reflection Circle “helps us think more frankly and reflect on what we are doing (11).” “It makes a lot of sense to teach literacy using the Reflect method,” Paulin Santilmond told me. “What students learn is relevant to them in their lives. The participants in my class are very poor. Because of the Reflection Circles, students have the opportunity to reflect on the environment they live in, and to begin thinking about how they might change things (36k).”

#### *Overall program benefits*

*“Fonkoze’s programming has been very helpful in my life. I used to sit a lot, but now I’m busy. There are many more people like me.”*

*~ Gilenn Josèf, Fonkoze Client and Literacy Monitor, Mibalè*

The majority of *ti machann* I spoke with were enthusiastic about Fonkoze’s services because of the new opportunities and new activities these services would help generate in clients’ lives. Today, loan sharks and outrageously high interest rates remain a problem across Haiti. Fonkoze is one of the only reasonable alternatives that women have to other credit agencies or individuals that can charge interest rates as high as 200% per month. With rates like these, many Haitians continue to view obtaining credit as a dangerous business. A great number of clients told me that, when they first joined Fonkoze, their families were afraid about getting involved with a financial institution, and said that it could only lead to trouble. For over ten years, Fonkoze has been offering interest rates significantly lower than other loan sharks and gaining confidence and trust in the community, so Fonkoze’s client base has continued to rapidly expand. “My family is very happy as compared to what would happen to us in the past,” says Ancelest Jean Josèf, a 46-year-old client from Tomond. “Before, everyone in my community used to borrow money at a high interest rate, like 20 Haitian dollars [about \$2.50] at 100% interest per month, and now thanks to God we no longer have to borrow at such high rates.”

In addition, with so little work or educational infrastructure throughout Haiti, for years many women have found themselves scrambling to make ends meet for their families. “You know how it is,” Ancelest also told me, “I try to get up and move around a lot to catch money, do different things. In Haiti, women are the center of life. We can’t wait for a man to help us (7).” Now with the financial and educational opportunities with Fonkoze, women say that this gap is getting filled, and that women are busier; they have more to do. Before joining Fonkoze, “we used to get up in the morning and then stay at home,” said Ancelest. “But now, we women are as busy as bees (7).”

Most importantly, Fonkoze is supported by a committed team. Their literacy administrators, supervisors, and monitors are proud of what they do, and they take their jobs seriously. At a focus interview with a group of Basic Literacy Monitors in Wanament, Paulin Santilmond was outspoken about his commitment to Fonkoze. “I believe that Fonkoze is touching the right part of society,” he said. “We’ve begun in the right place: with the poor who don’t have money or education. Fonkoze helps the poor grow economically and socially.” “With my strength, my knowledge, and my soul,” he continued, “I’m going to teach the *ti machann* how to read and write. I consider this my mission which I intend to accomplish (36k).” Ulrick Joseph wholeheartedly agreed. “We are ready to fight like roosters to expand Fonkoze’s programming,” he said. “There are still so many people who don’t know how to read or write, and we are prepared to change that (36c).”

Clients’ testimonials also make it clear that Fonkoze is indeed accomplishing its mission. Madame Alenos St. Louis, a 32 year-old participant in a health literacy class in Savann Kare, clearly described how Fonkoze’s programming targets the most important parts of her life. In her words,

“In life, first there is God. Second, you have to have money to get your life moving. Third is health. That means that when you’re not getting any money at all – not even five cents – you’re not even trying to make fifty cents turn into a Goud. You’re not investing, and that’s not good. So when we receive our little loans, and we go to our classes, it’s very helpful. It gets us moving. We’re not thinking about other things. We’re focused (38).”

Having focus and purpose in one’s life also makes for greater confidence and transformation among clients. A 29 year-old client from Tomond, Telemak Rosna, told me that participating in a basic literacy training has given her more confidence in herself, and has brought out skills in her that she didn’t know she had. In her words, “This training has made me feel as though I’m renewing what I already had inside. Today, I feel like a new woman (3).”

## IX. Final comments

Fonkoze is carrying out transformational work with the *ti machann* and it is doing so on a shoe-string budget. But even with increased funding, there remain some changes in programming that could be made, and a few important discrepancies that persist between educational policy and practice. Below is a list of recommendations that address some of the program's most apparent inconsistencies and suggest possible improvements to expand programming and fulfill Fonkoze's vision for Haiti.

- 1) Obtain increased funding to offer training to all clients and make Fonkoze's mission a reality. At present, Fonkoze is unable to fulfill its vision due to a severe lack of financial support from the donor community. Already, administrators are stretched by having to chase after small amounts of money to fund a thriving educational program. Seeking and managing many small grants takes considerable administrative effort for relatively little revenue. In the future, Fonkoze plans to overcome this funding predicament by making the educational program a self-sustaining entity by using the profits from the credit program to fund literacy trainings. However, this is not yet a reality. To reach 100% of clients with training, Fonkoze's educational services need to run on a budget of \$1.2 million. With available small grants ranging from \$3,000 to \$75,000 annually, administrators have so far managed to piece together only \$330,100 towards the total budget. Instead of this arrangement of small grants, what is needed is a large, stable source of funding – in greater than \$5,000 increments – that can move the program forward during the time in which a self-sustaining funding system is developed.
- 2) Increase female leadership at all coordinating levels. With a leader like Anne Hastings at the helm, one would think Fonkoze would be supported by an army of female leaders. Unfortunately, this is not yet the case. In my research, I encountered only a handful of upper-level female leaders, including the elegant and inspiring Madam Nikòl who is the director of Fonkoze's Twoudinò branch office. When I asked Nikòl why she thought there were so few women leaders at Fonkoze, she simply replied, "I ask myself this same question." Indeed, the lack of female leadership is a little mysterious, though perhaps still culturally the norm. Virtually all literacy trainers, educational supervisors, coordinators, and consultants at Fonkoze remain men, albeit the majority well-spoken, committed, and effective workers. For Fonkoze to lead by example and follow its own vision for Haitian female leadership would be to step up efforts in seeking out, hiring, and training women leaders. I met a number of bright, dynamic women who served as credit center leaders and literacy monitors, particularly in Mibalè and Gonayiv. When seeking new managers or trainers, such credit centers could be a good place to begin the search.
- 3) Hire only women as literacy monitors to conform with program policy. If Fonkoze wishes to follow its own policy that "the teachers emerge from the same community as the learners," it makes sense that only women would be allowed to serve as literacy monitors. However, during my research I met a number of male

monitors. These men were usually husbands or sons of Fonkoze clients who had been hired by one of Fonkoze's local branch coordinators. In my interviews, especially those carried out in small groups, I noticed that these men were always the first to speak, and usually dominated the conversation thereafter. Their voices were louder, and they often spoke with an apparent authority and confidence that only a few women could match. On the other hand, when I interviewed groups of women-only, participants would often speak only when asked to, though each would always have something unique to say. These differences I noticed may be superficial and clearly the observations of an outsider looking in. However, I think that the ways in which the dynamics between male and female authority play out in groups, especially in Fonkoze literacy classrooms, give ample room for thought and for systemic change. By allowing men to teach literacy to groups of intelligent, soft-spoken *ti machann*, Fonkoze's educational services are simply falling short of their original, revolutionary mission of empowering poor market women. Additionally, from what I observed the more men that are hired on as monitors, the more men will continue to solicit positions of authority within the organization. So, if the literacy centers can afford to do so (and I suspect they can), why not follow program policy by hiring only women as literacy monitors. Yes, there are a few male teachers with great experience and, judging from their personal testimonies, great faith in Fonkoze's mission, and these men will be a loss. But in reconfiguring the system, and as coordinators are forced to consider softer-spoken, less-aggressive, or simply overlooked women as potential teachers, Fonkoze is likely to gain more female leaders and empowered women in the long run.

- 4) Coordinate the distribution of eye glasses for clients with poor eyesight in literacy classes. There remain many older clients who cannot learn literacy or participate in training due to deteriorating eyesight and a general lack of eye care resources. According to members of the coordinating team, Fonkoze already has access to a cheap source of eye glasses. If this is the case, the next step should be to plan and carry out the distribution of these glasses among students.
- 5) Continue to expand data collection and analysis of participant exams for all educational centers. This evaluation presents only a portion of collected exam data for Fonkoze's educational programs. However, during my research I found it challenging to determine the precise amount of quantitative data that has already been gathered. I found it even more difficult to locate it. Pre-, mid-term, and post-literacy exam test results can be excellent indicators for how programs and participants are progressing. From speaking with literacy coordinators, it is clear that exams are routinely administered and collected periodically. But it is equally clear that the gathering, analyzing, and cataloguing of this data is not yet systematic. Due to new funding requirements, a few coordinators have begun working to fill this gap and compile clear statistical tables to show program results. I recommend that this practice continues and that the data be better organized and filed into one location that can be easily accessed, perhaps with one person in charge of it. This will give future educational consultants or

investigators an easier time of locating, analyzing, and putting to work this important data.

I have no doubt that Fonkoze's coordinating team can confront and surmount any of these challenges at all levels. As an organization, Fonkoze has already proven itself to be a powerful, durable entity able to confront even the most difficult and "impossible" of circumstances. Indeed, as this evaluation has shown, it is clear that Fonkoze's educational services are poised to take on the remaining 40% of clients in need of additional training. The necessary structure, coordination, human resources, and commitment needed to fulfill the organization's vision are all already in place.

What's more, Fonkoze's educational method really works. The majority of literacy monitors and trainers actually practice what they preach (a refreshing and inspiring sight in the world of educational NGOs), at the same time that women are learning to read and write while improving their businesses and staying healthy. With increased funding, this solid network could expand to reach even more women in need. Already, all across Haiti, *ti machann* are attending trainings and gaining confidence and power in their daily lives. Many others continue to hope that they will be able to do the same.

## Annex I – List of interviews referenced

This list is arranged according to the order in which persons were interviewed.<sup>21</sup>

#	Name	M/F	Age	Single/Married	Children	Location
1	Widlin Etienn	F	24	S	0	Tomond
2	Gèmen Lik	M	--	--	--	Tomond
3	Telemak Rosna	F	29	S	1	Tomond
4	Vienes Mari Josèf	F	--	M	6	Tomond
5	Leona Claudinette	F	23	--	2	Tomond
6	Estel Joseph	F	28	S	1	Tomond
7	Ancelest Jean Joseph	F	46	M	1	Tomond
8	Merson Iklema	M	--	M	6	Tomond
9	Dominik Dazil	F	--	--	--	Tomond
10	Michlènn Balde	F	32	M	5	Tomond
11	Ernant Alfred	F	32	M	2	Tomond
12	Inez Metelis	F	31	--	2	Tomond
13	Judit Kayo	F	30	M	6	Tomond
14	Pasima Juis Jacques	F	39	M	6	Tomond
15	Venis Jeun	F	35	M	4	Mibalè
16	Elize Winazon	F	27	M	--	Mibalè
17	Sineris Odisil	F	22	S	0	Mibalè
18	Gilenn Josèf	F	22	S	1	Mibalè
19	Florence Louis	F	38	M	7	Mibalè
20	Erina Lene	F	34	M	2	Mibalè
21	Magda Noël	F	17	S	0	Mibalè
22	Jasmin Majori	F	30	S	1	Mibalè
23	Madlel Konstan	F	22	S	0	Mibalè
24	Rit Louismenn Tila	F	36	M	4	Mibalè
25	Vincen Sanor	M	27	S	0	Mibalè
26	David Saoul	M	42	M	5	Mibalè
27	Plezi Ani	F	--	--	--	Mibalè
28	Gaston Lainais	M	32	M	4	Mibalè
29	Edna Baldmè	F	30	S	0	Mibalè
30	Wilnè Loren	M	50	M	3	Mibalè
31	Elsi Meliris	F	21	S	0	Mibalè
32	Mariana Antwal	F	27	M	2	Mibalè
33	Vicnort Lafortune	M	23	S	0	Mibalè
34	Sandra Bobwen	F	20	S	0	Mibalè
35	Irène Pierre	F	29	S	3	Mibalè
36a	Moncher Quesnel Georges	M	50	--	--	Wanament
36b	Jiberne Joseph	M	36	--	--	Wanament
36c	Ulrick Joseph	M	40	--	--	Wanament

<sup>21</sup> Though I spoke with a total of 56 individuals, this annex shows only 46 entries. This is due to the way in which I've numbered persons 36a-36k who I wished to indicate were interviewed as a group.

36d	Rose Hyrlande Jean Elie	F	30	--	--	Wanament
36e	Ellalue Joachim	F	27	--	--	Wanament
36f	Mona Dutis Joanis	F	30	--	--	Wanament
36g	Pierre Dieudonne	M	30	--	--	Wanament
36h	Agathe Raphaël	F	32	--	--	Wanament
36i	Magalie Aristil	F	31	--	--	Wanament
36j	Guerline Volmar	F	32	--	--	Wanament
36k	Paulin Santilmond	M	32	--	--	Wanament
37	Tètilia Laens	F	46	--	--	Wanament
38	Alenos St. Louis	F	32	M	5	Savann Kare
39	Shermène Exavier	F	34	M	5	Savann Kare
40	Joline Preval	F	28	M	0	Savann Kare
41	Lucienne Zephire	F	51	S	3	Gonayiv
42	Rozmena Nesans	F	35	--	--	Gonayiv
43	Silves Silveris	M	64	M	5	Gonayiv
44	Degras Josèf	F	53	M	9	Gonayiv
45	Florensia Dosou	F	45	M	7	Gonayiv
46	Emmanuel Destema	F	34	M	2	Okap

## Annex II – Client testimonials



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*“Women in Haiti, we aren’t considered to be human beings. We are mistreated. So when we know how to read and write, we can work and make more money. We can be more independent. We don’t have to depend on our husbands to take care of us.*

*There are many new things I learned in Fonkoze’s Basic Literacy Training. Before, I felt that I knew very little. Now I think that education is like a conversation: I give my ideas, and then you give yours. From there, we can go to another point together. We share.*

*I’m very excited to collaborate with Fonkoze because it means I’ll be able to help women to read and write, so that they won’t be ashamed.”*

*~ Agatha Raphaël  
Fonkoze client and Basic Literacy Monitor  
Wanamant, Haiti*



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*“The work Fonkoze is doing is very important for the Haitian people. In Fonkoze, each person is given the tools to be able to defend herself.*

*For example, there are so many people who come and cannot write their names. I write my name like this: Gilenn Josèf. And then someone else comes and sees what I’ve written, but she isn’t able to write her own name. She’s obliged to make a cross. Or instead she has to make a thumbprint. I see that this isn’t good. I realize this isn’t fair. I feel like we’re not the same, this person and me. There’s a difference between us.*

*Because of this, Fonkoze has taken on a big job. The job is to teach people how to read and write. I realize that this is very, very important to do. So, all the women who make little crosses or have to make a thumb print, when they come to study with me they’ll learn to write their names with no problem at all.*

*Fonkoze’s programming has been very helpful in my life. I used to sit a lot, but now I’m busy. There are many more people like me.”*

*~ Gilenn Josèf  
Fonkoze client and Basic Literacy Monitor  
Mibalè, Haiti*



*“My name is Plezi Ani. I am a Fonkoze Center Leader, and I work at the Linite dè Cloch Center. I like being a Center Leader, and I enjoy working in with my credit agent. His name is Ouzvel.*

*When I joined Fonkoze in 2001, I attended a Basic Literacy training. After that, I formed a literacy school, and today I teach women reading and writing. Now I’m taking the business management training so that I can teach women at my center how to have more control of their businesses.*

*One new thing I’ve learned in the business management training is that I’m a business woman. I feel like I have greater confidence in myself and my business. In the workshop, I learned a lot because there were many things I used to not understand. Before, when I would make purchases, for example, I didn’t understand how to calculate the kind of profit I made. When I discovered how to calculate a profit, I suddenly felt stronger. Now I feel like I can manage any kind of business I have in front of me.*

*Fonkoze is great because, without it, I wouldn’t know how things would turn out for me. It’s Fonkoze that I borrow money from, and I add that money to my own. With the money I borrow Fonkoze, I am able to accumulate assets. Fonkoze serves me, and in turn I serve Fonkoze.”*

*~ Plezi Ani*

*Fonkoze Client and Business Skills Training Monitor  
Mibalè, Haiti*

*“My name is Tètilia Laens. I am a ti machann. When I received my Fonkoze loan, it was very helpful to me.*

*I know I’m an old lady, but I like school a lot. When I first started coming, I didn’t know what to do! But then Fonkoze helped me find some glasses. I could begin reading after that.*

*I want to know how to read so that I can work better. When I can read, I’ll be able to have a good business. I especially want to be able to do addition. If I can add numbers together, I know I’ll be able to manage my business better.”*

*~ Tètilia Laens*

*Fonkoze Client and Basic Literacy Student  
Wanament, Haiti*



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*“Before I found Fonkoze, I felt very miserable. But when I found Fonkoze, everything changed. Things are different now.*

*I was miserable because I used to have a job, but then I lost the job. I was working in a school. The people there, they accused me of doing something bad that I didn't do, and then I got fired. I didn't feel good at all. This was why I joined Fonkoze. When I joined, I received a small loan, and I began selling products. As I sold the products, things began to change.*

*I was attracted to Fonkoze because I was responsible for four children. My husband fell sick, and I had no work. So I asked God to do something for me. I asked God to give me clarity. At this time, I began a small business. During this time, I received a small loan, and I got as busy as a bee. Then they told me that it's good to open a bank account, so I did. I'm very lucky to have gotten involved with Fonkoze.*

*I now have a jam-making business. I also make peanut-butter, coffee, and I buy and raise small animals and turkeys. I buy goats, too.*

*Today, I am participating in the business management training for Literacy Monitors. They are teaching me the basics of how to start a course at my center. For example: how to organize people in a meeting, how to address those people, how to approach people, how to speak with people, how to make them understand, how to manage the money they have in their hands. For me, teaching literacy and business management is very important so that people won't become desperate or delinquent in paying their loans.*

*I came to learn in this training to be able to read to the women at my center, to share literacy with them, and to share with everyone what I learn. With Fonkoze's help, these women will become good people in our society. When I finish taking this seminar, my center will be open for business classes. We'll make deposits into our accounts, and we'll make a list of everyone's name. Me, I'll sit in the middle in order to lead the meeting with everyone.*

*At my center, there's something I'm very proud about: I don't have anyone in my group who doesn't pay on time. I'm very happy about this. My group never arrives late to the center. Rain or shine, I always do my best for them to be able to work together in a circle.”*



*~Rit Louismenn Tila  
Fonkoze Client and Business Skills Training Monitor  
Mibalè, Haiti*

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Lindsay Powers  
November 18, 2006  
Philadelphia, PA

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