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Oikocredit's award-winning Haitian microfinance partner Fonkoze is using its European Microfinance Award prize money to step up its community healthcare services in some of the most isolated parts of rural Haiti.

Oikocredit's long-standing Haitian inclusive finance partner Fonkoze's report from early 2023 indicates that its European Microfinance Award prize money is being very well spent. We were delighted when Fonkoze was first [shortlisted](https://www.oikocredit.coop/k/en/news/view/346461/462/oikocredit-partners-crecer-and-fonkoze-shortlisted-for-european-microfinance-award-2021-for-inclusive-finance-and-healthcare.html) (<https://www.oikocredit.coop/k/en/news/view/346461/462/oikocredit-partners-crecer-and-fonkoze-shortlisted-for-european-microfinance-award-2021-for-inclusive-finance-and-healthcare.html>) for, and then won, the [2021 European Microfinance Award for Inclusive Finance and Healthcare](https://www.european-microfinance-award.com/2021-european-microfinance-award/) (<https://www.european-microfinance-award.com/2021-european-microfinance-award/>). Fonkoze's mission is to break the cycle of poverty across Haiti. It comprises both a microfinance institution and a non-profit healthcare and rural development foundation. It received the inclusive finance and healthcare award's € 100,000 prize for its community health initiative.

Fonkoze's recent report on its use of the award money describes the challenges of working in one of the world's poorest countries.^[1] ([#_ftn1](#)) Political and institutional instability, severe armed gang violence, economic insecurity and environmental fragility make Haiti's humanitarian situation highly precarious. Gender-based attacks, road blockades, fuel shortages, soaring inflation, displacement, food insecurity, malnutrition, high child mortality and lack of access to adequate sanitation and other basic services are widespread among the country's 11.8 million people, especially in remote areas.

Community health stores

But Fonkoze has risen to the challenge. Its 'staircase out of poverty' (<https://fonkoze.org/staircase.html>) approach supports its many thousands of microfinance clients – mainly women – and their households and communities with business skills training, education, health services and accompaniment to help women succeed. In particular, the Fonkoze Foundation's Boutik Santé (https://fonkoze.org/assets/fonkoze-fact-sheet_boutik-sante_april-2019_2.pdf) (Community Health Store) social franchising initiative caught the eye of the European Microfinance Award judges for its provision of reliable and affordable health services and products in rural Haiti.

With formally provided healthcare largely absent from hard-to-reach areas of the country, before they can get to a clinic rural, Haitians who are unwell often suffer acute symptoms from illnesses that could otherwise have been treated with preventive health strategies and over-the-counter medicine. Through its 38 local community health stores, Boutik Santé provides training, nursing supervision, support and provisioning for rural women community health entrepreneurs to administer basic health screening (such as for high blood pressure and malnutrition), make referrals and access treatment for sick children, women and men through registered health centres, conduct home visits, deliver community health education, and sell non-prescription health and nutrition products.

In 2022 Boutik Santé undertook 185 road trips by truck and pick-up from urban centres to supply its local branches to meet the needs of the community health entrepreneurs and the 31,708 households who bought products from the branches.

Mobile banking

Fonkoze Foundation health entrepreneurs are leaders in their communities. Fonkoze is now registering and training these women to help bring mobile banking to financially excluded households. Once trained, and working with Fonkoze in partnership with Haitian mobile wallet service providers, the entrepreneurs work as mobile wallet agents to improve communities' access to savings and other financial services. As they promote last-mile financial inclusion, the women also gain a supplemental source of income.

When Fonkoze interviewed a random sample of 450 community members in 2022, only 14 per cent were unaware of local Boutik Santé activities. More than 90 per cent of those who knew about Boutik Santé said they were satisfied with its services and products.

Antonio Rodriguez, Equity Officer at Oikocredit, said: "Fonkoze has proved a worthy European Microfinance Award winner. Its life-nurturing community health initiatives, coupled with its financial inclusion work and women's empowerment activities, are bringing health and hope for a better life to many thousands of low-income Haitian children, women and men."

In the coming year, Fonkoze's Boutik Santé team plans to keep local health stores well stocked with essential products despite the logistical problems involved in transporting supplies from Port-au-Prince, Haiti's capital; train more community members on health, hygiene and nutrition topics; continue malnutrition screening and referral for children under five and for pregnant and lactating women; maintain the foundation's community blood pressure screening and referral service; research and test new essential health products, including at least one related to traditional medicine; establish partnerships to increase the availability of family planning products and services; and work with the Haitian Cervical Cancer Association to develop self-testing for women and improve cervical cancer identification and treatment rates.

You can read more about Fonkoze's use of its European Microfinance Award prize in its 2023 [report](https://library/download/urn:uuid:9bfb7e6c-7199-403c-99ae-ba7477df9117/report.fonkoze.230131.pdf?format=save_to_disk) ([/library/download/urn:uuid:9bfb7e6c-7199-403c-99ae-ba7477df9117/report.fonkoze.230131.pdf?format=save_to_disk](https://library/download/urn:uuid:9bfb7e6c-7199-403c-99ae-ba7477df9117/report.fonkoze.230131.pdf?format=save_to_disk)).

^[1] ([#_ftnref1](#)) [The World Bank in Haiti](https://www.worldbank.org/en/country/haiti/overview#:~:text=Haiti%20remains%20the%20poorest%20country,of%20191%20countries%20in%202021.) (<https://www.worldbank.org/en/country/haiti/overview#:~:text=Haiti%20remains%20the%20poorest%20country,of%20191%20countries%20in%202021.>).