## Philippine Midwife Opens Well-Family Clinic

In 1997, Nazarina "Baby" Daria, newly married and new to the community of Talisay, Cebu, was a trained midwife looking for an opportunity to apply her skills and talents to earn enough income to help raise a family.

She and her husband owned and operated a small grocery store on the main street. Nazarina's husband earned additional income by driving a "Jeepney", a traditional mode of public transportation in the Philippines.

Most trained midwives in the Philippines earn very minimal income by serving as assistants to physicians or as caregivers. Others choose to go overseas as nurses, midwives and often, as domestic helpers.

Nazarina wanted an opportunity to apply her training at home but did not know what opportunities existed for her in her husband's hometown or how to get started. Her cousin told her about a USAID-funded program that could help her. With her husband's encouragement, she applied to the program.



Photo: USAID/Virginia Foley Nazarina "Baby" Daria with assistant in front of the clinic.

The idea of franchised private sector family planning, maternal and child-care wellness centers was conceived in 1997 and launched by USAID in partnership with eight nongovernmental organizations.

As proof of the midwife clinics' success, USAID is providing a guarantee for health initiative loans for the first time. Another landmark achievement is that a local Filipino bank established a loan portfolio for midwives – long perceived by commercial lending institutions as a risky investment.

Midwives are admitted to the Well Family network after meeting the selection criteria, receiving rigorous USAID-sponsored business training, and investing their own capital in renovating or constructing clinics to give them a stake in the project. Now, they can also access loans thanks to USAID's guarantee program.

By the end of March 2004, 217 Well Family Midwife Clinics were established nationwide - with 35% of these in Mindanao.

Family planning counseling, pre-natal and postnatal supervision and delivery of babies in a warm, caring environment has become attractive, accessible and affordable to middle and lowerincome families in the Philippines.

Nazarina, midwife turned entrepreneur, converted the family store into a cheerful, multi-colored Well-Family Clinic complete with a waiting room, office, examining and delivery rooms and a recovery room furnished with twin beds, a tiny crib, a kitchenette, and even a TV.

On call 24 hours a day, Nazarina loves her work delivering between 10 - 18 babies per month. "I never thought I could reach like this," says Nazarina referring to her success as a businesswoman, "because I was just a plain housewife and storeowner. I always say thank you USAID for giving the midwife a chance."



