



Haiti's *caisses populaires*: home-grown solutions to bring economic democracy

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Abstract

Purpose – Bad governance and corrupt politics have left millions of people disenfranchised. In spite of an oppressive and undemocratic state, poor Haitians have created their own informal groups, cooperatives and *caisses populaires* (credit union) movements – a testimony to the democratic spirit of the poor masses. The paper aims to discuss these issues.

Design/methodology/approach – A mixed qualitative study using interviews, surveys, focus groups, ethnography techniques and literature review.

Findings – Lenders who run the *caisses populaires* are not class or race biased; they understand how to make microfinance assist the marginalized poor in a society segregated by class and race. Cooperatives and credit unions (called *caisses populaires* in Haiti) are able to reach hundreds of thousands of people.

Originality/value – These lenders one or two generations removed from the people they serve understand their reality and take careful steps and plan in a way to ensure their loans are structured to be socially inclusive. In fact, black microfinance lenders, as well as whitened local elites and foreigners, have a socially conscious philosophy of using microfinance as a vehicle to ensure economic democracy for the masses. In doing this, they take personal risks. The *ti machanns* recognize these efforts and as a result trust these credit programs.

Keywords Microfinance, Urban poor, Credit unions, Financial inclusion, Haiti, Social consciousness

Paper type Case study

Introduction

Ever since Haiti's fight for independence in 1804, state leaders have oppressed its poorest people. Haitian political scientist Fatton (2002, 2007) has studied the country's authoritarian regimes led by *elites noirs* (black elites) and *mulatres* (mixed-race) with financial backing by the *blancs* (local whites) against the *moun andeyo* (excluded black masses). One Haitian scholar has also argued that over the years political elites have misused black power ideology to victimize the poor black masses. Bad governance and corrupt politics have left millions of people disenfranchised. Forty percent of the population lives in Port-au-Prince and the metropolitan areas and they have been moving to the *bidonvilles* (shantytowns) since the 1950s.

Generations born and raised in these *quartiers précaires* (slums) have retained their African tradition of *kombit* (local organizing). The Kreyol word *kombit* embodies African traditions to regroup people with very little means, and these *gwoupmans* (collective groups) and *sol* (informal banks) have inspired the growth of cooperatives and the *caisses populaires* (credit unions). This study builds on Haitian scholarly literature and stories that confirm that Haitians have had collective systems that predate post-colonial support to the *caisses populaires*. Traditions of *gwoupmans*



and *sols* were ways for excluded peoples to organize[1]. In spite of an oppressive and undemocratic state, poor Haitians have created their own civil society groups and *caisses populaires* (credit union) movements – a testimony to the democratic spirit of the uneducated masses (Fatton, 2007, p. 221; Montasse, 1983).

In post-earthquake Haiti, the disaster has exposed the deepening vulnerability and poverty between the “haves” and “have-nots” and women disproportionately less better off. Microfinance appears to be the exceptional development intervention that seems to be assisting these poorest citizens (Zanotti, 2010). Local micro bankers interviewed have argued that democracy in Haiti will not be lasting without economic democracy for the poor black masses (Fieldwork, 2010, 2011). As a result, Haitian microfinance lenders have taken on a two-fold mission: to economically support poor businesspeople and to socially empower them. These lenders hire socially conscious staff persons who are committed to making microfinance a tool to transform the lives of the marginalized traders.

Haitian micro credit is an urban phenomenon though many of the collective banking systems have been influenced by rural migrants moving to the towns and cities (Colloque sur la Microfinance, 2010; USAID, 2008; Shamsie, 2006, p. 45). Two million *ti machanns* (traders/vendors), many of whom have come from the countryside require loans. And, the country's micro lenders ably reach 25 percent of the population or 500,000 people in a country with a poor infrastructure (Interview, 14 October 2010; USAID, 2008)[2]. Despite the natural adversities, like floods and the 2010 earthquake, which exist alongside chronic political instability, Haitian microfinance is home-grown and local people, managers, and clients draw on historical references to influence modern-day microfinance programs.

The global microfinance phenomenon and Haiti

Micro credit emerged in the 1980s as an important tool in development circles because of its potential to help poor people move out of poverty when many of their countries were undergoing structural reforms. At the very first summit on micro credit in Washington, DC in 1997, Mohammed Yunus, former Director of the Grameen Bank, claimed that micro loans could help these entrepreneurs move out of poverty. And while access to microfinance is very useful for 205 million people working in the informal sector many of them are still being excluded, this time by micro bankers (Reed, 2012; Roodman, 2012).

Micro enterprise lending to the poor is not new in the Caribbean region. Thus, in many parts of the Caribbean – specifically in Haiti where poverty is the highest – micro credit is an important poverty-reduction tool for political leaders and many lenders (*Poto Mitan* film, 2008). Skeptics cast aspersions on microfinance's supposed intention to help the poor given the questionable activities of some managers and staff working inside the microfinance sector (CSFI, 2011; Rhyne, 2010; Ahmed, 2008, p. 122). There is little consensus on why Caribbean micro lending has not fared well compared to other micro lenders in the global industry (Economist Intelligence Unit, 2008, p. 10). Yet Haiti stands out as an anomaly among Caribbean microfinance results: the micro lending sector has performed well in this country, despite its political instability and natural disasters.

Main argument

In recent years the microfinance industry has received much criticism on its exclusionary tendencies where lenders seem more interested in being paid than they are

about bringing fundamental economic change. I posit in this Haiti case that micro loans are helping the economically active when local lenders are political agents in that they are socially conscious actors who offer financial services to the poor to upset the racialized class system in the country. Findings of this case reveal that micro lending has a grassroots influence. Organizations such as the *caisses populaires* and cooperatives, as well as *sols*, have long been part of the local environment. Even non-cooperative lenders have adapted to the local culture, adjusting programs to meet the needs of the entrepreneurial poor in the cities. And these micro lenders also hold a daring political rhetoric for “economic democracy”, and know that they must incorporate indigenous systems to ensure that financial services reach the poor masses.

So much in Haiti in exclusionary, yet micro banking is showing that it is inclusionary. In this paper, I first discuss the importance of collective institutions such as the *caisses populaires*, which fit with the social context and offer appropriate financial services to the masses. This is an important review to show the rather complex and well developed pro-poor financing system that exists in Haiti. Second, I describe the background of the microfinance environment in which the *caisses populaires* and informal banks dominate with a closer look at the people running these micro banks, and the risks they take when financing poor businesspeople. Third, I provide the study’s findings and viewpoints of the *ti machanns* in the Bon Repos (suburb of Port-au-Prince) and Cayes to hopefully show how inclusive microfinance is in Haiti. This study provides insights into the activities of these micro credit lenders who opt for locally-inspired solutions and examines the local politics and motivation of the people in charge of this worldwide phenomenon.

Methodology in a complex setting

For this study, I interviewed 106 Haitian in Port-au-Prince and Cayes which included the period of March-May 2008 during the food riots and September-October 2010 in pre-earthquake Haiti, as well as two long trips after the earthquake in 2011. I conducted fieldwork in the *bidonvilles* (shanties) of Cite Soleil, Carrefour, Martissant as well as Bel Air in Centre-Ville (Aristide’s Lavalas’ stronghold) and Jalousie and Flipo in the hills of the chic suburb of Petion-Ville. In Port-au-Prince, an area greatly affected by the earthquake, I was not able to work in my original slums and had to choose a community that was advancing in its re-construction after the earthquake (Cité Soleil’s rebuilding was rather slow). In Cayes, the floods delayed interviews and shortened the number of interviews. See Table I which outlines 61 interviews with sub-elites which included lenders (52 percent of the sample) and other stakeholders active in enterprise development lenders and 45 *ti machanns* (38 percent of the sample) and surveyed a dozen global and regional microfinance experts.

Data collection for this project focused on micro business-people who wanted or who have (or had) a micro loan. I adopted a multi-method approach to researching the attitude and behaviour of microfinance lenders and borrowers and used various methods:

Country	Entrepreneurs	Sub-elites	Total
Haiti	45	61	106
International experts		12	12
Total sample size	45	73	118

Table I.
Sample size

- secondary materials, including the *Le Nouvelliste*;
- interviews, both semi-structured and in-depth, of lenders, borrowers, and other actors;
- surveys to international experts;
- focus groups;
- textual analysis of reports and internal documents; and
- political ethnography and participant observation of life settings, film, and photography.

These complementary qualitative methods allowed me to uncover politically sensitive issues. Every effort was made to ensure data triangulation – collecting information from a diverse range of individuals and settings and using a variety of methods. My intention was to design interview tools so that people could tell a story and, at times, engage in dialogue.

Socially conscious lenders

Big businesses in Haiti are controlled by a few families who have inherited family businesses. For most blacks coming from modest backgrounds, education has been the vehicle for upward social mobility. Hence, many commercial banking managers and technical staff are black. Haiti's home-grown microfinance sector is staffed by bankers who have lived experience of the people with whom they work. In addition, these local leaders possess a race and class-consciousness that reveals they understand the experience of the *ti machanns*. Lenders in touch with the people understand that collective systems are home-grown and the urban poor gravitate to these familiar systems.

Extreme poverty, undemocratic regimes, and intense class and race conflicts make the Haitian case unique. In spite of these social and political challenges, Haitian microfinance managers have managed to resist social biases in the allocation of very small loans to the poor. Many micro lenders are only two generations removed from their clientele, and they develop microfinance programs that fit with the social context of the poor masses. Joseph Similien, who leads Micro Cr dit National (MCN) is originally from Carrefour, a poor part of town. He knows firsthand the struggle of the poor. Sinior Raymond of the Association pour la Coop ration avec la Microentreprise (ACME) was raised in Grand'Anse and often went to school with only coffee in his stomach. Both men are examples of Haitians who come from modest economic backgrounds but, through education and self-determination, were able to rise to run microfinance institutions (Interviews, October 2011).

During my fieldwork, I observed micro lenders, including whitened local elites and foreigners, embrace a political philosophy to fit the reality of their very poor clients. In the locally run microfinance organizations, staff persons speak Kreyol – the national language spoken by the poor (Field visits, 2008, 2010). At the leading microfinance organization Fonkoze, for example, staff persons speak Kreyol in their offices as a political statement of their support for the pro-poor stand and policy manuals are written in Kreyol (Assignment, April 2008). The American director also opted to learn Kreyol as opposed to French in order to relate to her clients, the language of ordinary people (Hastings Interview, 4 October 2010).

African legacy of collective organizing

Rural Haitians excluded from banking in towns and cities have created their own largely informal banking systems. The country's legacy of cooperatives, dating

back to 1937, provides a way for the poor to come together and save money[3]. The informal institutions known locally as *sols*, or *tontines* in Francophone Africa, reach millions (Fieldwork, August-October 2011). *Sols* are the most important institutions in providing microfinance to poor Haitians, and a number of different types of these organizations exist, all informal groups locally run by women, that allow members to save and borrow money (UNCDF, 2003).

The Haiti case for microfinance is hopeful. I argue that micro banking operating through the *caisses populaires* and *sols* is what makes Haiti's micro credit sector inclusive. These systems, inspired by African systems of collectivity known in Kreyol as *kombit*, have persisted through Haitian history under various repressive states. Micro lenders who run the *caisses populaires* are not class or race biased; they understand how to make microfinance assist the marginalized poor in a society segregated by class and race. In fact, black microfinance lenders, as well as whitened local elites and foreigners, have a socially conscious philosophy of using microfinance as a vehicle to ensure economic democracy for the masses. In doing this, they take personal risks. The *ti machanns* recognize these efforts and as a result trust these credit programs.

Caisses populaires: building on local culture and traditions

Haiti's financial world is indebted to *caisses populaires* and cooperatives for developing inclusive financing that reaches the economically active masses[4]. In the early years, financing was exclusively for the whitened rich elites and *elites noirs* (educated blacks) and ignored the *moun andeyo*, poor Haitians. Entrepreneurially active poor Haitians have developed their own banking systems based on cooperatives and *caisses populaires* to meet their financial obligations. Out of respect (for people's demand for collective institutions, the state has elevated cooperative status into the nation's constitution (in preamble 4) and Haiti is declared a cooperative republic (Interviews, 12 October 2010).

Haiti's cooperative development has been exceptional. In former colonies, cooperatives have been elite-led either by local or foreign political leaders, thus at times creating top-down control and excessive political interference limited cooperative development. Instead, the Haitian cooperative movement came out of the grassroots movement, bottom-up. The *moun andeyo* were the ones to bring over African systems of *tontines* and *sol* which would later influence the creation of the *caisses populaires*. Political elites and educated groups recognized the important role of collective groups and cooperatives in the country's development, culture and history. The decision to enshrine Haiti as a cooperative republic in the constitution thus emerged as a consequence of a people's movement (UNCDF, 2003). In interviews, Haitian lenders, including commercial bankers, recognize the vital role collective organizations have played in the country's history (Fieldwork, 2010, 2011).

Pooling money is a long-standing cultural tradition that was carried on by slaves when they arrived in Haiti in the eighteenth century. In French-speaking West Africa, Benin and Togo are countries which Haitians claim as their ancestral lands have strong traditions of *tontines*. As one *ti machanns* explained to me, "No one has to tell me what *caisses populaires* are, I know them from long time ago [...] before I was even here" (Miveline, Focus Group, Bon Repos, 9 October 2010). This statement by "Miveline" speaks to the institutional memory "second nature" that poor business people have when it comes to credit unions. They grow up with them and are accustomed to the use of collective banking systems because poor families have been using *caisses* for generations.

Inaction and lip-service paid by political leaders to the needs of poor entrepreneurs has increased the necessity for informal banking systems which have tapped African traditions of *kombit* (working together) to meet their livelihood needs. *Kombit* is a testimony to the spirit of grassroots democracy. It can be argued that these informal *gwoupmans* and *sols* led to the creation of cooperatives and *caisses populaires*. Haitian financial cooperatives were first founded in 1937 in Port-a-Piment du Nord, near Gonaïves (Montasse, 1983, p. 18). Later *caisses populaires* opened in La Valée (Jacmel) in 1946 and in Cavaillon (South) and Sainte Anne in Port-au-Prince in 1951 in the times of repressive politics (Colloque; Montasse, 1983, p. 18).

People's organizing in *gwoupmans* persevered under the oppressive US occupation (1915-1934). During the violent Duvalier dictatorships (1957-1986) of Francois "Papa Doc" and Jean-Claude "Baby Doc Duvalier, the masses relied on cooperatives and *caisses populaires* to meet their needs"[5]. Even through the brutal authoritarian regimes of the Duvaliers' where they made it illegal for citizens to form associations people continued to do so (Maguire, 1997, p. 160). In fact, Haitian cooperative scholar Montasse (1983, p. 29) found, that between the periods of 1951-1983 there was a growth of credit unions because during these years people were deprived of basic services.

Caisses populaires were the pioneers of locally owned micro lending programs that give excluded persons access to financial services (Montasse, 1983, p. 18). As far back as 1953, the Conseil National des Cooperatives (CNC) supervised cooperatives (Young and Mitten, 2000, p. 2). Historical accounts indicate that collective and cooperative organizations were making micro loans to the rural poor long before microfinance was named as a development tool. The importance of the *caisses populaires* to people is reflected in the following quotation, taken from an anonymous interview:

Caisses populaires belong to the Haiti people. These *caisses* are accessible, grassroots and embedded into people's hearts, because they focus on people's community, collectivity, and helping each other out which are very important traits for us [Haitians] especially those of us who are poor (Anonymous Interview, 2 October 2010).

As this quotation notes (see above), Haitians (including micro lenders) recognize that *caisses populaires* have a vital place in society because this model accommodates African traditions that most Haitians hold dear. While it is true that significant donor investments have assisted the microfinance sector, the historical development of the *caisses populaires* and the ingenuity of the black Haitians working in them have created a model that is reflective of the society. Managers in the *caisses populaires* have shielded lending from any partisan, race, and class politics[6]. Microfinance is viewed as a tool that is used to correct the market failures and to ensure that poor business people have access to finance.

The years of the Jean-Bertrand Aristide administration proved difficult for micro lending. In 1991, President Aristide complied with American reform policy demands for economic liberalization, deregulation, and less state oversight during his first term in office[7]. Neoliberal reforms meant reduced social spending, which exacerbated the already tense political situation. The political environment was unstable, involving random murders and the absence of state authority. In 2000, the *caisses populaires* sector experienced a setback of a corruption scandal[8]. Unregistered credit union managers, offering high returns on deposits of 10-12 percent per month (thus called the *dix douze* crisis), absconded with US\$250 million dollars in people's savings (Tucker and Tellis, 2005, p. 118; UNCDF, 2003, p. 154). Despite this horrific experience,

the *caisses populaires* have grown and flourished because of the historical and culture tie Haitian people have confidence in these lenders.

This demand for *caisses populaires* systems signaled to the state that it needed to invest in projects to strengthen governance inside of the cooperatives and credit union system. Haiti's Government invited Canadian International Development Agency's (CIDA) development partner, the Quebec-based credit union Développement International Desjardins (DID) to strengthen the Haitian credit union sector and to create for it a regulatory framework[9]. Within several years of the scandal, the *caisses populaires*, through a DID-supported local network *Le Levier*[10], provided technical support to more than 340,000 credit union members, of which 41 percent are women (Fieldwork 2010; Kerlouche and Joseph, 2010)[11]. The *caisses populaires* were able to overcome the scandal because the people believe in these collective systems to meet their needs.

In the section above, I described the historical evolution of the *caisses populaires*, which are culturally embedded in the Haitian way of life. In the next section, and included in my overview of the microfinance sector emphasizes that black Haitians (who come from the masses) have led financial development through a radical and socially conscious approach to ensure that loans reach poor citizens. Even though *caisses populaires* and *sols* dominate the micro lending arena, the non-cooperative lenders have taken cues from them when making micro loans to *ti machanns*.

Black Haitians: leading microfinance development

For most of the country's history, banks have ignored black Haitians and catered to business interests of *les blancs* (whites) and *mulatres* (mixed-race) Haitians. As recently as the 1990s, the commercial banks in the country had fewer than 10,000 clients in a country with a population of millions. In 2010, two international banks in Haiti, Canada's Scotia Bank and America's Citibank, reached 100,000 people or 1 percent of the population (Wells, 2010). Unlike the *caisses populaires*, the formal banks have not been to reach large number of lower income entrepreneurs.

Financial reform started during the Aristide and Préval administrations in the 1990s. At that time, US donors became interested in commercial banks reaching low income business people (Discussions Colloque sur la Microfinance, 2010). USAID and the World Bank also hired a *mulatre*, Pierre Marie Boisson, on behalf of the Association des Professionnels de Banques (APB, Banking Professionals Association) to analyze *downscaling* (developing pro-poor financial services) in commercial banks (Interview, 11 October 2010). American donors organized the first microfinance conference in 2002 to support the growth of non-cooperative micro lending institutions (UNCDF, 2003, p. 91).

Micro credit outreach has increased in the last two decades because local commercial lenders, more diversified in staffing, understand that they need to reach the masses to grow. A senior microfinance expert in the Latin American and Caribbean region at the Inter-American Development Bank, noted that:

In many of the Caribbean islands, people (microfinance managers) often treat microfinance as a social project (charity) and *not something* that can be commercialized. However, Haitian micro lenders differ from this norm (28 September 2010).

This comment also supports the argument that microfinance managers in Haiti diverge from the pre-judged mind-set of elites running micro loan programs in other parts of the Caribbean. In such countries, there is a deeply embedded distrust exists between

lenders and poor borrowers, however, Haitian micro lenders, including educated whitened elites, use credit as a tool to build *socially inclusive* societies. Borrowers trust microfinance as an institution and they also value the work of the people working inside these institutions.

The domination of *caisses populaires* and informal banks
Haiti's microfinance sector has three sections:

- (1) *Caisses populaires* and financial cooperatives, which are regulated by the state;
- (2) non-cooperatives (commercial banks, NGOs); and
- (3) informal banks.

The *caisses populaires* are governed by separate legislation from non-cooperatives[12]. Of the non-cooperatives, only commercial banks are regulated by the Central Bank[13]. Cooperative lending along with informal banks dominate in terms of outreach to clients, and at least 500,000 Haitians are accessing microfinance (USAID, 2008).

In this section, I introduce non-cooperative lenders and highlight the fact that a number of these institutions have adapted to the local culture by introducing either group lending methodologies or informal-type products (such as "Mama Sol") to connect with the micro entrepreneurs. Non-cooperative institutions have increased and some have adapted lending techniques reflective of the collective models. However, despite the number of non-cooperative lenders, a great many Haitians do banking at the *caisses populaires* or Sols, as (Table II). The *caisses populaires* (regulated) and sols dominate the microfinance sector. Informal banks receive no outside institutional support, their activities are carried out informally, and they reach millions of poor Haitians.

There are seven commercial banks in Haiti: four are private and three are state-owned. There are also a number of non-cooperative micro lenders: NGOs, commercial bank, and specialized MFIs. The Association Nationale des Institutions de Microfinance d'Haiti (ANIMH) and Conseil Nasyonal des Finansman (KNFP) are administrative networks for 25 non-*caisses populaires* institutions[14]. A quasi-state wholesale firm, Fonds de Développement Industriel (FDI), is run by a black Haitian, Lhermite Francois and makes direct investments to microfinance institutions. The microfinance lending arms of commercial banks, shown in Table II (see above), arose from the activities of *Mulatres* who, aware of the race and class divide, lobbied their respective commercial banks Boisson or Braun to create micro loan products. It was no easy task to convince whitened elite Haitians to invest in the economic base of the pyramid (Boisson Interview 11 October 2010). Because few whitened elites are inspired to change the mind-set that divides the society.

Local whitened elites such as Pierre-Marie Boisson and Carl Braun were convinced that reaching the base of the economic pyramid (most marginalized and dark-skinned Haitians) was good business. The German-owned International Projekt Consult firm provided technical support to Carl Braun's Unibank to start Micro Credit National in 1999. Soon after, Haiti's largest bank, Société Générale Haïtienne de Banque (Sogebank), was assisted by US-based ACCION to start Sogebank's microfinance bank, Sogesol (Drake and Rhyne, 2002). Hence, in 2,000 Capital Bank created Micro Crédit Capital and Banque de l'Union Haïtiennes (BUH) started a micro lending program called Krédi Popile (People's Credit) to attract regular people through Kreyol branding (Chowdri and Silva, 2004). State-owned Banque Populaire Haïtienne (BPH) also started

Type	Name of micro lender and date started	Haitian-run	No. of clients	Active in slums	Donor subsidies	Avg. loan size US\$
Caisses populaires and cooperatives	Caisses populaires, 2007 (50-80 members, Le Levier network)	Y	340,000	Y	Y	1,200
	Caisses populaires and cooperatives (non-regulated)	Y	300,000 ^b	Y	N	~100
Commercial microfinance institutions (down-scaled)	Sogesol (Sogebank) 2000		11,198	Y	Y	
	Micro Credit National (Unibank) 1999	N	10,500	Y	Y	
	Kredi Popile (BUH) 1997	N	NA	N	NA	
	Micro Credit Capital (Capital Bank) 2000	N	775	NA	Y	
State banks	Banque Nationale de Credit (BNC)	N	NA	Y	NA	
	Banque Populaires Haitienne (BPH) 2002	N	444	Y	N	
NGOs and associations	FHAF 1981	Y	NA	Y	Y	100-500
	SOFIHDES 1983	Y	NA	Y	Y	
	FINCA 1989	Y	8,200	Y	Y	
	GTIH	Y	500	Y	Y	
	Fonds d'Espoir 1992	N	4,684	Y	Y	
	Fonkoze 1995	Y	55,000	Y	Y	
	ID 1998	Y	4,281	Y	Y	
	ACLAM 1999	Y	5,039	Y	Y	
Informal banks	ACME 2003	N	21,000	Y	Y	
	Sol	Y	Millions	Y	N	~25
	Sabotay	Y	~1,000	Y	N	

Table II.

Caisses populaires and sol: major micro lenders (November 2010)

Source: Most results taken from ANIMH's (2008) report; results for Le Levier network for the caisses populaires, ACME, FINCA, MCN, GTIH and Fonkoze results were gathered during fieldwork in October 2010

micro lending to the poor in 2002 and its staff is mainly educated black Haitians (Fieldwork, 2011, 2010, 2008; Tucker and Tellis, 2005, pp. 115-116).

The diversity of micro lenders

Haiti's micro lending enterprises are largely run by (very dark-skinned) black Haitians, and this is particularly so in the *caisses populaires* and informal banks, which reach millions of poor entrepreneurs. In Haiti, I carried out a total of 61 interviews of banking managers, stakeholders, community experts, officials of government agencies, and members of research organizations. I was also able to witness that most of the Haitian micro lenders involved in micro lending at the national level were black (Fieldwork, 2008, 2010, 2011; Colloque sur la Microfinance, 2010).

Most of the microfinance managers (70 percent) I interviewed in Port-au-Prince and Cayes were educated and male. Except for in American and expatriate-run organizations,

such as Fonkoze and FINCA, black Haitian micro lenders were relatively young at 38 years (Colloque sur la Microfinance, 2010). 65 percent ($n = 31$) of the microfinance managers interviewed were educated blacks, 12 percent ($n = 6$) were *mulatres* (mixed race), and 2 percent ($n = 10$) were Haitian *blancs* (local whites). About 21 percent of the people interviewed were foreign-born expatriates working and living in Haiti.

It is evident that the majority of micro lenders are black Haitians, who either grew up in the poor social conditions faced by microfinance borrowers or have family members who share the socio-economic situation of their clients, and they hire staff familiar with the social groups they work with (Fieldwork and observations). The fact that NGOs' and associations' managers come from the same social class as borrowers influences how they carry out microfinance services to the poor. In commercial banks and their subsidiaries (Table II), many of the top executives and board members are from the mixed race group belonging to the middle classes (Table III), but educated black Haitians hold senior technical positions in these banks. It is important to note the racial heterogeneity among microfinance managers and the fact that all micro lenders, regardless of race, share a common perspective about why they make loans to the *moun andeyo*, the poorest of Haitians. Local staff persons have created a home-grown microfinance sector that aims to socially and economically empower the poor – a very different political reality from other development programs.

In the commercial banks, a growing number of the senior managers and front line staff are dark-skinned black Haitians. This affects the formulation of programs. Rising black leaders in MFIs include: the general manager of MCN, Joseph Similien, who is a black Haitian from Carrefour, a poor part of the city; also Senior Raymond of ACME raised in humble beginnings and Marie-Marcelle St Gilles-Gérard of Kotelam, the manager of a large credit union in Port-au-Prince who is originally from Artibonite used education to move to a higher social class. Activist Carine Clermont

Type of lender	Leadership	Technical staff
Member-owned institutions		
<i>Caisses populaires</i>	Black	Black
Credit unions (not regulated)	Black	Black
KOTELAM	Black	Black
Non-governmental and non-bank institutions		
FINCA	Foreign/White	Black
Fonkoze	Foreign/White	Black
GRAIFSI	Black	Black
GTIH	Black	Black
FHAF	Black	Black
ACME	Black	Black
Initiative du Développement (ID)	Foreign/White	Black
Commercial microfinance banks		
Sogesol	Mulatre	Black
Micro Crédit National	Mulatre/Black	Black
Banque Populaires Haitienne	Black	Black
Informal banks		
Sol	Black	Black
KNFP-community banks	Black	Black

Table III.
Race/colour of the heads
and technical staff in
Haitian MFIs (2011)

of Groupe d'Appui pour l'Intégration de la Femme du Secteur Informel (GRAIFSI) advocates for social change. Many of the emerging microfiance leaders understand the lived reality of the *ti machann*.

All stakeholders interviewed (100 percent, $n = \frac{1}{4} 48$) found that donor-subsidized American NGOs (e.g. Fonkoze or FINCA) tend to hire well-educated expatriates or (certain) diaspora and *mulatres* staff persons who are less connected to the social realities of the *ti machanns*. Yet, I found that once they were hired, these privileged lighter-skinned individuals adapted a black social consciousness sympathetic to the marginalized groups, even if this meant betraying their own social group. Black Haitians who dominate as technical staff (and who come from the masses they serve) are locally grounded and have influenced a new way of thinking on the part of diaspora elites and foreigners.

Micro lenders: inspired by the collective spirit of Haitians
When NGO-led micro lending emerged in the mid-1980s, the masses were already familiar with cooperative models of microfinance. As early as 1981, Fonds Haïtien d'aide a la Femmes (FHAF), with the assistance of America's Women's World Banking, started micro lending to poor women (Anonymous Interview, 6 October 2010), and in 1983, Société Financière Haïtienne de Développement (SOFIHDES), a local MFI run by mostly black women leaders since it started.

By the late 1980s, US-based Catholic Relief Services (CRS) was involved directly in micro lending with USAID funding (Anonymous Interview, 6 October 2010; Young and Mitten, 2000), but this institution is no longer a direct micro lender (Charles Interview, 6 October 2010). In 1989, an American called John Hatch set up the Foundation for International Community Assistance in Cayes and discovered that its group-lending model fit well with the Haitian's pre-dilection for cooperatives (Vincent Interview, 14 October 2010). All of these pioneer microfiance institutions, whether foreign-led or Haitian-led, came into a micro lending environment already supportive of collective-type microfiance programs. And the foreign-led organizations learned that to succeed they had to adhere to local culture and to hire Haitians to manage their activities (Fieldwork, 2008, 2010, 2011).

In the 1990s, donors became interested in supporting NGOs to provide financial services to under-served markets. USAID and IDB developed policies (called up-scaling) to assist in the licensing of microfinance NGOs. Donors invested in the formalization of the operations of the country's largest micro lender, the NGO Fonkoze (hereafter Fonkoze), (Anonymous Interview, 30 September 2010). Fonkoze was started by Haitian Catholic priest Father Jean Philippe, who hired a white American, Anne Hastings, in 1995 to lead the organization. Fonkoze's program was modeled on a group lending system, and – as a result of taking note of history, local environment, and culture – the NGO allocated the micro loans to groups of women (Hastings Interview, 4 October 2010; Zanotti, 2010, p. 766; Tucker and Tellis, 2005, p. 114). The Catholic liberation theory that inspired the creation of Fonkoze led it to work with the poorest of the poor. Hastings, with more than 16 years of experience in Haiti, is committed to institutionalizing the local culture and language in the microfinance program and Fonkoze's staff are expected to be fluent in Kreyol.

Fonkoze's pro-Kreyol policy is an example of its mission to reach the masses. Fonkoze is mainly staffed by black Haitians, and the offices are generally located in run-down areas, again revealing the NGO's commitment to make the institution accessible to the masses (Fieldwork, 2008)[15]. Although Fonkoze is not a *caisses populaire*, founding

Haitian priests have created an organization build on group cooperation that resonated with the masses (Zanotti, 2010) – indeed, Fonkoze's political rhetoric has at times disturbed whitened local elites.

Other small microfinance organizations, such as Initiative du Développement (ID), a French-supported organization, are committed to changing financial systems. ID, one of the first lenders to work in the *bidonvilles* (slums), is located in the central part of town in order to reach its clients (Interview Marcelin April 2008). In 1999, Action Contre la Misère (ACLAM) also began microfinance operations with support from the US-based NGO Freedom from Hunger, combining financial services with skills training and education. In 2003, Haitian-run Association pour la Coopération avec la Microentreprise (ACME), supported by George Soros' Open Society organization, developed programs to fit with the local culture. ACME is led by Sinior Raymond, a black Haitian born in Jérémie, Grand'Anse, who comes from a modest social background, and its staff is diverse, drawn from the people it serves. These organizations complement the local context, as the leaders running many of these organization understood the populations connection to the *caisses populaires* and they too had their own personal commitment to community to help make financing accessible. Microfinance leaders within the NGO sector take personal risks when they agitate for pro-poor financial systems for the poor.

Killings of pro-poor financial professionals

A number of microfinance agencies use a radical rhetoric (push for economic democracy) when discussing microfinance. Persons working in microfinance who advocate for changing the bias in local business and financial systems take personal risks in doing so [16]. Unbeknownst to many, Haitians engaged in micro lending are targets and lose their lives. Some killings include: in 2000, a Fonkoze employee, Amos Jeannot, was kidnapped and murdered. No ransom was requested, only a threat to Fonkoze's director to close down operations (National Coalition for Haiti Rights web site accessed 20 September 2012; Anonymous Interview). In 2003, Danielle Lustin, former director of Fonds Haïtien d'Aide à la Femme (FHAF) and vice-president of the board of KNFP (a rural microfinance network), was assassinated (*Le Nouvelliste*, n.d.; Anonymous Interviews 2010). As recent as June 2010, Michèle César Jumelle, Director General at the SOFIHDES (microfinance bank) and her husband Yves Clément (working in economic development) were gunned down and the case remains unsolved.

Unexplained deaths may be a result of personal circumstances, or they may result from the fact that certain individuals recognize the power of microfinance to transform societies and this represents a threat to elite control over commercial financial systems (interview details withheld; *Le Nouvelliste*). As recently as July 2011, the killing of Guiteau Toussaint – the head of the board of directors of the National Bank of Credit (BNC) recognized for restructuring the state-owned commercial bank to keep it from bankruptcy – was murdered weeks before he was to launch the first-ever competitive housing mortgage called *Kay Pam* (My House). *Kay Pam* was to be the first-even housing loan for ordinary people (Haitian Truth web site accessed 26 July 2012; Field visit August 2011). In isolation these crimes do not mean much but when grouped together, they do suggest that working in micro lending can be a dangerous occupation. The reasons for these murders against professionals working in pro-poor financial services are only speculative because the cases remain unsolved.

Case study: *ti machanns* embrace microfinance

I carried out my four focus groups, in Bon Repos, a low-income urban area in Port-au-Prince and Cayes, the largest southern town. Organisation des Femmes, a local community organization in Bon Repos, claimed that some residents have difficulty accessing micro loans, yet 76 percent ($n = 34$) of the *ti machanns* I interviewed had or have a micro loan (Table IV). I was also able to easily find business people in Port-au-Prince who had micro loans. All interviews were carried out either in March and April 2008 and post-earthquake in September and October 2011. In this case study, 106 Haitians were interviewed, of whom 45 were *ti machanns*. The average age of a *ti machann* was 42 years, and 71 percent ($n = 10$) were single (heads of households) mothers often in a *placaj* (an unmarried relationship) (Girard 2010, p. 137).

Generally, the poor feel that the rich, whitened Haitians look down on them. In the focus groups conducted in Bon Repos, all the *ti machanns* interviewed ($n = 45$) felt that *blancs* and *mulatres* do not want poor blacks to succeed (Focus Groups, Bon Repos, 9 October 2010). One participant remarked, “They look at you as if you are nothing when they go to their fancy supermarkets” (Girard 2010, p. 137). To this day, Haiti remains a society divided by race- and class-based cleavages (Fatton, 2007; Voodoo and the Church in Haiti, 1998). Nicole, a *Bon Repos* trader, remarked:

Blan' [rich white people] don't want me to advance, they don't want me to grow [economically]; they [whitened elites] have a problem with me going up [moving up the class ladder]. They alone want to be rich and they see trouble for them [whitened elites] when I do better [financially].

In this case study, the *ti machann* in Bon Repos argue that micro lenders, irrespective of their skin colour and class, are working to change a society that is otherwise permeated by racial and class bias.

However, despite existing social conflicts, the poor seemed to view microfinance leaders (including whitened ones) differently because they actively work to change these attitudes. In my interviews with the *ti machann* (100 percent, $n = 45$), they made a distinction between those whitened business elites working inside microfinance and those elites outside of microfinance. Clients know that black and whitened microfinance staff persons take personal risks when they advocate for pro-poor financial services to change an unfair system. One *ti machann* interviewed remarked on the importance to her

Persons interviewed	Number	% of total interviews
Total number of <i>ti machanns</i>	45	
<i>Ti machann</i> who were female	43	96
Female-headed household	32	71
Had or has a micro loan	34	76
Sub-elites interviewed		
Stakeholders	41	67
Female stakeholders	21	51
Microfinance lenders	20	49
Female micro lenders	6	30
International experts	12	
Total sub-elites	61	
Total sample size	118	

Table IV.
Interviews for this study

Note: $n = 118$

that micro lenders in her bank speak Kreyol. Microfinance lenders, including the whitened ones, are viewed as making efforts to ensure that their programs are inclusive of the poor entrepreneurs which whom they work.

An important finding: social inclusion by microfinance lenders

Microfinance lenders take careful steps and plan in a way to ensure their loans are structured to be socially inclusive. And the cooperative-type lenders like the *caisses populaires* and *sols* have been influenced by a tradition of collective organizing and they have systems that are responsive to *ti machanns*. However, no articles exist documenting this process. An important finding in this study is Haitian microfinance managers – both foreign and local – re-work financial services to fit the needs of the poor.

Many of the Haitian microfinance managers interviewed, including *mulatres*, see microfinance as a tool to ensure that marginalized people have economic democracy, which was defined for me by Haitian lenders as closing the economic gap between the extremely rich and the poor masses. This rhetoric is considered radical speech. Although the cases mentioned above remain unsolved, the persons who were killed worked in financial and economic programs for low income citizens. In spite of this, most staff persons continue to advocate for microfinance and believe in the change it can bring to the poorest business people.

Global microfinance speaks to social change by way of microfinance but the evidence is lacking. However, I found in the Haiti case lenders that view microfinance as the vehicle through which the economically active poor, who are left without easy access to financial services, can improve their quality of life when they use financial as a tool to bring policy change with regards to financing (discussions at the Colloque sur la Microfinance, 2010). Such perspectives can be seen as political: Haitian managers make deliberate efforts to correct the market failures and social biases that favour whitened elites. Many managers come from modest social backgrounds and have watched their parents struggle without any support. They make bold statements that challenge the status quo and support the poorest entrepreneurs. Whitened *mulatres* also embrace a radical rhetoric of economic democracy, and get labelled as traitors in their own social group.

Haitian micro lenders use credit to help the poor and are mindful of the biases in the society, and program microfinance to oppose class and race-based oppressions. Micro banking is not a panacea to undo the racialized class warfare in the country; but it can be used as a tool to extend financial opportunities for excluded groups to improve their economic situations. In Haiti, stakeholders ($n = 41$) – who are outside of direct micro lending – did not make negative comments about the actors inside the microfinance sector. Critical anthropologists carried out a film project, entitled *Poto Mitan* (2008) following the lives of several businesswomen in the Haitian slums, and discovered that poor women used micro lending (including *sols*) to create livelihoods when the state failed to provide them with basic services like water, electricity, medical care, and education. In the film, microfinance banks that make small loans to the poor were viewed as partners assisting the marginalized entrepreneurs to make a living. Haiti's home-grown microfinance industry has absorbed the positive aspects of its historical and cultural traditions. It appears that the combination of socially conscious lenders and persistent collective African traditions have ensured inclusive lending that is beyond the manipulations of political elites.

Conclusion

Micro banking has had a very long tradition in Haiti. Under repressive regimes, the excluded majority coped by coming together as a group *kombit* and pooling resources. Considering the enormous impact *sols* and cooperatives have on society, reaching millions of Haitians, it is surprising that political elites have not taken advantage of their extraordinary outreach to people left out of the system. A positive outcome of this is that micro loans and their allocation are less likely to be co-opted by politics. *Caisses populaires*, cooperative banks, and *sols* have emerged as major micro lenders because the collective model matches the social and cultural context of the urban poor.

Non-cooperative microfinance institutions (such as banks and NGOs) are relatively new to the country and have come into an environment where local people value the long-standing collective banking systems. No one I interviewed finds that the microfinance sector is partisan or biased against the *moun andeyo*. In this case study, the *ti machann* in Bon Repos and Cayes argue that lenders, irrespective of their skin colour and class, are working to ensure that they have access to financing even if this means taking risks. This sort of political action by lenders to upset the status quo is what makes microfinance trusted by the *ti machanns*. Haiti's collective lending is an experience that needs to be shared with more people to ensure positive interaction between the racial and class groupings, as well as the foreigners engaging in community development.

Since the 2010 earthquake, the reconstruction efforts have been viewed by the average citizen as mismanaged. While resentment against foreigners and international aid has increased, the microfinance sector appears to be an exception. Haitian microfinance managers are different from most places where local managers misuse economic resources for their own political purposes. However, educated black Haitians along with the *mulatres* working in microfinance acknowledge Haiti's systemic class and racial discrimination and develop microfinance programs to ensure that low income entrepreneurs benefit from these resources. Much research opportunities exist to build upon this work to explore the dynamic class and social relations occurring within the country. This study finds that there is a segment of progressive and socially conscious individuals working in micro banking that are confronting the divisive class structure.

Haitian lenders gain the trust of clients because they are cognizant of the local culture, planning programs accordingly to reach this market. Haiti microfinance illustrates that micro credit can be inclusive in a politically complex and racially stratified environment. Black Haitian lenders (as well as whitened and foreign managers) are politically conscious and espouse an "economic democracy" philosophy for microfinance. When local managers are aware of the identity biases in a society, they can program and organize credit to mitigate any political interference in the allocation of financial resources. In Haiti, the majority of individuals involved in micro lending are blacks who are one or two generations removed from the people they serve.

The way blacks and *mulatres* work together in the Haitian microfinance industry is inspiring. And it is important that this story of Haitian bankers who refuse to accept the social divide and go against the deeply embedded local bias to make financing accessible to the masses is shared. It is this deliberate decision by the micro banking sector to invest in the businesses run by poor entrepreneurs that can prompt social change and challenge the ingrained bias of elites against the poor. Change will not come easy but as international and progressive Haitians look for ways to include the excluded masses

into financing programs, this information may influence other development sectors to follow suit. Haitians see microfinance programs as efficient and well-managed and there to help them (Fieldwork, 2010, 2011; Zanotti, 2010). This due to collective organizations and to the socially conscious programming of the microfinance lenders, dark-skinned or *mulatres*, who prioritize economic democracy when making financial services to the urban poor in the *bidonvilles*.

Notes

1. See Fatton (2002, p. 52, 2007, p. 221) for definitions of *kombit* (working together) and *gwoupmans* (collective groups).
2. This figure is conservative: KNFP finds that registered cooperative lenders reach 300,000 people, and a USAID report (2008) finds that 245,000 access microfinance. The numbers of unregistered lending groups are not captured in either report.
3. Fatton (2002, p. 52) suggests that cooperative work, through trade unions and churches, inspires new democratic tendencies.
4. I recognize that this view may be contested by non-cooperative lenders.
5. Greene's (1965) book *The Comedians* provides insight into the horrors of the Tonton Macoutes terror under Francois Duvalier. See Marquis (2007), which focuses on the Papa Doc regime.
6. A Desjardins staff person explained to me that NGO administration costs in microfinance averaged 39 percent, whereas, for the *caisses populaires* the average was 27 percent.
7. The year 2000 was an election year, marking the end of Préval's presidency (1996-2001), and the country returned Aristide to the presidency in 2001.
8. Girard (2010, p. 196) notes that the scandal unfolded in 2002, but my fieldwork accounts find that it was in 2000.
9. Cooperatives are regulated by audit, inspection et Formalité: les federations de *caisses populaires* (10 July 2002).
10. Le Levier is a federation to assist and develop the financial norms and standards of the *caisses populaires*. Its partner, DID, is charged with developing Le Levier's technical capacity and as of October 2010, Le Levier had 50 credit unions in its network.
11. CIDA recognizes the importance of *caisses populaires* and have awarded \$20 million to Desjardins to expand services to credit unions (Fieldwork, October 2011).
12. State supervision is carried out by the Banque de la République d'Haïti (BRH) and the Ministère d'Economie et de la Finance (MEF) on formal banks including the *caisses populaires*. Credit unions are also supervised by the CNC.
13. Law 14 (Novembre 1980) of the Banque de la République d'Haïti (BRH) regulates all banks (Kerlouche and Joseph, 2010).
14. USAID projects, financial networks for entrepreneurial empowerment (FINNET) and Haiti micro and small and medium enterprises (HMSMEs), supported the non-cooperative microfinance sector significantly.
15. This observation arises from my work experience involved updating loan policy manuals and market research/training for staff at Fonkoze in March and April 2008.
16. Unlike the microfinance managers so committed to the work, they do not see the present risks but their spouses have told me that they are worried.

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