

World Council Provides Rural Empowerment in Haiti

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Access to vital financial services in rural Haiti is extremely limited and difficult to access. Reaching a point of service requires rural Haitians to incur high transportation fees and spend hours traveling on poorly maintained roads.

But a World Council of Credit Unions program is opening up access to financial services and improving lives in the vibrant Caribbean country.

The World Council launched the U.S. Agency for International Development-funded Accessible Finance Activity in 2017. It supports the Caisse Populaire Fraternite credit union in the north, and Sosyete Koperative pou Lavi Miyò in the Artibonite region, Haiti's main rice-growing area.

The effort uses the World Council's field officer banking methodology, which was developed and refined in Colombia. Known as the Kes Pam Pi Pre'm ("Credit union closer to me") service, the program empowers credit union agents to serve rural community members via motorcycle.

The two-wheeled agents carry tablets that operate online or offline, print receipts on-site via a Bluetooth printer, and link to the credit unions' operating system.

This is the first opportunity for many members to access a formal financial institution and open accounts.

While community members receive individual service, they also meet in structured groups to allow the credit unions to encourage cohesion, teach financial education, and obtain economies of scale. As of September 2018 and

after six months of operation, the two credit unions participating in this pilot program met with 96 groups and 1,435 members, 53% of whom are women.

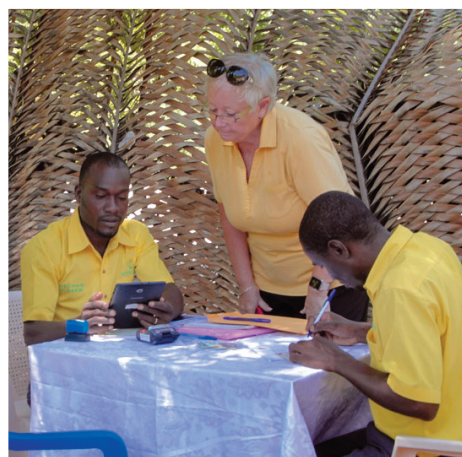
Haitians are known and respected for their resilience and ability to overcome adversity in the face of natural disasters and political, social, and economic instability. But they face significant financial obstacles.

Haiti's unemployment rate is 40.6%—one of the world's highest (ranked 213 out of 218 countries), according to the CIA World Factbook. More than two-thirds of the labor force are without access to formal jobs.

Haiti also is the poorest country in the Western Hemisphere, with nearly 60% of the population living below the national poverty line. Given soaring poverty levels and a lack of employment, access to financial services is critical. Savings, loans, and financial education provide a buffer against financial shocks and access to startup capital to begin and grow small businesses.

Program leaders will continue to monitor the development of field officer banking in the selected regions. World Council plans to introduce an educational module on family and business budget management for the benefit of the groups.

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At left, Haitian members learn about financial products and services. At right, World Council's Michéle Breton and field officers prepare for an educational session.