

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

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### 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.

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**Keywords:** [Microfinance](#), [Urban poor](#), [Credit unions](#), [Financial inclusion](#), [Haiti](#), [Social consciousness](#)

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