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# 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

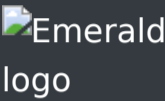
These lenders one or two generations removed from the people they serve understand their reality and take careful steps and plan in a way to ensure their loans are structured to be socially inclusive. In fact, black microfinance lenders, as well as whitened local elites and foreigners, have a socially conscious philosophy of using microfinance as a vehicle to ensure economic democracy for the masses. In



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