United Nations University
Centre for Policy Research

Financial Needs and Vulnerability to Modern Slavery and Human Trafficking in Haiti

Research Report, April 2023

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About INURED

Interuniversity Institute for Research and Development (INURED) is a Haiti-based research institute founded in 2007. Its mission is to facilitate local knowledge production and democratize access to knowledge in furtherance of policy development in order to inform praxis within Haiti.

About FAST

Finance Against Slavery and Trafficking (FAST) is a multi-stakeholder initiative based at United Nations University Centre for Policy Research (UNU-CPR) that works to mobilize the financial sector against modern slavery and human trafficking. Through its alliance-building approach and grounding its work in evidence-based approaches and rigorous analysis, FAST provides tools and training to financial sector stakeholders to take meaningful, sustained action against modern slavery and human trafficking. UNU-CPR is an independent think tank within the UN system based in New York. It combines research excellence with deep knowledge of the multilateral system to generate innovative solutions to current and future global public policy challenges.

Acknowledgements

The authors are grateful for the participation of various institutional representatives in Haiti and abroad. We thank the research team for their dedication and rigour in carrying out this study. We must also acknowledge April Mann for her sharp eye and critical feedback as well as the feedback from the financial inclusion expert reviewers. Finally, we are indebted to the brave individuals who participated in this study despite facing multiple crises, including rising insecurity in Haiti. It is our hope that this work will contribute to creating a more inclusive society for all.

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ISBN: 978-92-808-6596-7 © United Nations University, April 2023.

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Citation: FAST and INURED, "Financial Needs and Vulnerability to Modern Slavery and Human Trafficking in Haiti," UNU-CPR Research Report (New York: United Nations University, 2023).

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Acronyms

DR	Dominican Republic
EFA	Education for All
FAST	Finance Against Slavery and Trafficking
HTG	Haitian Gourde
INURED	Interuniversity Institute for Research and Development
IOM	International Organization for Migration
MCN	Micro Crédit National
MIDAS	Migrant Information and Data Analysis System
UNODC	United Nations Office of Drugs and Crime

Executive Summary

Financial inclusion refers to goals to provide responsible and sustainable access to financial products and services that are both useful and affordable to those most in need.[1] Financial exclusion is viewed as a risk multiplier for vulnerabilities to experiencing modern slavery.[2] Modern slavery is an umbrella term that "covers a set of specific legal concepts including forced labour, debt bondage, forced marriage, other slavery and slavery-like practices, and human trafficking."

The Finance Against Slavery and Trafficking (FAST) initiative at the United Nations University Centre for Policy Research (UNU-CPR) convenes a Latin America and Caribbean Advisory Group comprising multi-sector stakeholders working in or with the region to improve financial inclusion for survivors and those at-risk of slavery and trafficking. Haiti is one of the world's most fragile states across all social, economic, political and cohesion indicators. Due to multiple crises and worsening conditions on the ground, FAST and the advisory group identified Haiti as a country where the population is increasingly at risk of experiencing slavery and trafficking.

In June 2022, FAST initiated an exploratory study on the ***Financial Needs and Vulnerabilities to Modern Slavery and Human Trafficking in Haiti*** with the Interuniversity Institute for Research and Development (INURED), a Haiti-based research institute with a track record for delivering high-quality research in the country. This study examines the financial challenges Haitians[i] face and the ways in which financial exclusion renders them vulnerable to experiences of modern slavery, including human trafficking. The study raises significant issues to be considered by the financial sector in their efforts to prevent modern slavery in Haiti. This is especially relevant as the international community is currently seeking to address and mitigate the harms of intensifying conflict and instability on the Haitian population.

While the challenges may appear daunting, there is hope. As this study illustrates, despite being made vulnerable by political, economic, social and environmental crises, and with very limited resources, segments of this population have built their own tools to reduce financial vulnerability and the related risks of exploitation in their communities. As stakeholders consider ways to expand the financial sector's reach in Haiti, it should also acknowledge and, to the extent possible, explore ways to ethically integrate endogenous financial tools into its own products and services.

Methodology

Between June and December 2022, INURED conducted a preliminary study to explore the opportunities for and challenges associated with financial inclusion for the most vulnerable populations in Haiti.

The study had three overarching aims:

a. To identify and characterize the forms of intersectional vulnerabilities to modern slavery and human trafficking, especially relating to financial needs, experienced by Haitian migrants in Haiti and on transitory routes they undertake during migration.

b. To characterize the social environment of local financial institutions and the general population's perceptions of the financial sector in Haiti.

c. To determine the axis for future research and interventions on intersectional vulnerabilities for human trafficking as well as the availability of and access to financial services in Haiti and similar contexts of political instability, conflict, and/or climate crisis.

The study included a scoping review, a document analysis, a small-sample survey of 90 heads of households in three (of the 10) administrative regions of the country and targeted semi-structured interviews with 38 key locally-engaged financial sector stakeholders.

Findings

Defining vulnerability

The United Nations Office of Drugs and Crime (UNODC)[3,4] states that economic need is the primary risk factor used for targeting by traffickers. The findings from this study confirm that lack of money and access to financial services are the main drivers of vulnerability to exploitation for

i People living in Haiti, including those who aspire to migrate or are returned migrants.

Haitians. We also identified community-created financial services as assets that serve as protective factors for underserved or excluded populations. When asked what makes people in the Haitian context vulnerable to exploitation and abuse, study participants identified insecurities relating to money, food and housing. They defined a vulnerable person as someone who lacks these basic resources and cannot support themselves, particularly children and the elderly.

Migration was also identified as a time of increased vulnerability but also as a representation of the extent of existing vulnerability. It was often presented as a decision motivated by a combination of factors, including the desire to reduce financial vulnerability. In response to questions on perceived links between vulnerability and migration, participants identified risks including exploitation, sexual violence, robbery, abduction, deportation and other hazards. Nonetheless, these risks were not viewed as deterrents for aspiring migrants who stated that they were facing similar vulnerabilities in Haiti: *"we are already being mistreated in our own country, no need to complain about how we are treated on [migrant] trails or in the country of destination; we know Haitians are treated like less than nothing."* With no viable alternatives, study participants described migration as a high risk, high reward strategy for financial survival.

As one participant put it, vulnerable people are those who "*… live hand to mouth without being able to take care of themselves and send their children to school.*" This web of collective vulnerabilities is how many described individual and family entrapment in abject poverty, which prevents them from meeting their basic needs and fulfilling their obligations. Financial vulnerability, including financial exclusion, has had severe consequences for Haitian society. Study participants linked financial vulnerability to the current wave of organized (gang) violence that has swept urban areas thereby increasing the risk of human trafficking.

Financial Exclusion

Haiti is currently under increased monitoring due to its failure to comply with anti-money laundering standards set by the global Financial Action Task Force.[5] This impacts on confidence within the formal financial system. Study participants raised concerns about the functioning of financial institutions in Haiti as well as the quality of services. More than one-fifth of participants did not trust financial institutions, the same amount found the fees and interest rates too high, and others cited the poor quality of services while pointing to the lack of transparency in policies and procedures.

Survey participants report limited access to banking services. Just under one-tenth possessed a debit card, and only one person reported having a credit card. Those living in rural areas were especially underserved or altogether excluded from the financial sector, consistent with prior studies.[6,7] Almost two-fifths of participants reported not having a bank account because they lack disposable income. Others reported logistical challenges (e.g. distance), structural barriers (e.g. insufficient access to collateral) and other bank requirements (e.g. official documents or other preconditions) as impeding access to financial services. Those participants also perceived a mismatch between the types of financial services offered by banks in Haiti and the socioeconomic realities and local development needs of communities with vulnerable populations. One participant commented: "*… banks no longer lend money to just anyone, they don't lend money to the poor anymore. They tend to lend money to people who are well known, whereas the cooperatives lend money to the poor.*"

Current Financial Access and Usage

Alternative and informal financial service providers were believed to offer better, and in some cases the only, opportunities for financial inclusion. These entities provide some form of protection against exploitation. The case study of a solidarity mutual that established a local community bank in Les Anglais illustrated in this study is a prime example (see p. 35).

Almost all participants reported usage of mobile money service technologies such as Moncash and Natcash. This suggests that despite the country's weak telecommunications infrastructure,[8] there are opportunities to build on its pioneering role in digital financial services in the Caribbean region to engage segments of the population that have been historically and systematically underserved.

Solidarity mutuals, common to rural areas with few formal financial institutions, and *sousous* (informal rotating savings groups traditional to the Caribbean region and diaspora) were the preferred, sometimes the only, methods participants used to save money and access loans, especially by women. Interviews indicated that these informal services are largely community-created assets which not only fill a gap in financial service provision, but also help vulnerable communities absorb economic shocks in times of crisis.

In situations of desperation, participants might take out high-interest loans obtained from local businesspersons or other prominent individuals. This type of loan is referred to in Creole as a "*ponya*." Though the reported level of *ponya* usage is relatively low, urban populations were four times more likely than rural populations to resort to them. Notably, women were more likely than men to engage in this dangerous practice, which entraps the poorest in the community in debt, making them more vulnerable to abuse and exploitation.

Conclusion

Much remains unknown about Haitian experiences of modern slavery; however, the current crisis leaves little doubt that it is a critical issue requiring immediate attention. As we await further investments in research and interventions that will deepen our understanding of the phenomenon, promoting financial inclusion among the most vulnerable populations is a clear strategy that can mitigate the circumstances that give rise to modern slavery.

This exploratory study provides an empirically grounded analysis of the financial needs and vulnerabilities faced by populations in urban and rural Haiti. It reveals the levels of extreme financial vulnerability which make many Haitians at risk of exploitation and abuse. The study also illuminates how, with limited access to formal financial services, vulnerable communities have developed their own informal financial service responses to safeguard their resilience to the multiple political, economic, social, and environmental shocks the country has endured. A complementary approach wherein financial products and services are adapted to increase access among the most vulnerable, while also building on the community assets these populations have established, will be most effective in creating a more inclusive financial sector in Haiti.

Recommendations

1. Support collaborative endeavours to offer diverse formal financial services to underserved populations in Haiti

- Withdrawal of International Finance Institutions at this time would have a negative impact on the security of Haitian people, especially those most vulnerable to modern slavery.
- Cross-sectoral collaboration should be explored to address the irregular cash-flow realities and associated risks for unbanked populations in this crisis setting. For example, collaborations between Haitian banks and microfinance initiatives with mobile network operators and FinTech companies could increase the range of services and products offered to underserved populations.
- Consumer protection should be incorporated in the design and rollout of products and their impact evaluated. This could include establishing easy-to-understand terms and conditions and information on interest rates and fees to increase transparency in the banking sector, and thus consumer trust.
- In the absence of a credit agency/bureau, banks should explore collaborations with FinTech companies and other technology providers to create platforms that help build and report consumer credit scores. This strategy should integrate small and medium enterprises in improving access to credit.

2. Explore how to safeguard and enhance informal financial services in Haiti (e.g. solidarity mutuals, cooperatives and *sousous*)

- This could include financial actors nurturing and scaling up individual and community entrepreneurship by investing in women's financial leadership and economic integration.
- Humanitarian actors and financial regulators could help educate communities on how to identify properly functioning *sousous*, solidarity mutuals and cooperatives and other informal or alternative financial services which may become vulnerable in times of crisis. An example of regulator guidance can be found here.

3. Prioritize those most vulnerable to experiencing modern slavery within financial inclusion strategies and economic empowerment activities, during and post-crisis.

- At-risk groups identified included the following: young men and women (16- and 17-year-olds), rural populations, women, returned migrants and those employed in high-risk sectors (e.g. domestic work, construction, and tourism) within Haiti, across the border [in the Dominican Republic (DR)] and in common migration routes.
- Financial sector, government, and multilateral organizations must play a critical role in developing strategies to include the most vulnerable and improve confidence in financial institutions.
- Consideration should be given to economic empowerment activities as complementary to financial inclusion strategies, e.g. financial education/literacy campaigns, vocational training, and livelihood opportunities.

4. Monitor for unintended consequences – increased or sustained financial exclusion and other vulnerabilities to modern slavery – during and post UN targeted sanction regime

- The UN Sanctions Regime Panel of Experts would be best placed to monitor for unintended consequences during the sanction regime, but consideration should also be given to widen their mandate for post-sanctions monitoring.
- Improving national and regional data collection on the nature and scale of modern slavery risks for different demographic groups in Haiti is necessary to develop a baseline for this monitoring. Multilateral organizations have a key role to play, especially the Haiti Global Protection Cluster (part of IOM), UNODC and the United Nations High Commissioner for Refugees. A large-scale study of variability obstacles to financial inclusion and situations and experiences of vulnerability to modern slavery in rural and urban areas in Haiti would add to this understanding.
- Consideration should be given to draw on community expert (civil society, NGOs and survivors of modern slavery) experiences that can inform the Panel of Experts monitoring process.
- Public–private partnerships with financial sector integration (including investors) should be developed to improve practices and policies for identifying, reducing, addressing, and preventing modern slavery in Haiti.

Introduction

This report is based on a preliminary study conducted between 1 June and 30 October 2022, on the financial challenges and levels of vulnerability to modern slavery and human trafficking confronting Haitians. It provides an empirically grounded analysis of the prevalence of financial inclusion, financial needs, and vulnerabilities faced by Haitians in rural and urban areas in the country, including those aspiring to migrate. It discusses the ways financial inclusion is defined and understood by different actors in Haitian society, including financial service providers, leaders, and members of cooperative groups, as well as local associations and entrepreneurs. It examines structural obstacles to financial inclusion in the country, contextual strategies employed to cope with or respond to these obstacles as well as local assets and opportunities. It explores areas for further action, while acknowledging the gaps in what is known, specifically as they relate to financial inclusion and human trafficking. Finally, drawing on the data collected herein, combined with existing knowledge, a broad overview of the current state of financial inclusion is presented to ascertain the financial needs and concerns of the most vulnerable in Haitian society.

Study Methods

This report is based on an exploratory, mixed methods study of financial inclusion in Haiti conducted by the Interuniversity Institute for Research and Development (INURED) during June–December 2022. The study consisted of a scoping review, a document analysis, a survey including 90 heads of household and 38 semi-structured interviews exploring the opportunities and challenges of financial inclusion for the most vulnerable in Haiti. During August–October 2022, interviews were conducted with representatives of financial institutions, solidarity mutuals, cooperative associations, and microfinance and microcredit institutions. Themes covered during the interviews included forms of vulnerability in Haiti, types and accessibility of financial services, as well as the extent to which formal and informal financial services reduce or exacerbate vulnerability in Haitian society.

Survey data were collected in October and November 2022. The survey instrument contained six sections: (1) demographics, (2) socioeconomics, (3) causes and consequences of vulnerability, (4) access to financial services, (5) credit utilization, and (6) links between vulnerability and migration. The purpose of the survey was to provide preliminary household-based data for an analysis of levels of access that vulnerable groups and individuals have to financial services in Haiti. It aimed to characterize forms of vulnerability in Haiti to assist policymakers, financial-sector leaders, and stakeholders in identifying ways to increase access to financial services for the country's most vulnerable.

A study protocol, interview guides, and the survey instrument were developed in Haitian Creole and submitted to INURED's US Department of Health and Human Services sanctioned Institutional Review Board and approved in August 2022 (IRB Study Protocol # FH-S-022-2022). This report provides an integrated analysis of the overall study findings. Survey results include selected univariate and bivariate results. Qualitative data provide perspectives and respondents' views regarding financial needs and vulnerability. Survey data were triangulated with findings from the scoping review, document analysis, and qualitative data to validate the analysis.

Financial Inclusion Programmes: What are They and Whom do They Target?

Despite decades of efforts by governments and civil society programmes to serve the most vulnerable and financially excluded populations, 1.4 billion people remain unbanked globally.[9] Lack of access to financial institutions makes marginalized populations more vulnerable to exploitation and abuse. Financial inclusion programmes have increasingly evolved as a strategy to promote the economic empowerment of a range of marginalized constituencies, including individuals in their homelands, migrants in transit, and migrants living in host countries. Some programmes target specific segments of the population traditionally excluded from the financial sector or those whose economic circumstances may be improved by targeted programs, such as women, youth, migrants, and refugees.[10]

There are several reasons why vulnerable populations may not have access to financial institutions, including low literacy,[11] lack of disposable income,[12,13,14] lack of awareness of financial products and services,[15] and indifference or scepticism towards financial institutions.[15,16] There are also institutional factors that render these services inaccessible to those who need them most, including products and services ill-adapted to the constituency,[16] failure to target marketing strategies to particular constituencies,[7] geographic barriers,[14,15,16] lack of institutional transparency, and poor-quality services.[15]

In response to these challenges, financial inclusion programmes vary in design to address gaps in services and meet the needs of intended beneficiaries. Many programmes include financial literacy initiatives that educate individuals about the benefits of engaging the financial sector,[7,10,17] while others emphasize financial awareness initiatives that inform potential consumers of the various products and services available.[7] In the wake of the COVID-19 pandemic, which resulted in institutional and governmental shutdowns while increasing dependence on and use of remote technologies to facilitate work, learning and various other transactions, there has also been a push to make digitized products available to the most vulnerable.[17]

One component of a strategy to mitigate vulnerability among the poor, displaced and victims of trafficking can be an effort to facilitate financial inclusion of marginalized populations. The financial access programme Survivor Inclusion Initiative, currently operating in the US, UK, and Canada and expanding to other countries, is based on the premise that addressing financial exclusion helps build protection for survivors and others vulnerable to modern slavery and trafficking.[2] Many nations are attempting to integrate their most vulnerable populations into the financial sector, with varying levels of success. Some financial inclusion initiatives have drawn from the success of conditional cash transfer programmes such as *Bolsas Família* in Brazil, *Oportunidades* in Mexico, Universal Child Allowance in Argentina, the *Pantawid Pamilyang Pilipino* programme in the Philippines and the Program of Advancement through Health and Education in Jamaica. Such poverty reduction initiatives have, in turn, aided local populations in addressing health, educational, and other social needs. Programmes such as the Cash Learning Partnership have adapted conditional cash transfer methodologies to benefit the urban poor and displaced populations.[10]

On 25 June 2020, the Central Bank of Haiti, in partnership with the Ministry of Education, launched the National Plan for Financial Education for 2020–2025. This plan aims to develop a sense of savings among individuals and families and stimulate investment by educating the public about financial products and services.[18] The plan focuses primarily on youth and particularly vulnerable populations, such as girls, migrants, and rural dwellers. The plan sets out to provide financial education tailored to these constituencies that empowers consumers, protects users of financial services, improves financial competence, and increases awareness of financial opportunities and risks.[18]

Access to Financial Services Among the Most Vulnerable: An Overview

Haiti's turbulent history has been marked by deep social divisions dating back to the colonial period, which have hampered efforts towards nation building and the establishment of common goods for all citizens.[19] The country suffers from class divisions in which most of its populace have been deprived of basic services and rights.[19,20] This divide is inscribed in the nation's economic structures (the formally versus informally employed, the unemployed and underemployed), its social structures (elite European descendants versus poor African descendants) and its geography (the urban–rural divide).[19,21,22,23] Through time, the most marginalized and vulnerable populations in Haiti have developed self-reliance systems to address gaps in, and the absence of, services. Systems providing financial services to underserved and unserved populations include microcredit institutions, cooperative associations, and solidarity mutuals. For most of the country's population, the state's presence, seldom felt and often viewed as predatory, is treated with suspicion.[19] Based on this history, it would be illogical for the average Haitian to place their trust and limited means into financial institutions regulated by the Government.

For almost all Haitians, financial institutions have been inaccessible, as they are largely concentrated in urban centres. Further, the country's historically weak economy and small labour market have contributed to modest engagement with the financial sector. For these reasons, formal financial services remain largely inaccessible to most of the population. Prior studies of financial inclusion have been conducted across Haitian society without a focus on the most vulnerable or victims of any forms of abuse, exploitation, or trafficking. By some estimates, just over one-quarter (27 per cent) of Haitian adults have a formal banking account.[24] Other reports suggest that less than 19 per cent of Haitian adults hold a bank account and only 9 per cent are able to save money.[25] It is safe to conclude that the percentages are much lower for those who are most vulnerable. An inability to set money aside was listed as Haitians' primary reason for not maintaining funds in a financial account.[7] Additional findings from the World Bank's Financial Capability and Inclusion Survey point to higher rates of formal savings among urban residents compared with rural residents at 11 and 3 per cent, respectively. Notably, rural residents were more likely than urban residents to have no form of savings, at 94 and 77 per cent, respectively. Financial service access rates in Haiti are among the lowest regionally and are low even compared to countries with comparable income levels.[7]

Data on formal borrowing and credit are inconsistent but uptake is low. The FinScope Consumer Survey reported that only 3 per cent of participants had borrowed from formal institutions,[12] with results from Development Alternatives Inc.[26] slightly higher at 5 per cent and the World Bank's Financial Capability and Inclusion Study in Haiti[7] reporting the highest rate of 10 per cent. FinScope results suggest that government employees were significantly more likely than others to borrow from formal institutions, still a meagre 14 per cent, but higher than those who were self-employed (6 per cent), employed in the private sector or farming/fisheries (4 per cent), or those informally employed or remittance dependent (both at 2 per cent).[12] FinScope participants were almost twice as likely to borrow from informal institutions (5 per cent) or family/friends (5 per cent) than formal institutions (3 per cent). Even the private sector has financial exclusion issues, as approximately two-thirds of small and medium enterprises have no access to credit.[27]

Despite low rates of borrowing and credit from formal financial institutions, the World Bank[7] reports that debt levels in rural areas are elevated as "*borrowing is particularly prevalent…[as] over 60 per cent of adults reported having a loan*" (p. XII). Banks tend to cater to the borrowing needs of urban populations with higher incomes, while peri-urban and rural residents with lower incomes are served mainly by financial cooperatives and microfinance institutions.[7]

FinScope[28] results suggest that only 11 per cent of Haitians 15 years or older are served by formally regulated banking institutions, 33 per cent engaged in financial products or services provided by institutions other than banks, and 10 per cent used unregulated entities categorized as informal services. Of note, 16 per cent of participants who use banking services also reported using other formal or informal financial products or services.[28] Finally, the survey found that 46 per cent of participants were altogether financially excluded[28].

Access to banking services in the Port-au-Prince metropolitan area was twice that of most other regions.[12] Nonetheless, the Nord department – seat of the second largest city – is especially underserved.[12] Access to banking services in the Ouest department, where the capital city is located, is more than twice that of the Nord department.[12]

Rural dwellers – most of the nation's population – largely remain outside of formal banking structures due to geographic constraints.[12,29] FinScope[12] findings suggest that urban residents can reach the nearest banking institutions in 34 minutes, compared to 99 minutes for rural residents.[12] These disparities persist in access to mobile money agents (35 compared to 108 minutes), solidarity mutuals (36 compared to 66 minutes), and credit cooperatives (36 compared to 109 minutes).[12]

Access disparities were consistent with type of engagement in the labour market. Study participants employed formally in the public (87 per cent) or private (82 per cent) sectors reported greater access to formal services, whether through banks or non-banks.[12] The rate of financial exclusion increased for the informally employed and self-employed, standing at 42 per cent for both. For those engaged in agriculture and fisheries, it was 54 per cent.[12]

The FinScope Survey[12] also found disparities along gender lines. Nine per cent of women reported engaging in banking services, compared to 12 per cent of men. Forty seven per cent of women reported financial exclusion compared to 45 per cent of men.[12]

While 60 per cent of FinScope Survey participants were aware of cash applications, only 23 per cent were registered mobile money users. Thirty nine per cent of mobile money users hailed from the Port-au-Prince metropolitan region.[12] Mobile money services users cited its convenience (49 per cent) as the rationale for its use, whereas lack of information about such services was the most cited reason for non-use (23 per cent).

Arguably, the most important finding of the FinScope Survey[12] is that the overall drivers of financial inclusion in Haiti are remittances (71 per cent) and savings (51 per cent). According to the World Bank,[7] 35 per cent of Haitian adults reported sending or receiving remittances via money transfer operators, with senders typically being male, higher-income earners hailing from well-connected urban centres, and receivers typically comprising lower-income earners from non-connected urban and rural areas. In urban areas, 8 per cent of remittances are transmitted through informal channels, in rural areas this figure rises to 40 per cent.[7] FinScope and the World Bank's Financial Capability and Inclusion Survey suggest that potential consumers need to be educated about the availability of financial products and services. While the latter study refers to consumers' "passive attitudes" towards dispute resolution mechanisms available through financial institutions, it also recommends certain supply-side reforms, such as building the capacity of financial institutions to improve service quality as well as enhancing information transparency for dispute resolution mechanisms (p. XIII).[7]

Further exploration of the quality of services offered by financial institutions and local perceptions of said services will be a critical first step in increasing access to financial services in Haiti overall and, particularly, for its most vulnerable. However, understanding the historic state–citizen relationship in Haiti (politically, economically, and socially) is also key to understanding citizens' reluctance to engage in any public or private financial service regulated (or not) by the State.

Perceptions of Financial Institutions in Haiti

Existing literature suggests that there are significant macrolevel and microlevel concerns regarding banking operations in Haiti. While insufficient user income for formal financial services has been consistently reported,[7,12] self-exclusion also keeps many from engaging in the financial sector as these services are considered unnecessary or perceived poorly. For example, the World Bank survey found that 36 per cent of Haitians voluntarily avoid engaging with financial institutions, many (15 per cent) citing lack of trust. Further, transparency issues and exorbitant fees have resulted in high levels (two-thirds of participants) of dissatisfaction with financial institutions.[12] Notably, while financial product awareness and financial literacy have been highlighted as barriers to access, consumers in urban areas with higher incomes and higher levels of education were also dissatisfied.

Of those who reported experiencing a dispute and attempting to resolve it with the service provider, almost all terminated their use of services before contract expiration.[12] This suggests that most consumers facing a dispute were discontented with the dispute resolution process. Of those who chose to forgo any dispute resolution, 76 per cent deemed financial institutions to be too powerful to challenge and 68 per cent cited the improper functioning of government as a deterrent. According to the World Bank,[30] "*Further research should be carried out to assess this in more depth, particularly because the population segments that form the core banking clients are among the least satisfied*" (p. 18).

The overall functioning of Haitian banks is a point of concern. Haiti is currently under increased monitoring due to its failure to comply with anti-money laundering standards set by the US Treasury Department's Financial Action Task Force.[31] According to an Atlantic Council report,[32] corresponding banking relationship "*declines have been biggest in countries perceived as being at high risk of money laundering, terrorist financing, or evasion of sanctions, adding to overall reputational risk*" (p. 12), and declines may suggest a propensity for engagement in business practices that adversely affect clients. Further, Haitian banks have among the lowest transaction volumes and values globally, ranking at 166 and 139 (of 220), respectively.

Financial inclusion programmes vary necessarily from one context to another due to differences in the history, economy, business and investment climate, and the political and sociocultural contexts of the country in question. Haiti is one of many nations with weak economies and populations that are largely impoverished and marginalized from the financial sector. One critical step needed in the Haitian context is to understand the complex vulnerability of most of the population, making those most financially excluded susceptible to modern slavery and human trafficking.

Vulnerability to Modern Slavery and Human Trafficking: The Working Poor in Haiti and Beyond

Only recently have the connections between financial inclusion and vulnerability to modern slavery begun to receive due attention. This section highlights how unemployment, underemployment and the precarious nature of work, and exclusion from financial institutions combine with chronic indebtedness to make people vulnerable to modern slavery and human trafficking. This is particularly the case in places such as Haiti, where the State and social networks are unable the protect the vulnerable. These populations become easy prey for human trafficking, a criminal enterprise that generates billions of dollars worldwide.[33] The Palermo Protocol defines human trafficking as follows:

> … the recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation.[34]

Victims of trafficking believe they must work whether they wish to or not and are fearful of leaving. Addressing human trafficking is a significant challenge due to the crime's clandestine nature, the circumstances under which it is committed, the inadequate resources devoted to identifying and supporting victims, and victims' fear and reluctance to come forward.[35]

The human trafficking situation in Haiti is dire given the high levels of vulnerability and marginalization of average citizens.[19] Vulnerability is often exacerbated when Haitians migrate internationally, particularly for those who are undocumented.[36] Combating human trafficking in Haiti requires serious commitment by the Haitian Government to study this phenomenon, develop policies to curtail it, institute policy enforcement strategies, and establish support systems for victims in Haiti and overseas.

Human trafficking impacts Haitian and foreign-born victims in Haiti as well as Haitians living abroad. Yet a December 2020 survey revealed that many Haitians knew little about human trafficking, and more than two-thirds (71 per cent) of participants conflated the issue with gender-based violence.[37] According to the US State Department's 2021 Trafficking in Persons report,[38] Haiti has been downgraded to Tier 2 due to its failure to meet the minimum standards for eliminating human trafficking even though significant progress has been made in prosecuting trafficking cases, convicting traffickers, amending the penal code, and establishing regional subcommittees to combat trafficking. Failures are attributed to lack of investments in anti-trafficking efforts, paucity of services available for victims, ongoing impunity, particularly in high-profile cases, and failure to address the issue of child domestic servitude. These failures have occurred as the threat of trafficking has been exacerbated by periodic expulsion of Haitians from the DR and particularly the denationalization of Dominicans of Haitian origin by the Dominican Supreme Court.[39,40]

In 2020, the Haitian Government reported less activity than in preceding years, initiating only three trafficking cases, compared with nine each in 2018 and 2019, and only six arrests, compared with 51 in 2019.[41] Justices of the peace in border regions have been accused of taking bribes from and releasing suspected traffickers, contributing to a climate of impunity. Many high-profile cases in Haiti have seen little to no investigative or judicial follow-up, allegedly due to the involvement of government officials and/or politically influential individuals. One such case involved more than 30 trafficking victims, including children, in 2017 at the Kaliko Beach Club. Another 2017 case involved 12 female Venezuelan sex trafficking victims working in a brothel. This inaction suggests a lack of political will to combat human trafficking, thereby discouraging victims, or others, from coming forward. Findings from the World Bank Country Opinion Survey[42] further corroborate the government's inaction. Study findings suggest that failure to address human trafficking directly contributes to the characterization of Haiti as a failed, dangerous, and corrupt state.

According to the US Embassy in Haiti,[43] most trafficking victims are, in fact, children. Foreign-born victims of sex and human trafficking are often underage and hail from the DR and Venezuela.[44,45] Traffickers target the vulnerable, including orphaned children living on the streets, those working in agriculture or on construction sites, the internally displaced, those living in camps following disaster events (e.g. 2010 and 2021 earthquakes, and Hurricane Matthew in 2016), and migrants – including those rendered stateless under the

2015 Dominican laws of regularization.[46,47,48] Trafficking for the purposes of exploitation is a practice often referred to as "modern slavery" – an umbrella term for a number of phenomena, including debt bondage, forced marriage, child labour, and forced labour.

Children, Youth, and Modern Slavery in Haiti

In the recent past, modest agricultural production,[49] political instability,[50] high unemployment,[51,52] absence of social safety nets and protections, and extreme poverty[53,54] have contributed to the exploitation of children in Haiti, particularly as child labour. Recent deportations and repatriations of children to Haiti from the DR, particularly to camps along the border, have left many vulnerable to abuse and exploitation. More than one-third (34.4 per cent) of Haitian children aged 5–14 years are estimated to be working.[55] Children work in agriculture and fisheries, industry (e.g. construction and metal crafts), and domestic service. The Haitian Constitution does not provide a minimum of age for domestic service work,[56] which includes some of the worst forms of child labour, including domestic servitude (*restavek*) and street vending – which may have resulted from (or result in) human trafficking as well as engagement in illicit activities involving gangs, drug trafficking, and sexual exploitation.[57] Exploited and often uncompensated, these children regularly fall victim to physical, sexual, verbal, and emotional abuse.[58,59,60,61]

The persistent, decades-long sociopolitical crises in Haiti have compelled some Haitian parents to seek alternative care arrangements for their children.[19,62] In fact, these alternative care practices often victimize Haitian children, some of whom are sent to live in orphanages believed to be better positioned to raise and support them.[63] However, through sometimes deceptive international adoptions,[64] placing them in orphanages may lead directly to the trafficking of these children.[65] Orphanages in Haiti are largely unregulated institutions that may increase the vulnerability of "orphan" children, 80 per cent of whom have at least one living parent.[66,67] Of the 754 known orphanages operating in Haiti in 2020, 398 were deemed a high safety risk for children[67] and only 105 were officially registered or in the process of registering with the Haitian Government. 'Orphanage entrepreneurs' often establish these profit-generating businesses, forcing children to panhandle on their behalf[68] or even directly engaging in or facilitating child trafficking.[69]

A more commonly practised alternative care arrangement that renders Haitian children and young people extremely vulnerable to predation is the *restavek* phenomenon of child servitude.[19,70,71,72] *Restaveks* are the victims of a unique cultural form of labour exploitation in Haiti that can also lead to or involve trafficking. Derived from the French translation, "*rester avec* [to stay with]," *restavek* is a derogatory Creole expression for someone who is dependent upon someone else. Between 2001 and 2015, *restavek* greatly increased, from an estimated 239,000 children to upward of 389,000.[73] One study conducted in 2011 found that 14.1 per cent of boys and 17.6 per cent of girls aged 13–17 had worked as domestic servants.[74] Those percentages rose to 18.5 per cent among women 18–24 years old but decreased to 11.6 per cent for men in that age category, demonstrating the gendered nature of this phenomena.[74] This is consistent with other findings that most *restaveks* are girls,[75,76] and global data on forced labour exploitation in the domestic work sector which shows that this phenomenon disproportionately affects more girls than boys, at 17 and 4 per cent, respectively.[77]

In Haiti, *restavek* is a cultural practice of child fosterage rooted in local kinship traditions. Often used as a strategy for contending with accelerated rural impoverishment, biological parents place a child (or children) in the "care" of a relative or godparent with more financial means who lives in a (semi) urban area.[78] In exchange for carrying out domestic chores in their new households, the child will hopefully have his/her education underwritten by the foster or adoptive parent(s). This once protective traditional kinship practice has devolved into exploitation, where families faced with extreme poverty gamble the lives and futures of their children. In reality, children in domestic servitude receive less formal education than their non-working counterparts,[79,80] particularly those living with non-relatives.[81] In addition, these children often suffer abuses with no recourse or means of escape. In the most desperate cases, children turn to the streets where they may be lured into human or sex trafficking, as Haiti is a site of international child sex tourism as well as a recruitment site for sex trafficking across the border in the DR, in South America and in the US.[82,83] Haiti has recently been the subject of numerous high-profile cases of child sexual abuse by missionaries,[ii] tourists, NGOs,[iii,iv,v] and

UN peacekeepers.[vi,vii,viii] It should be noted that in 2015, the Ministry of Social Affairs and Employment adopted a Country Program for Decent Work that included the elimination of child labour in Haiti.[84] To date, this recommendation has not been enforced.

It has been a challenge to ensure that Haitian children receive an education. Until recently, before the Education for All (EFA) initiative, many had little to no access to schooling. While EFA has increased access, many children, particularly in rural areas, lack the necessary documentation (e.g. a birth certificate) to participate in this social service.[85] Further, between 2010 and 2022, school disruptions have been rampant due to political instability,[86] various climate-related and man-made disasters[87,88] and the COVID-19 pandemic.[89] The pandemic revealed the level of vulnerability of Haitian children whose disrupted studies resulted in a rise in sexual abuse and child pregnancy cases in schools in the Grand-Anse department.[90,91] Though investigations into these underage pregnancies remain ongoing, the challenge of protecting children and obtaining justice is evident. One common local practice in these cases is to informally negotiate a settlement between the victim's and perpetrator's families – both eager to avoid public shame.[92] In some cases, the perpetrator's family may agree to compensate the family or, in cases of pregnancy, the perpetrator may be compelled to marry the victim, aimed at avoiding judicial proceedings. Some of these cases include minors, thus perpetuating child marriage. In a demonstration of impunity in Haiti, allegations of conflicts of interest have been lodged against a local judge who released one of the alleged perpetrators, reportedly a family member.

Notably, following the 2010 earthquake, legislation was adopted to protect children, resulting in a national census of child orphanages, the development of an orphanage monitoring and evaluation system, and the creation of a national database of vulnerable children.[93,94] In 2014, Haiti ratified the Hague Convention on the Protection of Children and Co-operation in Respect of Intercountry Adoption. Haiti also updated its legal framework on children's rights by adopting international standards.[95] In that same year, the lower and upper Chambers of Parliament approved a national anti-trafficking law establishing a National Counter-Trafficking Committee entrusted with developing a comprehensive strategy of "prevention, prosecution, protection and partnership" in addressing human trafficking.[96] However, despite the adoption of children protection and counter-trafficking laws, failure to enforce the new laws has meant that Haitian children, by and large, remain extremely vulnerable to various forms of violence and exploitation[97,98] and some of the worst forms of child labour and human trafficking.[99,100]

Haitians in Modern Slavery Abroad

While it is known that the migratory experience, in general, can result in the exploitation of migrants unfamiliar with local laws and practices in transit and destination countries,[101,102,103] irregular migration significantly raises the risk of exploitation.[104] The recent surge of outmigration from Haiti[105,106] suggests that Haitian migrants are particularly at high risk for exploitation. According to the International Labour Organization,[107] one-quarter of cases of forced labour, including sexual exploitation, occur outside of the victim's home country. Further, individuals engaged in irregular migration are particularly at risk for exploitation, such as employment under substandard conditions, and "*may be subject to kidnap[ping] and ransom demands, extortion, physical violence, sexual abuse, and trafficking in persons*"[107] (p. 30).

Haiti shares a porous border with the DR that extends

ii Justin Rohrlich, "American pastor who adopted Haitian orphans charged with child sex abuse," *The Daily Beast*, 11 March 2022, https://www.thedailybeast.com/us-pastor-corrigan-clay-who-adopted-haitian-orphans-charged-over-child-sex-abuse.

iii "Oxfam criticised over Haiti sex claims," *BBC News*, 11 June 2019, https://www.bbc.com/news/uk-48593401.

iv Rebecca Ratcliffe, "Oxfam failed to report child abuse claims in Haiti, inquiry finds," *The Guardian*, 11 June 2019, https://www.theguardian.com/global-development/2019/jun/11/oxfam-abuse-claims-haiti-charity-commission-report.

v Suzanne Ciechalski and Caroline Radnofsky, *NBC News*, 6 October 2019, "Christian charity says its managers knew for years one of their missionaries admitted to abusing children," https://www.nbcnews.com/news/us-news/christian-charity-paid-alleged-sex-abuse-victims-former-haiti-missionary-n1049916.

vi Sonia Elks, "Haitians say underaged girls were abused by U.N. peacekeepers," *Reuters*, 18 December 2019, https://www.reuters.com/article/us-haiti-women-peacekeepers/haitians-say-underaged-girls-were-abused-by-u-n-peacekeepers-idUSKBN1YM27W.

vii Paisley Dodds, "AP Exclusive: UN child sex ring left victims but no arrests," *AP News*, 12 April 2017, https://apnews.com/article/africa-arrests-united-nations-only-on-ap-e6ebc331460345c5abd4f57d77f535c1.

viii Bethany Allen-Ebrahimian, "U.N. peacekeepers ran a child sex ring in Haiti," *Foreign Policy*, 14 April 2017, https://foreignpolicy.com/2017/04/14/u-n-peacekeepers-ran-a-child-sex-ring-in-haiti.

across four of the 10 departments in Haiti and has impacted political relations for decades.[108,109,110] The US's occupation of both countries in the early twentieth century, during which Haitian labourers were recruited to work on Dominican sugarcane plantations, as well as the weak economy of Haiti and political instability over the past half-century, have substantially increased migration across the border. Migration to the DR has often occurred under irregular and precarious conditions that include human trafficking in response to labour demands in agriculture, construction, tourism, the service industry, and domestic work.[111,112,113] The increasing feminization of migration across the border has exacerbated the vulnerability of Haitian women and girls to trafficking.[114,115] Petrozziello and Wooding[65] caution against the over-simplification of the circumstance of Haitian migrant women in the DR, arguing that their experiences of violence begin in Haiti, traversing geographic borders as well as public and private domains. Their level of vulnerability and access to protections change depending on the context as they employ varying strategies of survival that blur the lines between "*irregular migration, labour exploitation and trafficking*" (p. 199).[115] Petrozziello and Wooding argue for social interventions beyond law enforcement that "*increase girl's and women's life options while decreasing their vulnerabilities*" (p. 418).[115] Financial inclusion for Haitian women and girls is one such option.

In Brazil, a destination country for many, Haitian migrants face many barriers to gainful employment due to the racial codes that stratify Brazilian society. The racialized nature of the Brazilian labour economy[116,117] combined with the devaluation of their academic credentials and professional experience,[118] relegates most Haitians to employment in civil construction and agribusiness.[119] These sectors have historically extracted maximum labour from migrants, almost double the legal total of weekly work hours, in exchange for minimal compensation and with little to no employment protections.[120] Haitians have the highest employee turnover rates[121] and have been implicated "*in approximately 33 per cent of all cases of slave labour in Brazil between 2010 and 2016*" involving mostly black and foreign labourers (p. 11).[121] Haitian migrants tend to be found in low-skilled positions with renumeration that fluctuates between minimum wage rates in 2016 and less than half of the living wage for that same year.[121] Further exacerbating the vulnerability of Haitian migrants is the devaluation of the local currency against the US dollar and rising food prices.[121] Many Haitians are laid off within the three-month probationary period to avoid redundancy or social security payments.[121] This is yet another example of employment conditions for many Haitian migrants in other countries that render them vulnerable to exploitation and abuse.

Gaps in Knowledge: Modern Slavery and Human Trafficking in Haiti and Abroad

Data on modern slavery and human trafficking in Haiti range from limited to non-existent. Sources such as the Global Estimates of Modern Slavery report[122] only provide global and regional data. In 2021, this report found that nearly 50 million people were victims of modern slavery, almost 80 per cent of whom were women and children.[122] Ten per cent (5.1 million) of all cases occurred in the Americas.[122] Unlike in Haiti where children are disproportionately affected by modern slavery, globally children account for one-quarter of all victims.[122]

Studies reveal that what has been reported about modern slavery and human trafficking in Haiti is largely anecdotal. Typically, high-profile cases reported in news media draw significant attention and are reflected in official trafficking reports. The procession of these cases through the investigative, judicial, and punitive stages are tracked. These high-profile cases, however, do not fully represent the extent of this exploitation, which is believed to affect thousands.

Despite recent efforts to increase border security, the porous nature of much of the Haiti–Dominican border is a primary risk factor for trafficking for Haitians.[123] The International Organization for Migration (IOM) estimates that two-thirds of the 230,000 recorded Haitian migrants in the DR are undocumented and vulnerable to migrant smuggling and human trafficking.[123] By 2021, IOM had installed its Migrant Information and Data Analysis System (MIDAS) at several strategic points along the border, including Malpasse, Ouanaminthe, and the Cap Haitien International Airport, helping improve data-collection capabilities at Haitian borders.[124] However, it should be noted that the stated purpose of MIDAS is not to control trafficking but to control border crossings into and out of Haiti by "collect[ing], analyz[ing] and process[ing] traveller information in real time."[124] Thus, while this technology may prove useful in capturing migratory flows across the Haiti–Dominican border, it is likely less helpful in monitoring trafficking. Of note, is that UNODC relies on state-reported trafficking data to produce its Global Report on Trafficking in Persons. As its 2020 reports provides no specific data on trafficking in Haiti and makes no mention of Haitian migrants trafficked in the Latin America and Caribbean region,[ix] it can be surmised that the Haitian State did not provide data during this time.

The UK-based Counter-Trafficking Data Collaborative is an IOM initiative that publishes global data furnished by counter-trafficking organizations around the world.[125] Its data in Haiti include 580 cases, of which more than half (56 per cent) of the victims were female and 94 per cent were 17 years or younger.[125] The lion's share of cases, 85 per cent, occurred in Haiti, with 10 per cent reported in the US and 4 per cent in the DR.[125] Victims reported labour (83 per cent), sexual (5 per cent), and other unspecified forms (12 per cent) of exploitation.[125]

Additional, though still limited, data on trafficking of Haitians are available through foreign entities. In 2004, it was estimated that 2,500–3,000 Haitian children were trafficked into the DR[126] where they were subject to sex, labour or even organ trafficking.[10] In 2011, an investigation by the Dominican Government of a local human trafficking ring found 74 irregular Haitian migrants, of whom 44 were children, living in deplorable conditions in adjacent structures.[127] The migrants were forced to engage in street begging, car windshield washing, and other forms of menial labour. Notably, all funds earned were confiscated by the ringleaders.[125] In 2018, the Dominican Government reported that 96 individuals of Haitian descent had been trafficked.[128]

The vulnerability of Haitians living in the DR can be traced to xenophobia dating back many decades.[129] Over this period, Haitians in the DR have experienced sudden, unexpected, forced returns. For example, public health emergencies (e.g. 2020 COVID-19 pandemic and 2022 cholera outbreak), violence and instability in Haiti, and rising anti-Haitian sentiment have resulted in the forced return of dozens, if not hundreds, of Haitians.[130,131,132] In 2013, new laws were adopted in the DR exacerbating the vulnerability of Haitians. The DR's Constitutional Tribunal ruled that Dominicans born in the country to undocumented parents be stripped of their citizenship, rendering them effectively stateless.

Recent reports suggest that 60,000 Haitians were repatriated to Haiti from the DR between 1 August and 31 October 2022, with more expected by that year's end.[133] UNICEF reports that an estimated 1,800 unaccompanied minors were repatriated to Haiti from the DR in 2022 alone.[134] In response, UNCHR[135] issued a call for States to refrain from repatriating Haitians due to high levels of instability in the country. Haitians repatriated (with little support or reintegration services) into a chaotic and dangerous environment are extremely vulnerable to multiple harms, including trafficking and exploitation. The speed with which repatriation took place from the DR in 2022 and the number of unaccompanied minors and returned Haitian parents separated from their children has led many to conclude that these proceedings are a violation of human rights.[136] Further, accusations of racial profiling in carrying out these processes has led the US Embassy in the DR to issue official warnings to Black, particularly "darker skinned U.S. citizens" travelling to the DR that they may be at risk of increased interactions with Dominican authorities.[137]

Data on Haitian victims of modern slavery and human trafficking remain scarce despite significant known risks. The ways in which ongoing crises and marginalization exacerbate risk of exploitation remains little understood and require further investigation. Understanding these needs are critical because protecting the country's most vulnerable, particularly its children, will require a creative, innovative, and multi-pronged approach that addresses gaps in data and policy enforcement challenges while serving (potential) victims. While financial inclusion is one strategy of empowerment, access to financial services remains at best difficult, if not impossible for vulnerable groups in Haiti.

ix These reports are published by region. The three regional reports consulted included Central America and the Caribbean: https://www.unodc.org/documents/data-and-analysis/tip/2021/GLOTIP_2020_CP_Central_America_and_Carribean.pdf, South America: https://www.unodc.org/documents/data-and-analysis/tip/2021/GLOTIP_2020_CP_South_America.pdf, and North America: https://www.unodc.org/documents/data-and-analysis/tip/2021/GLOTIP_2020_CP_North_America.pdf. There was mention of small numbers of Caribbean victims of trafficking; however, no victims of Haitian nationality were identified in any reports.

Interview and Survey Findings

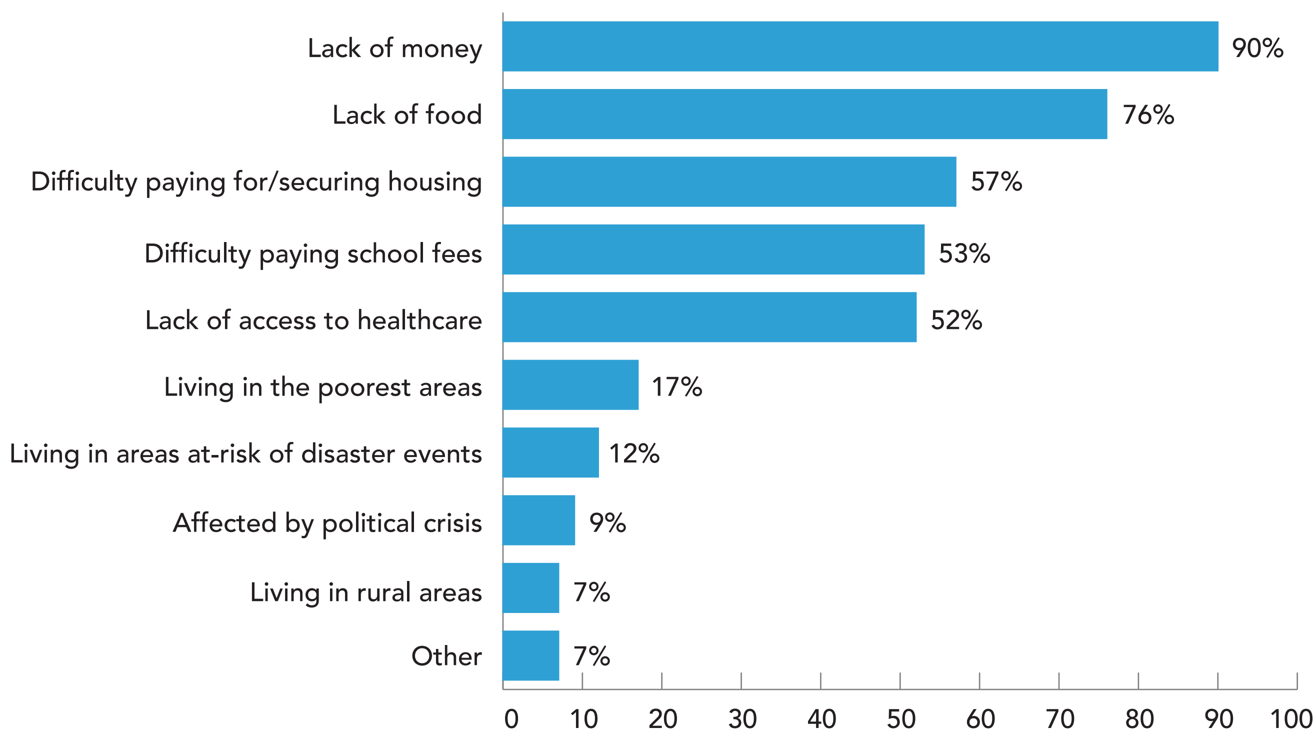
Key univariate results are identified by survey section, within each section, selected bivariate statistics are presented related to the vulnerability of certain groups. Interview data provide analytical contexts for interpretation. The demographics of the 90 survey respondents are provided in Appendix A.

Causes and Consequences of Vulnerability

Data are analysed from both quantitative and qualitative methods to assess study participants' perceptions of vulnerability. From the survey, a multiple-response indicator asked participants to identify what they believe causes vulnerability in Haiti (**Figure 1**). Participants were also asked if they considered themselves vulnerable at the time of the interview, to which 72 per cent (65) reported that they were and just under one-quarter (23 per cent, or 21) reported that they were not. Women (75 per cent) reported slightly higher levels of perceived vulnerability than men (68 per cent). Notably, there were no apparent differences in urban and rural participants' responses to this question. Participants who reported that they were not vulnerable at the time of the interview, did not know or refused to respond (25) were asked if they had ever felt vulnerable in the past. Of those, almost two-thirds (64 per cent, or 16) said that they had while almost one-quarter (24 per cent, or 6) reported that they had not. The remaining three (12 per cent) reported that they did not know. In sum, 90 per cent of study participants reported being vulnerable at some point in their lifetimes.

In one multiple-response question, respondents were asked "*What makes a person vulnerable to being exploited or abused?,*" to which the majority of respondents (90 per cent, or 81) reported "*Lack of money.*" The second-highest ranking response was "*Lack of food,*" with 68 (76 per cent) responses, followed by "*Difficulty paying for/securing housing*" (51, or 57 per cent). See the visualization in **Figure 1** for the frequencies and proportions of this indicator, ranking from highest to lowest.

Figure 1 – Definition of vulnerability*



**Respondents could choose up to two responses. The denominator used for the calculation of proportions was the total sample size of 90.*

During qualitative, in-depth interviews with leaders of solidarity mutuals and cooperatives in the regions studied, many participants defined a vulnerable person as someone who lacks resources to respond to their basic needs and who could not help themselves, particularly children and the elderly. In this sense, many participants refer to vulnerability in collective terms: many repeated the sentiment that they were living in a web of vulnerabilities, referring to individuals and families in abject poverty, unable to fulfil their basic obligations towards each other. Other participants explained that a person is vulnerable when they are of working age but cannot secure employment and find themselves supported by someone else. A female member of a solidarity mutual in Chambellan explains:

> Someone vulnerable is someone who does not have the means to function. Factors such as age or physical disability can make a person vulnerable.

Leaders from the financial services sectors who participated in qualitative interviews expressed complementary views of what constitutes vulnerability:

> When we compare this person with the poverty index or [consider] the poverty line, if s/he is below the poverty line, at that time s/he is considered a vulnerable person. A person is vulnerable when they cannot support themselves, the money they have does not allow them to eat for a day.

Similarly, this executive explained:

> A person is vulnerable when they cannot meet their basic needs such as food and shelter. These people cannot afford any type of health care. They cannot eat every day and cannot send their children to school.

Some respondents also highlighted the intergenerational aspects of vulnerability. A Micro Crédit National (MCN) manager lamented:

> The first thing that causes vulnerability is the parents who were not ready to give birth who give birth. This parent was in an environment, he gives birth to a new generation, this generation is going to live in misery … [the next] generation … has other children, which gives birth again and it continues to happen over time.

Whereas the microcredit manager appears to highlight individual responsibility for the perpetuation of generational vulnerability, this economist focuses on the structural constraints that condemn generations of Haitian families to vulnerability:

> At birth, [some] people have absolutely no resources, but the environment in which they are born can determine what types of resources will be available to them. The difficulty there is that many people have no resources because we are faced with intergenerational poverty, their parents never had anything, they never had access to resources. And one of the causes of vulnerability will be a lack of access to resources, an inability to transform these resources in an environment that does not favour the transformation of these resources.

An NGO leader explained that the consequence of poverty is that the vulnerable "… *live hand to mouth without being able to take care of themselves and send their children to school.*" This vulnerability, by all accounts, has contributed to the current insecurity in Haiti. This respondent stated:

> There are a lot of people who commit crimes (robberies, assaults, etc.), maybe because they can't take it anymore. It may happen that the person resists for a long time and has reached a point where he becomes weak. There is a saying that the situation begets the action, maybe because the person has no other choice. Even if he was a really sincere person, because of his vulnerable situation, other people can take advantage of his vulnerable situation to make offers to him, it can happen that the person becomes weak.

Similarly, another participant highlighted the impact of marginalization on Haitian youth, arguing that they engage in:

> [J]uvenile delinquency which leads to the phenomenon of banditry and often to armed gangs. [This] is one of the consequences of vulnerability.

Therefore, for many, vulnerability and financial exclusion has had direct consequences, leading to the gang violence that currently plagues Haiti. While some believe historic vulnerability has given rise to the security crisis in Haiti, this respondent claims the opposite, arguing that the current socio-politico-economic crisis in Haiti is creating vulnerability:

> [The crisis] pushes us deeper into misery. I believe that this crisis has made people vulnerable who were not vulnerable before. I think we can say that we are facing a general impoverishment. If you look closely with this political crisis, we are in what is called an economic depression.

The Gendered Nature of Vulnerability

There was broad consensus among study participants that the consequences of vulnerability are gendered. From their perspective, vulnerability compels many women in Haiti to engage in prostitution to survive.

> Almost like men, vulnerability often pushes women to do things they would never want to do, such as prostitution, or being associated with unhealthy things, or becoming partners in gangs. Because there are sums [of money] that they think they will never be able to [earn] in their life because of their situation of vulnerability. They receive offers that they are obliged to accept, they do things that they never wanted to do.

Corroborating this idea, another respondent asserts:

> For the women themselves, you are aware that in our society when they are vulnerable, they indulge in prostitution. They walk the streets and say since they have a mouth they must eat and that is … their only asset. You can notice the increase in people showing their bodies on the street, it is increasing because the country is getting poorer.

For men, vulnerability is reported to affect their egos and dignity. They face contempt, rejection, and disrespect, sometimes even within their own families. In this context, a participant explained:

> Men no longer have respect in the eyes of women because the man is there, he does not meet the needs of the woman, the needs of their children, he does not assume his responsibilities at home. It makes the man frustrated because there are a series of things he cannot do. It affects him, it plunges him into alcoholism and cigarettes. He can even get depressed.

According to this service provider "*… mental health is one of the terrible consequences of vulnerability. People who live in a web of vulnerability have no way out.*" Other participants reported that, in addition, there are men who begin begging to meet their needs. Some harass people they believe are better off, such as community leaders, as one woman noted, "*this situation of extreme vulnerability ends up creating serious divisions in rural communities, mostly in situations in which people see no way out.*"

Because rural women are dependent upon crops, they are often forced to buy seeds when there is an abundance on the market and resell them when there is less product available at a higher cost. However, their vulnerability does not allow them to make significant profits. So, like men, they remain idle and are reduced to doing nothing, according to a participant:

> Women don't talk about it. Here, women do not have jobs. They struggle with life. You will find people, groups of people, when the harvest is ready if they had not planted, they will have to buy to resell. Because of this, farming cannot be done properly. So there you will see that women are reduced to nothing. If they don't manage by buying and reselling, they will remain idle.

Risks Associated with Vulnerability

During interviews, participants were unanimous in recognizing that one of the major problems experienced by vulnerable populations in rural areas is food insecurity. Due to lack of means, many people, including young people, abandon the land to work in city centres or in Port-au-Prince as motorcycle taxi drivers, while others have been integrated into armed gangs. One woman, a member of a mutual insurance in Jérémie, explained:

> Everyone has had to leave where they live, rural areas, the provinces to go drive moto taxis. Or they get involved in things that are not good for the country… they would work but they can't. They have obligations …

Survey respondents' perceptions of risk associated with vulnerability were assessed. Thirty-eight per cent (30) reported that they felt vulnerable to begging or panhandling while 28 per cent (22) selected felt their mental health was at risk (**Table 1**). There were significant differences between urban and rural participants: 28 per cent of rural respondents identified poor mental health as a risk that they felt vulnerable to versus 44 per cent in urban areas. In addition, those in rural areas had a higher proportion of responses to "*Being forced into dangerous work,*" with 14 per cent of rural households reporting this as compared to 8 per cent of urban households. Females were more than twice as likely to have reported poor mental health as a risk than their male counterparts at 35 and 14 per cent, respectively. All four respondents who chose "*Gambling*" were male. There were 11 non-responses to this survey question.

Table 1 – Risks respondents felt vulnerable to

Response Category	N	%
Begging/panhandling	30	38
Poor mental health, e.g. addiction, depression	22	28
Being forced into dangerous work	8	10
Gambling	4	5
None/no risks	4	5
Food insecurity/hunger	3	4
Homelessness/living on the streets	3	4
Being a victim of a crime	3	4
Accepting work I would normally not do	1	1
Don't know	1	1
Grand Total	**79***	**100**

**There were 11 non-responses to this question. We did not include those observations in the computation of proportions, using a denominator of 79.*

Financial Services and Financial Inclusion

Most of the interview participants, particularly in rural areas, said that they are not financially included. According to most participants, the institutions that facilitate access to credit are solidarity mutuals, credit unions, cooperatives and, to a limited extent, microcredit institutions. Members of solidarity mutuals confirmed this in their interviews. One male participant in Chambellan explained:

> If I need to borrow money, I can borrow from Fonkoze. But Chambellan does not have banks that loan people money. You go to Fonkoze to borrow money. Or, if they want money from a bank, they go to Jeremie to borrow money from KAPAJ …

Despite the presence of some of the largest commercial banks in city centres, most participants reported having no accounts at these financial institutions, let alone access to credit. With this in mind, a female participant in Les Anglais declared:

> … there are no financial institutions, as a matter of fact what little INURED has done for us was like dry land that was waiting for rain. The little loans they gave us was like dry land [getting rain].

Depending on the solidarity mutual's charter, dozens of individuals may be able to join, as they are plentiful, operating in urban and rural areas. Solidarity mutuals play a key role in facilitating financial inclusion, particularly in rural regions. Thanks to them, according to the testimonies of several members, many people have been recapitalized. These organizations have proven themselves vital to rural communities, particularly during disasters. Participants from rural areas were adamant in their views:

> Thanks to solidarity mutuals, women can make themselves more useful and can be equal to men because they become more autonomous and less dependent.

Another young female member of a solidarity mutual declared:

> Now I can honestly say that before men used to give women [money], men were the bosses, now most women [in the solidarity mutual] are equal to men because the solidarity mutual has allowed us to live.

According to interviews with leaders in the financial services sector, a multitude of financial institutions operate in Haiti, mostly in Port-au-Prince and, to a lesser extent, in Cap Haitien. According to this economist based in the capital:

> In Haiti, there are different actors operating at the level of financial services. First, you have commercial banks like SOGEBANK, UNIBANK, CAPITAL BANK, BUH and BNC which is a state bank … you have what are called Development Banks, for example, SOFIHDES which is a financial institution for economic and social development. Then you have FDI which is a state bank with an industrial development role. Alongside these development banks, you have direct financial intermediaries who make investments in the market.

He continued:

> You also have microfinance institutions … that are attached to commercial banks ... you have … savings and credit cooperatives … a set of cooperatives … that have [formed] a union [that]… allows them to collaborate … share resources and assets. Then you have credit unions [and other entities] which are … not yet under the regulation of the Central Bank. This is the case, for example, of solidarity mutuals … all of these institutions constitute the panorama of financial institutions in Haiti. Insurance companies are also financial players because they allow you to manage financial risks. There are about 10 of them … the only difference is insurance [companies], according to Haitian law, [are] not regulated by the Central Bank, which should be the case, but … [by] the Ministry of Economy and Finance.

Despite the many financial institutions operating in Haiti, most interviewees and survey data pointed to geographic forms of financial exclusion for more rural areas:

> First, there is the territorial or geographical aspect. There are spaces where there are no financial service points ... Secondly, you have a technological limitation, there are some who do not have access … to technological tools or even to technological infrastructure to have access to financial services. Thirdly… the products and services are not structured to really serve the vulnerable population taking into account its limits in terms of financial education or in terms of education at all (former economic adviser to the Haitian Government).

Another manager of a microcredit institution in Grand-Anse thinks that vulnerable people are excluded from credit. During an interview he explained:

> If you have money or assets, they will lend you money. If you don't, they won't give you any money.

One economist explained the critical role played by informal institutions and actors in terms of facilitating access to financial services to the vulnerable:

> The official financial actors in the country are primarily banks, microfinance institutions and cooperatives. These are the most important [financial institutions]. But you also have moneylenders at the unofficial level, it's huge in Haiti. Those who borrow from moneylenders are people the local institutions wouldn't even look at. The loan shark is a very, very big actor. You also have all the people in the lottery business.

Leaders in the financial sector outlined some of the distinct challenges to financial inclusion in Haiti:

> Traditionally, a financial institution should be able to generate income by granting loans. Considering this first aspect, one of the biggest difficulties faced by financial institutions is a lack of access to information about the people to whom they grant loans, they operate in an opaque system; they therefore do not have … information about people. Another aspect is also the [challenging] business environment linked to economic issues, to the political and social situation of the country.

This economic adviser to the Haitian Government also pointed to the banks' inability to vet potential borrowers in a highly volatile environment:

> The stakes are high. First of all, you don't have a credit bureau. It is difficult to access [financial] information about the people who want to borrow money.

Clearly, some fundamental changes will be necessary to stimulate financial inclusion in Haiti.

Solidarity Mutuals as Alternative (Though Marginalized) Modes of Financial Inclusion

According to study participants, different institutions support solidarity mutuals both in terms of financial support and training. However, they believe that there are not enough funds to help these groups organize themselves better. A public official of the commune from one of the sites confessed:

> There was also another programme that accompanied them. It may have been modest, but it had allowed everyone to obtain 8,000 gourdes and provided training to the organizations. It was the PADF [Pan American Development Fund], the Support Program for Inclusive Agricultural Governance, as I just told you … I would say that the entity that accompanies us is perhaps the KNFP, which is the Popular Solidarity Finance. It accompanies the mutuals in training.
>
> Since this is the only means we have now, I think that if the mutuals obtain larger loans, the members will be able to carry out larger activities in terms of trade of all kinds or animal husbandry, which will recapitalize. So, the biggest challenge is the lack of working capital.

To this lack of support, the female member of a solidarity mutual suggested:

> They should be interested in [mutuals]. I remember Welfare International used to give the mutuals some training … but since no funds are invested in them, with the exception of INURED that supported two, three mutuals in the community but no others are doing it … but training will help them advance as well.

Respondents are unanimous in asserting that many mutuals lack the means to progress. According to this member of a solidarity mutual in Jérémie:

> Yes, there are challenges: lack of means, lack of money. It means that people cannot afford to function. So, we organize collective activities with it. Then, we make a balance sheet, if there is a purchase and a sale, the profit will go to the mutual's account, and it is eventually shared with the members. So, the biggest challenge we face is that we don't have enough funds to give bigger loans to members. This means that if we had the means to grant larger loans, the members would engage in more profitable activities.

Several respondents argued that the best way mutuals can support vulnerable people would be to enable them to access credit and train them. This would discourage the migration of young people. A woman from Les Anglais explained:

> It might be like I just said, members could benefit from support without it being a loan. Thanks to this support, they would be better off. And this help can come in two ways. As it is the land they cultivate, they could be accompanied in agriculture, they could also be helped to improve livestock so that they have more animals. That's the most concrete way.

A male participant noted how political instability affected the labour economy and compelled many to migrate:

> You know, young people are leaving the country because there are no jobs. The first thing, in my opinion, would be to create political stability. If certain countries could help us resolve this crisis, that would allow people from other countries to come and invest in Haiti. And if there are investors, we think there will be job creation. If young people find work, they will not want to leave the country. They may want to visit another country, but they will come back. The most important thing would be to create jobs so that young people find activities that would prevent them from leaving the country.

Table 2 – Which one of the following statements about banking and financial services in Haiti do you agree with most?

Response Category	N	%
The fees and interest rates banks and financial institutions in Haiti charge are too high	20	22
Banks and financial institutions in Haiti cannot be trusted	20	22
The services of banks and financial institutions in Haiti are poor	12	13
Banks and financial institutions in Haiti are not transparent about their policies and practices	11	12
Banks and financial institutions in Haiti are trustworthy	6	7
Don't know	21	23
Grand Total	**90**	**100**

Current Access to Financial Services

The perspectives outlined above are also captured in the survey implemented in urban and rural Haiti. Study results align to a great extent with prior studies conducted on financial inclusion in Haiti.[138] Survey respondents were asked questions about access to financial services. They were asked to select the statement about banking and financial services in Haiti that they agreed with most (**Table 2**).

When asked if they had a bank account, slightly more than half of all respondents (52 per cent, or 47) reported that they did, while just under half (47 per cent, or 42) reported that they did not. In addition to survey data that show that these accounts are opened for the purpose of facilitating savings (**Table 3**), it is hypothesized that the country's use of two currencies, Haitian gourdes (HTG) and US dollars, has made having a banking account a necessity. In Haiti, bank accounts can be opened in either currency; however, some money transfer services only provide funds in HTG, irrespective of the currency in which the funds were sent, causing recipients to lose funds during conversion. In response, some individuals have opened US dollar accounts so that they can receive the funds in the original currency without being disadvantaged by low exchange rates. There were apparent differences in this regard, with 63 per cent of urban households reporting having a bank account compared to 36 per cent of rural households. Disparities in access to bank accounts persisted along gender lines as well: 62 per cent of men had a bank account at the time of interview versus 46 per cent of women. Moreover, as educational attainment increased, so did the proportion of individuals in the sample who reported having a bank account (71, 77, and 95 per cent of those who completed secondary school, completed some university, and completed all university-level studies, respectively).

The 47 participants who reported having a bank account were asked why they had opened one, to which the vast majority (87 per cent) responded "*To save money.*" Other significant responses to this question included "*To engage in petty commerce/start a business, to secure a loan,*" and, to a lesser extent, "*To pay school/university fees.*" Please see **Table 3** for the results of this indicator.

Table 3 – Why did you open a bank account?*

Response Category	N	%
To save money	41	87
To engage in petty commerce/start business	14	30
To secure a loan	12	26
To pay school/university fees	6	13
Refuse to respond	1	1
Other	4	15

**Respondents could choose up to three responses. The denominator used for the calculation of proportions was the total number of respondents that said "Yes" to owning a bank account (47).*

The 42 participants who reported not having a bank account were asked why they did not, to which more than one-third (38 per cent, or 16) reported that they did not have enough money. Other responses varied (**Table 4**). Almost half (47 per cent) of the women reported that they did not have enough money to open an account compared with 18 per cent of men. The three respondents who reported that banks were too far from their home were all rural women. There was one "*No answer*" for this indicator. Respondents who chose "*People like me cannot open bank accounts*" were all women as well. Given women's disproportionate representation in the informal market, which suggests that they are operating in cash only environments and not earning significant incomes, banking services would not have much utility to them. During an interview, an economist who has worked in the public and private sectors explained that in Haiti financial products are not designed for the most vulnerable:

> With respect to the issue of access to credit … the products and services are not really structured to serve the vulnerable given their limitations in terms of financial literacy.

The FinScope Survey conducted in 2018 corroborates this, suggesting that low financial literacy has contributed to limited access to financial services in Haiti. The five participants who responded that banking services were not good in Haiti were asked why they had this perception in a follow-up question, to which two reported "*They make you wait a long time for services/the lines are too long,*" two reported that "*They don't respect their customers/they don't know how to talk to customers,*" and one reported that they always have Internet connectivity issues.

Table 4 – Why have you *not* opened a bank account?

Response Category	N	%
I don't have enough money	16	38
Banks in Haiti do not provide good services	5	12
I'm not interested	5	12
The banks are too far from my home	3	7
People like me cannot open bank accounts	3	7
I prefer to keep my money at home	2	5
Other, please specify	7	17
Grand Total	**41**	**99***

**The total is not 100% because the denominator used to calculate proportions was the number of respondents who reported not having a bank account (42) and there was one non-response to this follow-up question.*

Barriers to Accessing Formal Financial Services

Fewer than half of respondents (48 per cent, or 43) had a bank account. Only 9 per cent (8) possessed a debit card and only one had a credit card (**Table 5**). Just over one-fifth (22 per cent, or 20) of survey respondents suggested that fees or interest rates were too high (**Table 2**). The same number of participants reported that financial institutions could not be trusted. Differences were observed between urban and rural households, with around three times as many rural households reporting that financial institutions' fees and interest rates are too high, at 36 and 13 per cent, respectively. An internal auditor at the firm *Action pour la Coopération avec la Micro Entreprise* (Action for Cooperation with Micro Enterprise) explained that the more one borrows from a Haitian bank the lower their interest rate will be and vice versa:

> There are people who borrow up to 5,000,000 HTG, they will give that person a lower rate so that they don't feel it …

There is a shared understanding that banks prefer to lend money to those with means:

> … banks no longer lend money to just anyone, they don't lend money to the poor anymore. They tend to lend money to people who are well known whereas the cooperatives lend money to the poor (member of *Caisse d'Epargne et de Credit en Appui aux Changements Economiques*, a microcredit institution).

Only 7 per cent (6) of participants felt that these institutions could be trusted, with no proportional differences between urban and rural responses (**Table 2**). However, it is important to note that rural residents have limited information about and access to banking institutions which creates conditions for mistrust. One resident from a rural area of the Grand-Anse department in the south-west, shared:

> In the commune of Chambellan, people don't have access to banks only local leaders, a few people, who have to open up a bank account.

More than half (53 per cent, or 48) respondents reported having a permanent address and one-third (36 per cent, or 32) had an email address (**Table 5**). This may be a factor in being able to open formal bank accounts or payment services.

Table 5 – Which items do you currently own?*

Rank	Response Category	N	%
1	National identification card	89	99
2	A Moncash account	77	86
3	A permanent address	48	53
4	A bank account	43	48
5	An email address	32	36
6	A Kès popilè[x] account	19	21
7	A Natcash account	11	12
8	A debit card	8	9
9	A microcredit account	6	7

**Respondents could choose multiple responses. The denominator used for the calculation of proportions was the total sample size of 90.*

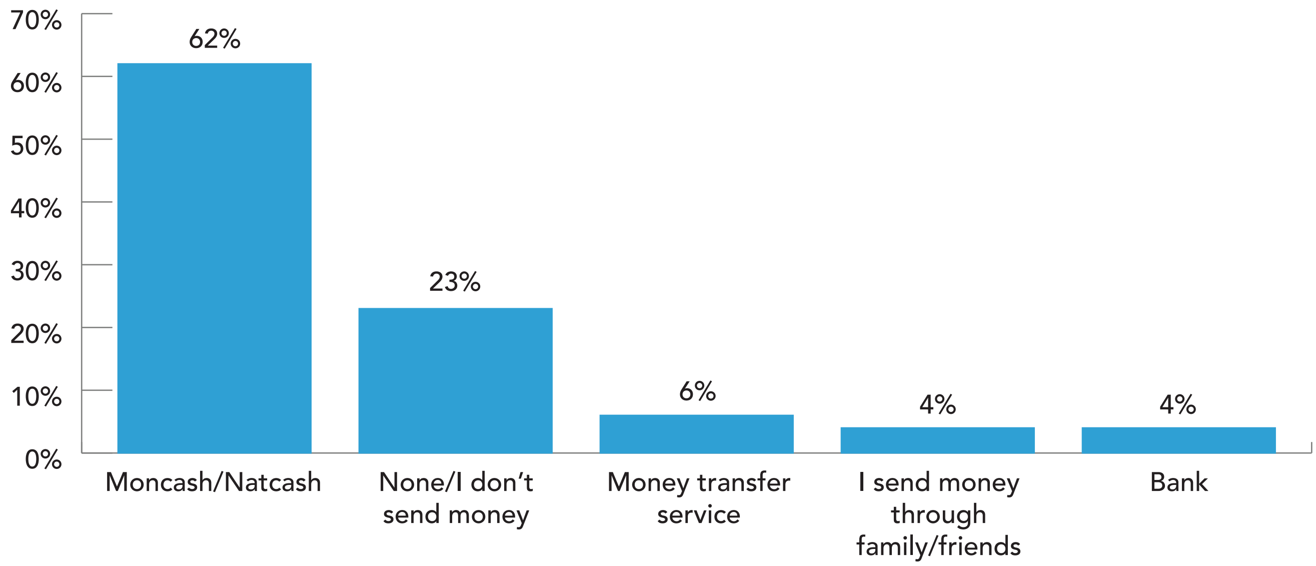
Mobile Money Service Usage

When asked how participants send or transfer money, 62 per cent (56) reported using Moncash/Natcash, with 72 per cent of rural households reporting this option compared to 56 per cent of urban ones. Just five (6 per cent) reported using a money transfer service, 4 per cent reported using a bank and 4 per cent sent money through family/friends (**Figure 2**). Almost one-quarter (23 per cent, or 21) reported not sending any money, with urban households overrepresented in the sample compared with rural ones at 32 and 11 per cent, respectively. Those with lower educational attainment were disproportionately represented among those who did not send any money, with 42 per cent of those with no formal education, some primary schooling or who have completed primary school reporting this, compared to 6 per cent of those with a secondary education or above. When asked how respondents paid their bills, just under half (48 per cent, or 43) paid the company directly and one-tenth (9) paid their bills through family/friends. Twenty-nine per cent (26) reported having no bills.

When asked if they have ever borrowed money from a bank, just under one-third (32 per cent, or 29) of participants reported that they had. In a follow-up question asking whether participants had been rejected for a bank loan, the vast majority (89 per cent, or 80) reported that they had not while just 4 per cent (4) reported that they had. All the latter households were of rural provenance.

x *Kès popilè* is similar to a credit union, mainly serving the working poor in urban and rural areas.

Figure 2 – What is your main way of sending money?



The denominator used for the calculation of proportions was the total sample size of 90.

Eighty-six per cent of respondents reported having a Moncash account compared to its competitor, Natcash, at 12 per cent (**Table 5**). This is consistent with Metre's[139] assessment of the increasing role of mobile phones in facilitating financial inclusion among the poor and low-income populations in developing countries. According to Metre, "*Mobile money service providers are capable of both cutting down transaction costs and extending access to formal financial services to individuals who would not otherwise have such access*" (p. 7).

Of note is that mobile money services were introduced to Haiti in 2010, following the earthquake, making Haiti one of the pioneers of digital financial services in the Caribbean region.[140,141] Mobile money services in Haiti are based on a bank-led (as opposed to telecommunications-led) model in which third parties may be used to facilitate what is referred to as "distance bank accounts."[136] Moncash and Natcash are linked to cellular phone companies, the former to Digicel and the latter to Natcom, that serve as third parties to the distance banking process. By 2018, these two companies had a total of four million subscribers and six million SIM cards in circulation, representing a 62.5 per cent penetration rate.[142] Digicel has a longer history in Haiti, serving as the country's main telecommunications company, compelling Natcom to devise a decentralized strategy of targeting underserved provincial and rural markets prior to expanding in larger urban settings. Several additional factors explain Moncash's dominance in the market. One interviewee shared his reluctance to use Natcash:

> I think [Natcash] would have to do more marketing because most people have Digicel phones. They would need more offices … and a lot more agents to make their products more appealing for me to use them.

This entrepreneur explained how they felt Moncash was simply more accessible to the population:

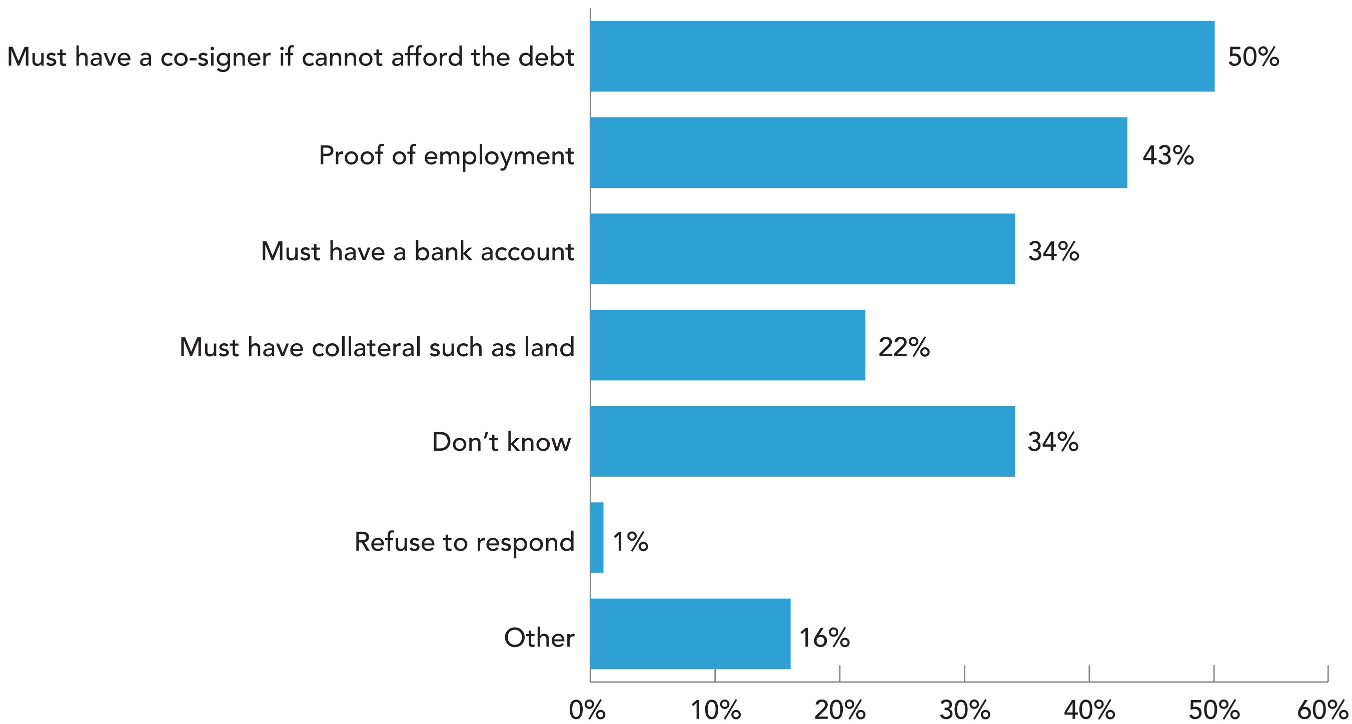
> Moncash makes it easy to transfer money to another person, people can make withdrawals on their accounts, they can receive a transfer on their account. Now, if you have your money and you don't want to spend it … you go to the bank and deposit it but when you need it you have a problem, you have to get in line to get it and you may spend two hours (in line) and you must have identification. But with Moncash you get your money that instant, in two minutes, because you won't find lines, anyone standing in front of you. With the evolution of Moncash services banks must pay attention.

The Alliance for Financial Inclusion, of which Haiti is a member through its central bank, reports on the dominance of Moncash on the market. In addition to having more subscribers, Moncash has played a consistent and enduring role in the digital finance landscape in Haiti, offering cash-in and cash-out services, mobile bill payment (for many companies), retail store payments and cash disbursement to beneficiaries by the Government and aid organizations, among others.[136]

Borrowing, Credit, Savings, and Usage of Informal Financial Services

Findings corroborate Metre's[143] assertion that despite the myth of the poor living from "hand to mouth," they often employ a variety of financial management strategies, including formal and informal channels. When asked what participants thought was required to secure a bank loan, half (45) reported that they "*Must have a co-signer if they cannot afford the debt*," followed by "*Proof of employment*" at 43 per cent (39) and "*Must have a bank account*" at 34 per cent (31). The vast majority (94 per cent) of those who selected "*Must have a bank account*" as a criterion for securing a bank loan also held bank accounts themselves. Notably, more than one-third (31) of participants responded that they did not know, further reinforcing their unfamiliarity with banking institutions. See **Figure 3** for the results of this indicator.

Figure 3 – What do you think should be required to secure a bank loan?*



**Respondents could choose up to three responses. The denominator used for the calculation of proportions was the total sample size of 90.*

When asked what services respondents would use if they needed to make a payment or send money, more than three-quarters (79 per cent, or 71) reported Moncash or Natcash. The second-highest ranking response at 38 per cent (34) was money transfer services. Banks and family/friends also yielded significant responses at 23 per cent (21) and 22 per cent (20), respectively.

Survey participants were also asked how they were paid at the time of the interview. Just over two-fifths (43 per cent, or 39) reported that they were paid in cash while almost one-fifth (19 per cent, or 17) reported never having been paid money. Eleven (12 per cent) respondents reported being paid by cheque. Importantly, almost one-third (31 per cent) of rural households and 25 per cent of women selected the latter response. Eleven (12 per cent) respondents were paid by cheque, representing almost one-quarter (24 per cent) of men and just 5 per cent of women.

According to the respondents, men have more access to credit than women. This participant has noticed gender disparities in the credit and loan space:

> In general, in the formal credit system, men have more access to credit than women. Even for the use of the microfinance service, 55 per cent of men have access to credit against 45 per cent of women. It is the same type of data for banking institutions where men have more access to credit than women.

Another participant explained:

> … Credit is based on trust, do you understand? I think that in our society there are more men who work … the financial institutions base [their decisions] on that as well … for the repayment of loans. The fact that there are more working men maybe more men have access to credit.

All respondents agreed that women manage their credit much better than men. Some said:

> In my experience, I feel like women are better money managers.
>
> Some can tell you by customary knowledge that the woman is a better manager than the man and much more serious.
>
> Women, they manage [money] better than men ... The man is a little careless, he always says: "Ah, I'll have time to pay!"

The types of credit granted were used for consumption, construction, and small trade according to the respondents. According to an economist:

> There are several products, and it depends on the financial institution. There are banking institutions that grant consumer loans, if you want to buy a house there are housing loans, if you want to buy consumable goods, that is to say a car and the like, we can give out loans like that. For vulnerable people, it is microfinance [institutions] that grants them loans. They are given loans for petty commerce, for certain agricultural products. These are, therefore, loans granted according to income and type of activity.

For loan repayment terms, some respondents admit that they are defined according to people's income:

> Generally, you repay the loans from the income you have generated, that's a first aspect. The terms of repayment vary depending on the conditionality of the loan. If I take vulnerable people, those who are in business, most often they have a monthly payment that they have to make regularly because they are considered risky people by microfinance institutions.

Credit Utilization

In rural areas, it appears that institutions more often grant loans to women, particularly within solidarity mutuals. Although there are women-only, men-only and mixed-gender solidarity mutuals, according to the respondents, women-only mutuals are the majority. Loans and credit offered to solidarity mutual members are invested in activities such as trade, agriculture, livestock and fishing. Member testimonials illustrate how members of mutuals invest the money they have received:

> We invest in petty commerce with [loans]. We buy products in the city of Jérémie with it and sell them in Chambellan.

Another member elaborated:

> We do petty commerce, we lend [money] to the women members of the mutual for commerce because we do animal husbandry, we stockpile [seeds]…

In the penultimate section of the survey instrument, respondents were asked about their credit utilization. The first question asked how loans or credit were used (see **Table 6**). The responses were distributed over many categories; however, most (59 per cent, or 53) participants chose petty commerce/business. Education was the second-most reported category at 22 per cent (20), closely followed by food at 21 per cent (19). The proportion of females who reported that loans were used for education was half that of males at 16 and 32 per cent, respectively.

Table 6 – When you receive a loan/credit what do you use it for?*

Response Category	N	%
Petty commerce/business	53	59
Education	20	22
Food	19	21
I have not taken out any loans/secured credit	17	19
Agriculture/fisheries/livestock	14	16
Purchase assets	5	6
Other	4	4

**Respondents could choose multiple responses. The denominator used for the calculation of proportions was the total sample size of 90.*

When asked how participants save money, responses varied. Around one-quarter reported participating in solidarity mutuals. The second-most reported category was participating in *sousous*[xi] with 17 (19 per cent) responses, followed by bank deposits (16, or 18 per cent). It is hypothesized that individuals use the institutions that are most accessible and offer the best terms. One MCN staff member shared during an interview:

> There are many solidarity mutuals in hard-to-reach areas, and the most vulnerable can access them.

The mayor of Les Anglais concurred, stating "*Solidarity mutuals are the means by which the vulnerable are able to recapitalize.*"

Many more urban households deposit their savings in banks than rural households, with 26 versus 6 per cent, respectively. Rural households were more likely to participate in solidarity mutuals at 39 versus 15 per cent of urban households. Women were almost 10 times as likely to participate in *sousous* compared to men at 29 and 3 per cent, respectively. Men exhibited higher levels of saving via solidarity mutuals than women, at 32 and 20 per cent, respectively. Men were also more inclined to save via bank deposits than women, at 24 and 14 per cent, respectively. When asked how often participants saved money, the most common response was weekly at 30 per cent (27) followed by monthly at 22 per cent (20). See **Figure 4** for the breakdown of responses.

When asked about access to and use of various financial associations/institutions or alternative means of accessing economic resources, more than half of respondents were part of a *sousou* (54 per cent, or 49) or a solidarity mutual (53 per cent, or 48), while others reported borrowing money from other people (52 per cent, or 47). Just over one-quarter (28 per cent, or 25) reported lending money to others and one-fifth reported using loan sharks.[xii] Just two (2 per cent) reported loansharking or generating high-income loans themselves and four (4 per cent) reported being a part of a cooperative. More women (59 per cent) than men (44 per cent) reported solidarity mutual membership, as well as participation in *sousous* at 64 and 38 per cent, respectively. During interviews, there was general agreement that women were better at managing money:

xi A *sousou* (or a *sold*) is an informal rotating savings group that is formed based on trust. Group members generally consist of family, friends, and/or colleagues. Group members contribute a pre-determined amount of money to a fund on a pre-set basis (weekly, biweekly, or monthly). The total pool, referred to as a "hand," is paid to one member on a pre-established schedule. The pool continues until all members have received their hand. No interest is collected; therefore, members' hands reflect the exact amount they have contributed to the fund irrespective of inflation.

xii Loan shark in this context is a reference to the person who gives a "*ponya*," which is a very high interest loan. Haitians tend to refer the type of loan – and not the lender – as the *ponya*, a culturally accepted practice that is recognized as a last resort option of the poor who do not have access to traditional financial institutions. This practice, however, does not necessarily entail casting negative judgment on the lender (loan shark) as the term "loan shark" suggests in English.

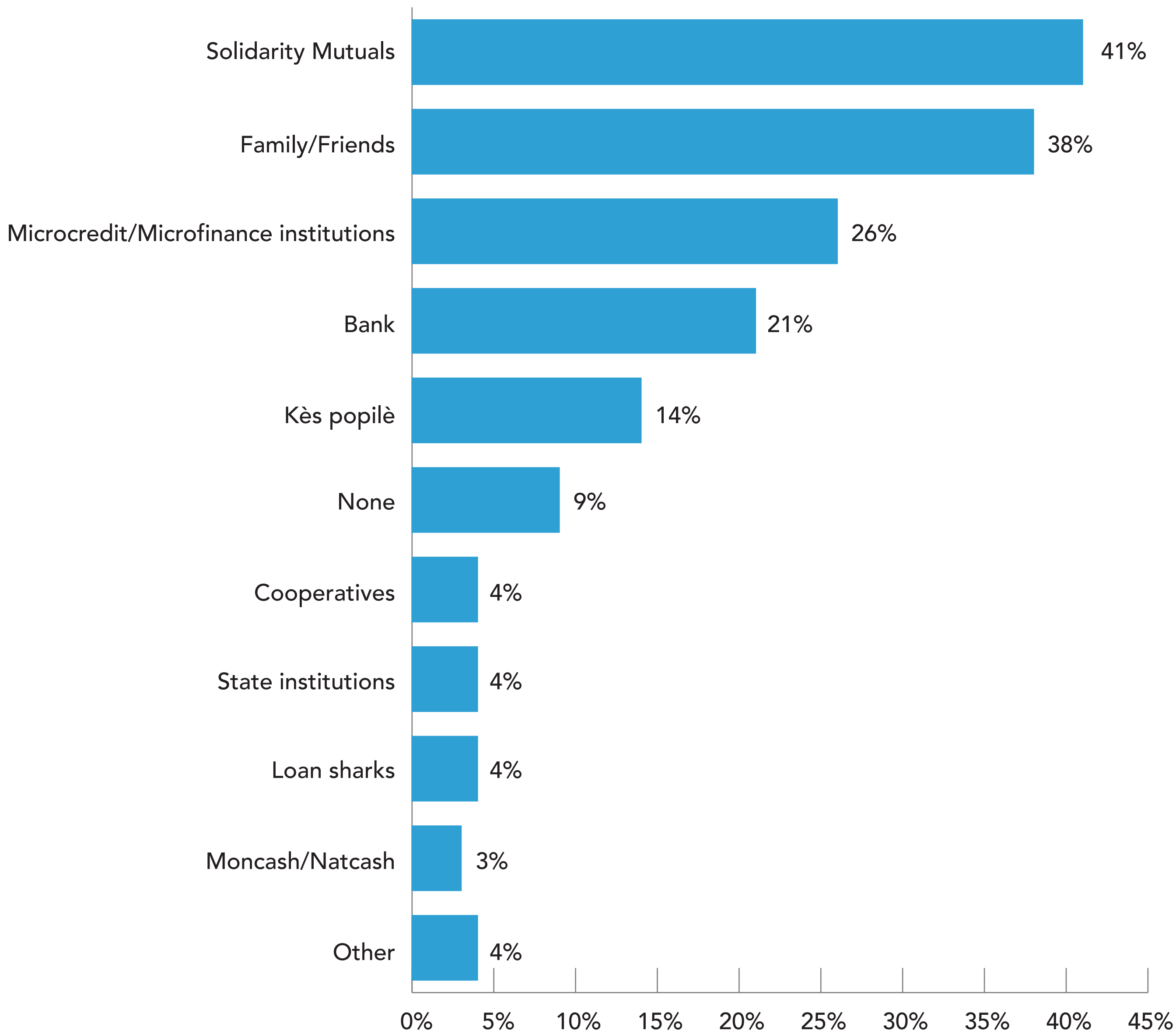
> We don't need to lie to ourselves, men know when women are managing money and engaged in [petty] commerce they do it better than us (male solidarity mutual member in rural Haiti).

A manager at a major NGO in Haiti concurred:

> In some of our studies we concluded that women manage money better because they are able to make the money they borrowed grow. They either engage in petty commerce or some other profitable activity. We also see that when men have a lot of money they spend it on things that don't have great value. And the women, when they have money they manage it very well, they make [the money] work. This is based on the research we did with the AVEC groups, the loan groups … the women, generally, have more capacity to manage money, particularly credit, than men.

In terms of obtaining loans (*ponya*) from loan sharks, the practice is slightly more common among women at 23 per cent than men, at 15 per cent. The hypothesis is that the gender disparity in terms of the use of loan sharks is a consequence of women's disproportionate representation in the informal labour-market in Haiti[144] which, in many ways, precludes them from accessing loans or credit through the formal financial sector. No apparent differences existed for membership in

Figure 4 – How do you save money?



cooperatives across any of the subgroups due to the low response rate for that category. However, there were differences geographically, where the proportion of those who obtained loans from loan sharks was more than three times as high in the urban compared to rural areas, at 20 and 6 per cent, respectively. It is important to note that only 13 (15 per cent) respondents in the general sample reported using loan sharks, so these proportions must be interpreted with caution.

The opposite was the case for solidarity mutuals, with 72 per cent of rural households reporting membership as opposed to 28 per cent of urban ones. Wilson and Burpee[145] report that mutuals have to align their loans with the realities of agrarian societies (e.g. balloon payments scheduled around harvests). Particularly for women, solidarity mutuals help them convert their earnings into assets. Members of mutuals in the southern region used their loans to "*transform fruit into candy, grow bananas… purchase and sell food, clothes, and household goods. They also purchased seed and fertilizer to improve yields of sorghum and plant vegetables.*"[142]

The proportion of participants belonging to solidarity mutuals increased with educational levels; 33 per cent of those without any formal schooling reported membership, rising more than twofold to 67 per cent among those who had completed university. Solidarity mutuals have been described as a "locomotive of rural self-help" that offer "three financial services: savings, credit and insurance" to their members.[142] Wilson and Burpee detail the inner workings of several solidarity mutuals supported by Catholic Relief Services in the southern region of Haiti:

> [Mutuals] vary from nine members … to 60 members. Members gather to make regular savings deposits into a group fund, disbursing small loans to members for many purposes … multiple members receive small loans and pay them over time. Regular savings deposits and loan interest increase the asset base of the fund over time. Accordingly, old [mutuals] have more money to lend members than newer ones.

Each maintains three separate funds: one used to disburse low-interest loans (2–5 per cent), another for funds received from other entities to enhance their work (e.g. banks, *kès popilè* and NGOs), and the emergency fund used to give modest grants to members in times of illness or loss of a loved one.[142] The emergency fund can be raised directly from members during meetings when a collection plate is passed around or by retaining a percentage of interest earned.[142] Some larger, more established mutuals engage formal financial institutions by opening accounts for the group with the hopes that they will have access to more services and products.[142]

Participation in *sousous* was more common among those with mid-level educational attainment, at 80 per cent. Those at either extreme of the educational attainment continuum exhibited much lower levels of participation in *sousous*.

A Summary Case Study of Les Anglais: Emergence of a Community Bank in a Southern Region of Haiti

INURED implemented a survey of cooperatives in the southern region of Haiti devastated by Hurricane Matthew in 2016 to begin a project supported philanthropically by the University of Miami. Public meetings followed with selected beneficiary cooperatives and other regional cooperatives who could be potential recipients of financial support in the future. The aim of these meetings was to allow community members to hold beneficiary cooperatives accountable. Seed capital was provided to support six cooperatives in the region for a period of one year. During this time cooperatives would expand existing business initiatives to generate increased profits so that the seed capital would be 'paid forward' to another cooperative group in the region. University of Miami and INURED provided training in basic book-keeping and reviewed the ledgers of each respective cooperative.

By January 2020, the cooperatives had generated profits with the seed capital. During meetings the ledgers of the six initial cooperatives selected were reviewed and seed capital was transferred to seven additional cooperatives identified as new beneficiaries in Year Two. Currently, there are 23 mutual cooperatives operating and they have created a community bank in Les Anglais called *Kes Mitan Lezangle* (KEMM).

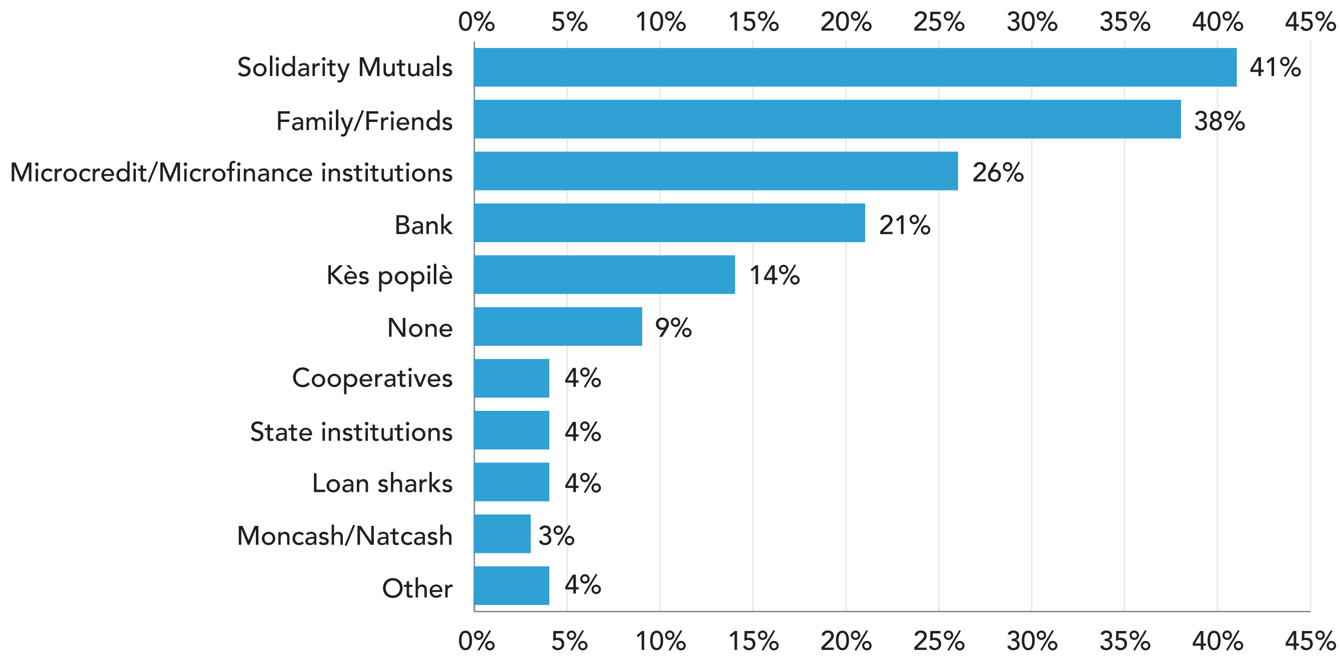
This initiative demonstrates that communities with limited means often have a great sense of what should happen and what is possible with some support. They showed they could support themselves creatively even in the absence of sufficient resources and outside help. The geographic areas in which the cooperatives were engaged were often rural and viewed as 'hard to reach' by government and international organizations – they had developed strategies to address day-to-day challenges which just needed support for scaling up. The impact that these cooperatives now have on livelihoods, health, education, and disaster mitigation efforts among families and communities has been noticeable and measurable. There are transferable lessons for scaling up community-based financial services to protect communities and individuals from risks of modern slavery and human trafficking.

Community bank established by KEMM in Les Anglais, Haiti. Credit: INURED, June 2022.

Financial Vulnerability and Migration

When asked about options to save money or obtain a loan for migration, approximately two-fifths (41 per cent, or 37) of participants selected solidarity mutuals, followed by 34 (38 per cent) who chose family and friends. Slightly over one-fifth (21 per cent, or 19) reported banks, followed by microcredit institutions at 19 per cent (17). Those who reported family and friends as sources of funds for migration disproportionately represented the urban milieu, with 52 per cent selecting this category compared to 17 per cent of rural respondents. In addition, as educational attainment increased in the sample, so did the proportion of respondents who selected friends and family (**Figure 5**).

Figure 5 – To save money or obtain a loan for migration, which of these options would/have you used?*



**Respondents could choose multiple responses. The denominator used for the calculation of proportions was the total sample size of 90.*

Survey respondents were asked about their perceptions of the links between vulnerability and migration. The first question asked participants about their levels of determination to stay in Haiti, to which more than half (54 per cent, or 49) reported that they were "*Not at all determined to stay.*" One-third were "*Somewhat determined to stay*" in Haiti and just 10 per cent (9) were "*Very determined to stay.*" Two respondents reported that they did not know or did not answer. Urban participants exhibited a greater desire to leave Haiti, as 65 per cent of them reported "*Not at all determined to stay*" compared to 39 per cent of rural participants. The proportion of rural households reporting that they were "*Very determined to stay*" was around three times as high as that of urban households at 17 versus 6 per cent, respectively. Moreover, those who had completed their university studies were more likely than others to choose "*Very determined or somewhat determined to stay,*" with only 22 per cent of these individuals selecting "*Not at all determined to stay*" compared to 54 per cent in the general sample. Those who completed only some secondary school and below reported that they were "*Not at all determined to stay*" at 68 versus 49 per cent of those who finished university-level studies. This is an interesting finding, given that a prior national study of migration in Haiti[146] found a positive relationship between higher levels of education and international migration.

Through the study, the participants showed that migratory flow varies from one region to another. For example, a woman who is a member of a solidarity mutual in Chambellan reported that in her town many, especially young people, migrate internally before migrating internationally:

> Some leave the town to settle in Port-au-Prince, others go especially to Chile. In fact, it was people who previously lived in the commune but later moved to Port-au-Prince who most often made these types of trips. But they do not move directly from the municipality to foreign countries.
>
> I know some who have migrated. I know many young people who went to Brazil, I know many youth who can't survive [here], who finished school who are professionals who can't work, they are forced to go to Brazil.

Another female participant in Port-au-Prince observed:

> Migration is on a very high scale because all Haitian parents are struggling to help their children leave the country because the situation is becoming more and more dire.

According to interviewed participants, the cost of migration is high for the average Haitian. However, it is even more so for people in vulnerable situations. When asked how migration is financed, most participants reported that it is funded by family and friends:

> … there are many parents who get rid of everything they had, if they had a piece of land … they sell a piece of it. If they had livestock … they sell it … to send their child [abroad] I guess so that they can secure a better life. They figure if they [do this] for their child, if they find a place to live better, a place that has work … someday, God willing, they will be able to get those assets back.

This female head of household in Chambellan concurred:

> Yes, there are those whose family members help them migrate probably by selling their limited assets.

Table 7 – What type of abuse or discrimination do migrants or those who plan to migrate but do not have the means suffer before or during their trip?*

Response Category	N	%
Sexual abuse/rape	62	69
Murdered	42	47
Robbed of everything	38	42
Forced into prostitution	24	27
Human trafficking	10	11
Organ trafficking	7	8
Don't know	7	8
Refuse to respond	1	1
Other	8	9

**Respondents could choose multiple responses. The denominator used for the calculation of proportions was the total sample size of 90.*

Respondents were asked what decisions vulnerable people make to migrate, to which 41 per cent (37) reported that they leave their families in order to migrate to other countries. The second-most frequently reported response category at 38 per cent (28) was "*They leave their families to look for better opportunities in the capital city, Port-au-Prince*" followed by "*They leave their families to look for better opportunities in other cities in the provinces*" (16 per cent, or 14). Trafficking did not figure prominently in household responses; it is hypothesized that this is likely due to lack of enforcement of trafficking laws and generally impunity, particularly among high-profile cases. Notably, during interviews with representatives from financial intelligence units, no data or anecdotal evidence of trafficking were provided.

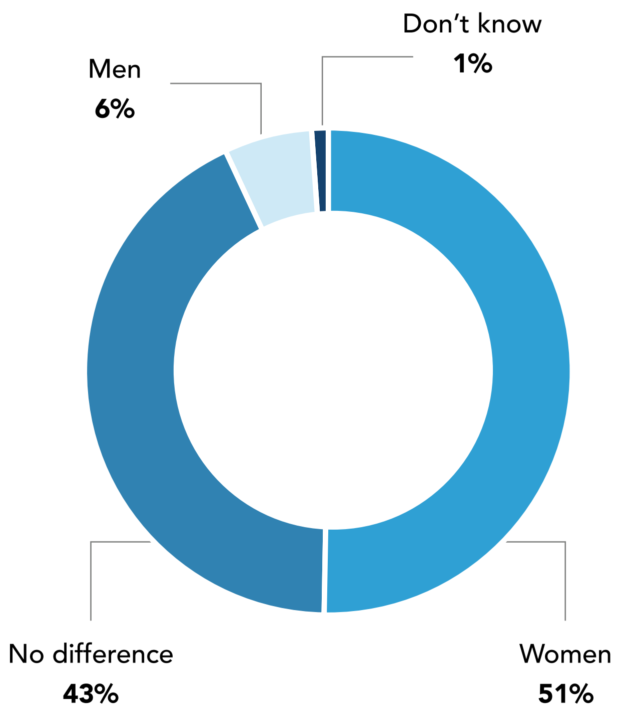
During an interview with representatives from the Caribbean Financial Action Task Force, some of the challenges of engagement with Haiti were elucidated. Language barriers have made engagement, training, and collaboration a challenge. At the policy level, Haiti has been operating without a full parliament since January 2020. Further, since the July 2021 assassination of its former President, Jovenel Moïse, there has been an interim Prime Minister in office, with no parliamentary or presidential elections scheduled. Therefore, there are no conditions to adopt legislation to address issues related to human trafficking or financial crimes.

When asked what a vulnerable man might do in order to migrate, almost half (47 per cent, or 42) of all participants said "*Some men take a small, unsafe boat to migrate.*" The second-most frequently reported category at 19 per cent (17) was "Some men engage in undocumented migration," followed by "*Some men transit through many countries/borders without documentation to get to their destination*" at 16 per cent (14). When asked the same question regarding women, just over one-third (34 per cent, 31) reported that women take "*Small, unsafe boats to migrate.*" The remaining responses were distributed between many response categories, with the second-most common response being "*Some women use illegal/informal intermediaries who exploit them sexually*" at 14 per cent (13), followed by "*Some women transit through many countries/borders without documentation to get to their destination*" at 13 per cent (12), and finally, "*Some women engage in undocumented migration*" at 12 per cent (11).

One question asked about decisions that vulnerable people in cities make to migrate, to which 52 respondents (58 per cent) cited "*They leave their families in order to migrate.*" The second-highest ranking response category was "*They sell their possessions in order to migrate,*" for 25 (28 per cent) respondents. A minority of respondents selected "*They leave their families to look for better opportunities in other cities in the provinces*" (3, 3 per cent) and "*They leave school to migrate*" (1, 1 per cent). Five respondents said that they did not know.

When asked what types of abuse or discrimination migrants (or those who wish to migrate but do not have the means) suffer, more than two-thirds (69 per cent, or 62) of participants selected sexual abuse or rape, followed by "*They are murdered*" at nearly half (47 per cent, or 42). Forty-two per cent (38) reported that "*They are robbed of everything,*" with slightly over one-quarter (27 per cent, or 24) reporting that "*They are forced into prostitution*" and 11 per cent (10) suggesting that they are victims of "*Human trafficking*" (See **Table 7**). In another question, participants were asked if men or women were most victimized in this sense, to which 78 participants responded – of these, more than half (51 per cent, or 39) chose women and 43 per cent (33) reported that there was no difference. Just 6 per cent (5) of participants felt that men were more vulnerable than women, and one participant did not know (**Figure 6**). Those living in urban areas were twice as likely as rural dwellers to report that women were more likely to be victimized at 56 and 25 per cent, respectively.

Figure 6 – Between men and women, who is most victimized in this way?



The last three indicators of the survey instrument are related to how access to financial services can help reduce vulnerability in Haiti. In the first of this series of questions, "*How do you think access to financial services can contribute to decreasing vulnerability?*," one-third (33 per cent) of participants believed that it can help them search for a better life in their country instead of abroad, over one-quarter (26 per cent, or 23) believe it could help the vulnerable avoid migrating on small, unsafe boats, and 10 per cent (9) felt it could help them avoid migrating without documentation. When asked how participants thought that access to financial services could facilitate access to basic needs for the most vulnerable, over one-third (34 per cent, or 31) reported that it could help them engage in petty commerce and 22 per cent (20) believed it could help them purchase food. Twelve per cent (11) reported that it could help the vulnerable save money and just 4 per cent (4) responded that it could help cover the costs of education. Lastly, when asked how respondents thought access to financial services could contribute to decreasing vulnerability in general, the majority (72 per cent, or 65) responded that it could help create jobs in communities. Just seven (8 per cent) believed it could help create health centres or hospitals, five (6 per cent) responded that it could help build schools, and one (1 per cent) selected it could help build roads.

The qualitative data suggest that those who are in a vulnerable situation are least concerned about migratory routes and modes when they want to leave the country to seek a better future:

> For me, [the vulnerable] are the ones who become boat people. Those who cross the border [into the DR]. They do not have the means but are ready to do anything to travel. These are people who want to leave the country but cannot afford it. The most vulnerable will board a boat, not even knowing how to swim and will pile up with more than a hundred people in this infected boat and will owe money for the rest of their lives, a sum of money raised without any guarantee that they will arrive at their destination.
>
> … these people can risk their lives much more than those who are not vulnerable. They may use makeshift boats and risk their lives because … of despair where death and trying to seek wellbeing make no difference … it can lead these people to take a lot of risks and I think that vulnerability and migration go hand in hand, they are corollaries … The more the individual is vulnerable, the more likely he is to leave … if the opportunity presents itself to him because he believes that the horizon will be better and the fact that his vulnerability leads him into a certain despair, death is not necessarily a deterrent for him.

This executive, who works at a microcredit institution, detailed some of the misfortune of those who successfully arrive undocumented in the DR:

> Quite often … because they never take the legal route, [they take the] clandestine routes, either they watch the border guards and pass under barbed wire, they go overland, or they go by river. Quite often, when they arrive at their destination, when they are not yet working, they have to work [under the table], they sell their labour in spite of themselves …

This economist established vulnerability as a reality that follows the migrant from their home to the destination:

> The fact that the person is vulnerable, from the local point of view, the first abuses to which he is exposed is [the forced] liquidation of the minimal assets he had. So, a set of people will take advantage of this vulnerable person who [desperately] wants to leave the country. The second thing that we can highlight, especially for those who intend to migrate, is that there is a high probability that their rights will not be respected because they are not [migrating legally] within a normal framework [so] that entities protect their rights and that they themselves can assert … their rights …

This male farmer in Jérémie added:

> Often they lose money, even what they borrow, what someone gave them. Well, there are other people who let them know they can fix things for them … and abuse those people. They come to make their problems worse.

This male participant in Port-au-Prince believed Haitian migrants are particularly vulnerable and subject to:

> [A]ll kinds of [abuse and/or discrimination]. First of all, they are black and migrants. Women have to deal with the 'macho' mentality and get beat up. For example, when they arrive in Chile, they are discriminated against, but they are both men and women. Race has a lot to do with it, as does education. In all migrants, Haitians are always at the bottom of the scale.

Respondents participating in this study are unanimous in believing that vulnerable women are particularly disadvantaged when they decide to migrate. One male participant explained that because women are the "pillars" of the family, migrating can be challenging for them:

> … It's worse for women, they get raped … It is easier for men to leave. I think women will have more difficulties.

Another detailed the divergent experiences of Haitian men and women in the host country:

> Migration to other countries is more difficult for women because when they arrive … they know nothing, they cannot do anything, either they marry a man without knowing him, or they end up prostituting themselves. But the man himself, he knows that he is not at home, he manages to do difficult work, he knows that it is his labour power that he comes to sell, if he spends his time being lazy, drinking alcohol, playing dominoes, it will come to nothing.

People who cannot afford the trip migrate clandestinely. However, there are vulnerable people who cannot manage to leave the country by any means. Forced to stay, some of these people sink into depression, others may engage in criminal acts, according to the statements of some interview participants.

Clandestine migration (study participants' words) carries enormous risks for migrants. The highest risk, according to this participant, who is a mayor from a rural commune, is deportation. She shared this anecdote:

> Last week, I was talking to a man, and he was crying. Confronted with the state of the country, he explained to me that he had to sell his modest house, his plot of land and his cattle to send one of his children abroad because he had a lot of hope. Once they reached their destination, they deported his son.

In sum, vulnerable Haitian migrants run the risks of drowning, deportation, rape, sexual violence, robbery, and abduction (the latter reported in three separate interviews), to name only a few. However, those community members and leaders who know people who are about to migrate or are themselves about to leave the country report that those risks do not deter them. One member of a solidarity mutual made very clear during his interview:

> We are already being mistreated in our own country, no need to complain about how we are treated on [migrant] trails or in the country of destination; we know Haitians are treated like less than nothing.

Migration and Hope

Despite the experiences of exploitation, discrimination, and even violence, migration remains a principal strategy for the survival of Haitian families. According to World Bank data, remittance transfers represent a significant portion of Haitian GDP and exceeds foreign direct investments and even international aid totals.[147] Most participants are unanimous in recognizing that remittances greatly help families meet their basic needs and, in some cases, raise their standard of living.

> … they may have someone sending them transfers often … they can [now] buy things they need … And if they want to farm … they will have money to buy beans to cultivate, explained one participant.

Another participant attested to how one family was about to change their living conditions:

> There have been changes … because one of my people had their child migrate but legally … They didn't have a house, now they do. They built a beautiful house. Many children have built beautiful homes for them, and their lives changed.

However, one participant complained because money transfer services do not allow them to receive money in the currency in which the transfer was conducted, US dollars, but in HTG, which is not to their advantage due to inflation:

> … remittance transfers have become a problem now because banks now have this policy of giving you your funds in gourdes … they should be compelled to give you your money in dollars because when they give it to you in gourdes it is not to your advantage.

There are those who believe that remittances could, ultimately, be used to foster community development. A participant noted:

> If the people who receive the money invest it in a small commercial enterprise it could help the community. Since this money belongs to them, this is how they could help the community. As we have just suffered a disaster, there are schools and businesses that have been destroyed or damaged, these people could well help to make the repairs.

Thus, migration is a strategy employed by Haitian families to mitigate vulnerability and experiences of marginalization at home.

Discussion

Consistent with prior studies, overall access to financial institutions was low in this study. Participants who did not use the products and services of formal banking institutions reported not having disposable income to save as the primary reason for not engaging them. Low levels of financial literacy were evidenced by participants' inability to propose bank criteria for certain products or services while unfamiliarity with financial institutions precluded many from providing specific information regarding the functioning of these institutions in Haiti more generally.

Approximately half of participants reported having a bank account, almost twice as many as reported in the World Bank study conducted in Haiti.[148] However, post-pandemic reports suggest that 71 per cent of the population in the developing world have financial accounts,[15] highlighting the extent to which the Haitian population remains underserved. Further, use of financial products did not extend beyond having a bank account, with few having access to debit or credit cards. Engagement in the Haitian financial sector is, in many ways, hampered by the stagnant economy and limited labour-market absorption capacity, reflected in the fact that a sizeable portion (one-fifth) of all participants reported never having been paid in cash. Lack of access to disposable income is a well-documented hindrance to financial inclusion.[13,14] Similar to prior studies conducted in Haiti, those without an account reported that they were unable to save money. This reality has had disproportionate impacts on rural Haiti, whose residents are much less likely than urban residents to have a bank account. The inaccessibility of financial services for rural Haitians is exacerbated by geographic barriers to financial inclusion that have been well documented elsewhere.[14,16,149] Additionally, most participants preferred using alternative, often informal, financial services or networks, such as *sousous* and solidarity mutuals.

Though the reported use of *ponyas*, or high-interest loans, were relatively low, at 20 per cent, engagement in this practice was four times more likely among the urban population as well as more common among women. This is likely reflective of the formal economy with which they are engaged, which includes rent, car payments, school tuition and fees, and utilities expenses. Notably, women were more likely than men to use loan sharks.

Those living in rural areas were consistently underserved or altogether excluded from the financial sector despite reporting lower levels of vulnerability. Yet, rural dwellers expressed greater concern about the impacts of vulnerability on their mental health. Given that, in rural areas, Haitian families tend to live on family-owned land on which they can engage in subsistence farming, they are less likely to be preoccupied with generating an income to cover living expenses. Further, this may also render financial exclusion less consequential for rural dwellers in terms of their ability to meet their immediate, basic needs.

Haitians from rural and urban areas expressed scepticism towards financial institutions, an important factor to consider when aiming to facilitate financial inclusion.[7,16] Extending well beyond the financial sector, Haitians' mistrust of institutions is based on a historical reality that has hampered development in Haiti and will require more than simply adapting products and services to a particular constituency. In the Haitian context, bank users are among the most dissatisfied with financial institutions which, in some ways, may reinforce the mistrust of those who are financially excluded.[7]

Despite limited engagement with the financial sector, most participants reported use of mobile money service technologies such as Moncash and Natcash. Of note, the infrastructural damage caused by the 2010 earthquake introduced digital finance to Haiti, making it an early adopter of the technology. According to the World Bank,[15] the COVID-19 pandemic further served as a catalyst for financial inclusion, driving "*a large increase in digital payments amid the global expansion of formal financial services.*" The FinScope Survey reports that almost one-quarter of their participants used mobile money services, with greater levels of access outside of the Ouest department, specifically in the Artibonite and Nord departments.[12] This suggests that despite the weak telecommunications infrastructure in Haiti,[8] there are opportunities to build on its pioneering role in digital financial services to engage segments of the population that have been historically and systematically underserved. However, as Metre[150] points out, to develop financial products and services tailored to the specific needs of the most vulnerable will require that mobile banking models have "*the ability to manage irregular cash-flows, the ability to cope with risk, and the ability to raise lump sums when called for on specific occasions*" (p. 18). This will require collaboration between the public and private sectors to ensure that products and services are adapted to consumer needs, that they promote economic and social development for the most vulnerable, and that the proper policies and regulatory mechanisms are in place to protect consumers and ensure that the vulnerable are not further exploited.

Study Limitations

The purpose of this exploratory study was to provide preliminary scientific insights into a topic that has received insufficient attention. The sampling procedure was purposeful and is not representative. Therefore, conclusions are not generalizable. Instead, study results provide indications for future, more in-depth exploration of the issues of financial inclusion and vulnerability in Haiti.

Conclusion

Haitian society is characterized by structural vulnerability resulting from economic, political, and social instability, as well as environmental degradation and recurrent disasters. These factors have had rippling effects on the Haitian population, leading to the generalized nature of vulnerability in Haiti. However, some groups are much more vulnerable than others. As noted elsewhere, women, the impoverished, those with less formal education, and rural dwellers are often the world's most vulnerable and most likely to be unbanked.[15] The reality in Haiti is no different; it is a country with high levels of poverty and extreme inequality,[19,151] which disproportionately affects women and girls.[19,152,153,154]

As this exploratory study reveals, the integration of the most vulnerable populations in Haiti into the financial economy is a formidable challenge. Compounding this challenge is the generalized and systemic dysfunction of the country's institutions that has eroded public trust.[19] This destabilization has compounded the vulnerabilities of the poor, exacerbating the already fragmented social fabric while unleashing a panoply of predatory actors whose actions magnify the problem of modern slavery and human trafficking. Financial inclusion is one, among many, strategies that must be employed to protect the most vulnerable from further abuse and exploitation.

The extant literature provides some insight regarding initiatives that stakeholders may undertake to facilitate the inclusion of the most vulnerable. These include implementing financial literacy programmes for constituencies that have been operating in informal markets, including women operating as vendors. As Haitian women are thought to be responsible money managers, it would be fruitful to develop products that can help transition them into formal markets. The development of digital products adapted to the local context is another way to build on what currently exists, a method that many study participants expressed confidence in and preferred. However, much remains unknown about the financial sector and the targeted population.

Government instability and insufficient investments in research have left a deep void in data on modern slavery and human trafficking in Haiti, especially as it relates to financial inclusion. Current knowledge about the issue is limited, largely anecdotal and, in many cases, not validated. This exploratory study provides the basis for a more robust, representative empirical exploration of the intersections of vulnerability and financial inclusion in Haiti.

Annex A

Survey Demographics

The survey was administered to 90 participants, sampled from three administrative regions (departments) in Haiti: Centre, Ouest, and Grand-Anse. There were 54 (60 per cent) urban and 36 (40 per cent) rural respondents. There were 56 (62 per cent) women and 34 (38 per cent) men. The average and median ages in the sample were 40 years. Just over one-third (32) of study participants were married, 30 per cent (27) had a fiancé or common law partner, and 28 per cent (25) were single. Educational attainment varied within the study sample. The most common response category, at 20 per cent (18), was "*Completed university,*" followed by "*Completed secondary school*" at 19 per cent (17) and "*Some primary school*" at 17 per cent (15). Two respondents did not report their educational attainment. Almost half (47 per cent) of all households in the sample reported having four to six members, followed by one to three members in 29 per cent of households and seven or more members in just under one-quarter (24 per cent) of all households.

More than two-thirds of respondents, 71 per cent (64), reported their own business as their main source of income. Thirty-three per cent (30) reported that they were employed in a sector other than agriculture, 23 per cent (21) reported agricultural work, and 22 per cent said remittances from family living abroad was their main income (20). In terms of monthly income range, the distribution varied within the sample. Six per cent (5) had no income. Just over one-fifth (22 per cent, or 20) of participants reported earning over 20,000 Haitian gourdes (HTGs), 19 per cent (17) reported earning 5,000–9,999 HTGs, and 18 per cent (16) reported earning 10,000–14,999 HTGs. For monthly income distribution, rural respondents generally reported higher incomes than urban respondents, with 42 per cent reporting 15,000 HTGs or more compared to 26 per cent. More men reported earning more than 20,000 HTGs monthly than women at 26 and 20 per cent, respectively. It is important to note, however, that 9 per cent of men reported having no revenue as compared to 4 per cent of females. As would be expected, those with higher levels of educational attainment reported higher incomes: 56 per cent of those who finished university reported earning more than 20,000 HTGs monthly compared to 22 per cent in the overall sample.

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