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# UNDERSTANDING GENDER-SPECIFIC CONSTRAINTS FOR HAITI'S WOMEN MICRO ENTREPRENEURS IN THE NORTHERN CORRIDOR

HAITI FEED THE FUTURE PARTNERSHIP: NORTHERN CORRIDOR

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This publication was produced for review by Making Cents International. It was prepared by Making Cents consultant, Caroline Shenaz Hossein, PhD with inputs from Haiti's gender expert, Agronomist Myrta Eustache and IR3 team's Rodlene Paul and Horiol Destine.

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Caroline Shenaz Hossein, PhD, with inputs from Agronomist Myrta Eustache, IR3 Component Lead Rodlene Paul and Horiol Destine of the IR3 team, analyzed the findings of this report. The DAI/AVANSE team (19 in total) in Cap Haitian also gave helpful feedback in the debrief meeting on 16 December 2013 that helped refine the thinking in this report.

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The author of this report is alone responsible for all errors in this report.

# ABBREVIATIONS AND ACRONYMS

DAI	Development Alternatives Inc.
DDA/N	Direction Départementale d’Agriculture du Nord
DID	Développement International Desjardins
FGs	Focus groups
FECCANO	Fédération Des Coopératives Cacaoyères Du Nord
FHAF	Fonds Haïtien d’Aide à la Femme
FHH	Female-headed households
FTF	Feed the Future
GBV	Gender-Based Violence
GOH	Government of Haiti
HTG	Haïtien Gourdes
KNFP	Konsey National des Fonds Popile
MARNDR	Ministère d’Agriculture et des Ressources Naturelles et Développement Rural
MCFDF	Ministère a la condition féminine aux droits de la femme
MOI	Member-owned institutions
NAIP	National Agriculture Investment Plan
NGO	Non-Governmental Organization
OP	Organisation Producteur
SOW	Scope of Work
SME	Small Medium Enterprises
SOPHIDES	Société Financière Haïtienne de Développement
USAID	United States Agency for International Development
VC	Value Chain

# EXECUTIVE SUMMARY

Gender equality is an important component of the Feed the Future project in Haiti. Yet, ideas on how to best include women are diverging and at times can be controversial.<sup>1</sup> Rural Haitian women in the north are active in production and especially active in the distribution and retailing of agricultural goods; yet the majority of female entrepreneurs are crowded at the bottom-end of the economic pyramid at the micro-level. To understand unequal power relations, gender equality and social exclusion within large development projects is often too abstract for technical experts interested in practical applications. This report aims to assist the AVANSE project (DAI/USAID) project in ensuring the inclusion of women micro entrepreneurs in project activities. To ensure social inclusion of entrepreneurial rural women, it is vital to briefly identify the main challenges constraining women's advancement in agribusiness. Please refer to the scope of work (SOW) in the appendices.

This report draws on a sample size of 77 subjects, of which 50 were rural women micro entrepreneurs in the informal sector who mostly engage in “buy and sell” of produces (*achat et vent*) in Fort Liberté, Limonade, Milot, Grand Rivière du Nord, Ferrier, Ouanaminthe and Cap Haitian. Though Haitian women are very active in the production, they tend to primarily dominate in retail as *ti machanns* (market women), *Madam saras* (traders) and food processors.<sup>2</sup> Fifty women entrepreneurs (81% of the sample) were interviewed to better understand the challenges they face carrying out their business activities. Knowing for certain the earnings of female micro entrepreneurs is difficult and it varies with the types of *saras* and *machanns*. The analysis in this report aims to disaggregate and to segment women micro entrepreneurs (Agridev report, September 2013).<sup>3</sup> This report examines women-led businesses, either cooperative enterprises or owner-operated commercial enterprises, within their context. The findings in this report suggest that millions of Haitian women micro entrepreneurs working in the informal sector are particularly disadvantaged and the most vulnerable to personal risks.

The report, which draws on the views of primarily females (n=56 or 73% of the sample), is written to prioritize the voices of Haiti's women. Haiti's poor women are often referred to as the “*poto mitan*” because they are the ones who struggle to feed their families, including the *Madam saras*, *ti machanns* and food processors (film *Poto Mitan*, 2009). The findings show that women micro entrepreneurs trying to earn a living experience serious personal risks to her person every day. It is necessary that there be services and skills training to these women to address the gender-based violence (GBV) within the business environment. Women are exposed to a number of serious risks such as unsafe transportation and extortion/bribes as well as gender-based violence (GBV) such as harassment, physical and verbal abuse and

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<sup>1</sup> At the debrief meeting on 16 December 2013, there were 19 AVANSE staff persons including all heads of the IR components as well as the acting Chief of Party (COP) Joanas Gue, which is a testimony to staff interest in incorporating gender equality/inclusion into their activities. At the discussion time, staff gave numerous ideas and feedback for gender equality.

<sup>2</sup> See N'Zengou-Tayo (1998, 127) who writes about *Madam Saras* and their business travel to regional countries. *Madam saras* were named after a local bird that migrates from place to place and makes a quite a bit of noise doing so. *Ti machanns* refer to very small market sellers or roadside sellers.

<sup>3</sup> This report uses the definition of the three types of *saras* from the Agridev report, September 2013 (page 53).

sexual crimes that are specific to these micro business women. Violence within everyday business and in the markets, hubs of activity are mainly directed at female micro entrepreneurs. Most Haitians will concur that GBV is occurring in the marketplace. It is a personal shame for most women to admit they have been victims and to discuss these matters in public. A number of the challenging issues affecting female micro entrepreneurs are structural and beyond the scope of this project; however, it is important to know these issues and to craft out programming with an understanding of these gendered constraints.

## I. INTRODUCTION

Around the globe, poor women are often the link between farmers in remote rural areas to markets in town and cities; yet, the work they do is precarious, risky and at times dangerous to oneself. Haiti's women like the *ti machanns* (market women) and *Madam saras* (traders) are referred to as the “*poto mitan*” because it is these poor women who hustle in the informal sector to take care of their families and communities (film *Poto Mitan* 2009). For generations, women have turned to trading because of the lack of formal employment and limited (or no) access to education leaves millions of women scrambling for work.

To some the precarious work poor women do is admirable and they are praised for seizing opportunities when there are no other options (Hossein 2013b). However, the larger societal perception appears more mixed than that. According to interviews in this sample (n=77), women's entrepreneurial activities at the micro-level, such as *Madam saras* and *ti machanns*, are not always viewed with respect. In fact, some critics see *saras* as the “middle man” and the cause for increasing food prices while others see her precarious work as a guise for “smuggling” or avoiding taxes. While some *Madam saras*, at the third tier (3eme), may be in a position to set the price on certain goods, not all of them hold this power (Agridev report, 2013). Loudy, a rural *sara*, explained, “When the prices are not what people want, they get mad and blame me. I cannot tell what the price will be” (Forte Liberté, 9 December 2013). In spite of the contribution of these women to move goods as a “market connector,” they have received very little support. The informality of their work and that they are always traveling also makes it difficult to meet with them, and for this reason they are often excluded from programming.

One *Madam sara* remarked:

“We have lots of fans. We are the ones who make markets work because we go to the farms and then travel to Port-au-Prince (Croix de Bossales market).”

*Madame Mimosa, rice sara, Forte Liberté, 9 December 2013.*

On the whole, state and many development programs have failed to prioritize the activities of rural female micro entrepreneurs in the agricultural sector, especially in the peripheral areas in the north. Pro-market programming for micro-entrepreneurs, such as microfinance, does target female traders but only the urban ones. Micro business women in agriculture, food processors and those in cooperative enterprises remain excluded from such services. Certainly, microfinance programs have targeted women

traders in urban areas, but little empirical evidence shows that women actually move on from their informal business activities (Bateman 2010). In fact, some men may feel sidelined by female-focused financial programs, as they believe these women will shirk their responsibility for the family. At a small group session with men (n=4), Asosyasyon d'Irrigan Haut Maribaroux (AIHM) stated:

“Women are active in our group (association), and she is making money. Before men gave women the money, now women are giving men the money.”

*Ouanaminthe, male subject, 9 December 2013.*

An important caveat: women, market vendors, traders and food processors are a diverse group of women, and their needs vary because of intersecting identities rooted in specific local realities. In the Nord and Nord Est provinces, and perhaps for the country as a whole, female entrepreneurs at the micro-level grapple with similar challenges such as limited or no access to credit and training/skills development, poor transport options, poor distribution mechanisms of goods, unequal power dynamics and gender-based violence (GBV).

This brief report entitled *Understanding gender-specific constraints for Haiti's women micro entrepreneurs in the northern corridor* highlights the constraints affecting female entrepreneurs, including the ti machanns, Madam saras and food processors, in the five targeted sub-sectors of the AVANSE project. It is expected that these findings can assist the project's main components in bringing a specific gendered analysis to its work.<sup>4</sup> This report is organized into five parts: (1) Introduction; (2) Study's Framework; (3) Findings; (4) Select Recommendations; and (5) Conclusion.

## OBJECTIVE

The objective of this report is to fill a gap in the literature regarding gender constraints in agricultural value chains in the northern corridor. In 2010, KNFP carried out an extensive study on selected sub-sectors in agriculture but there was not a gender lens applied. In 2013, Agridev/AVANSE project also carried out an analysis on five sub-sectors in the north (some gender analysis was noted on the disaggregation of the types of saras). This assignment focuses on women micro entrepreneurs engaged in the retailing of agricultural goods (saras and machanns) and food processing in the northern corridor.

This gender inclusion assignment builds on previous IR 3 activities under the gender inclusion track by Making Cents (Sternin report, July 2013; Nourse and Tonks' report, October 2013). To ensure that activities are inclusive, and not only female quotas, the work should be rooted in analysis on gender constraints within the northern Haitian context. An analysis of constraints affecting women-entrepreneurs, within enterprises and producer organizations/cooperatives, intends to inform program services and de-

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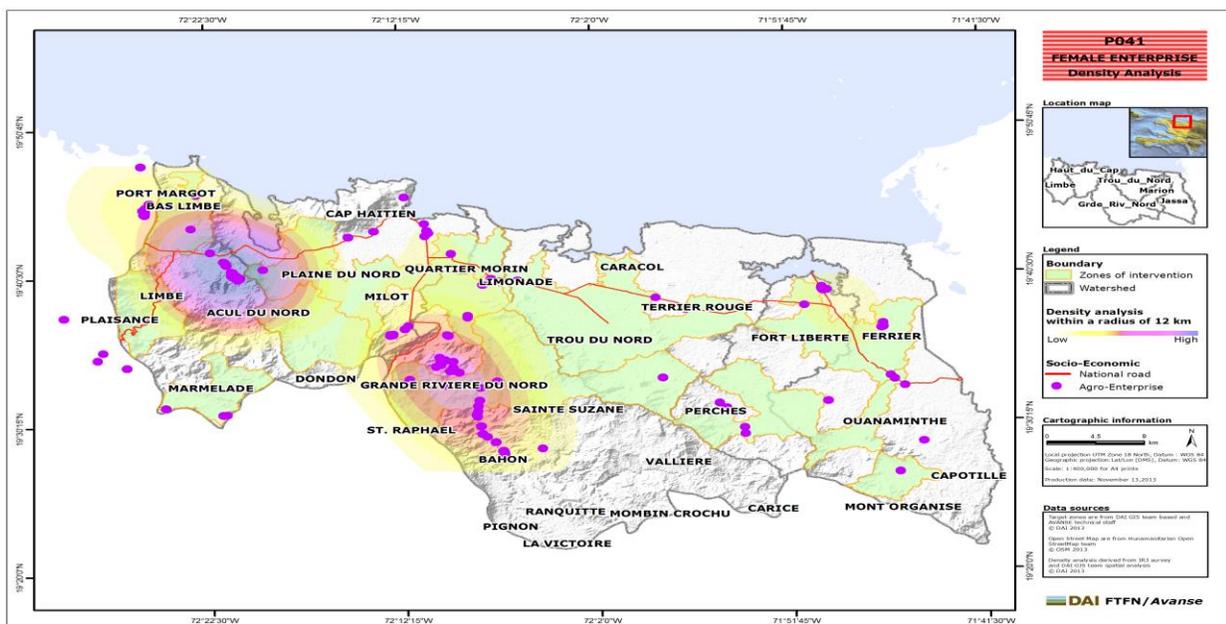
<sup>4</sup> It is recognized that the training aspects of this project will not resolve many of the constraints Haitian women face every day. However, this project will ensure significant resources to women's development in terms of knowledge acquisition, skills training and decision-making over resources, which are all vital support activities to advancing gender equality (Refer to USAID's GenDev website).

cisions across the project. Specifically this STTA for Caroline Hossein, PhD is for a gender equality researcher in close consultation with DAI's in-country gender expert Agronomist Myrta Eustache as well as IR3 team's Rodlene Paul and Horiol Destine. This assignment contributes to IR3 activities in the AVANSE work plan submitted to USAID on October 7, 2013. Please refer to Hossein's trip report, dated 27 December 2013. It is an analysis of the constraints facing women micro entrepreneurs that will ensure that the business training is gender-aware and responds to the needs of marginalized but economically-active rural women (ibid).

## 2. STUDY'S FRAMEWORK

This report adopted an empirical, qualitative multi-method approach to examine the constraints affecting female micro entrepreneurs in the five targeted agricultural sub-sectors (rice, cacao, maize, bananas, and beans) in the Nord and Nord Est provinces. This report is based on the findings from a small sample size of 77 people, of which 81% were female micro entrepreneurs, in seven communes: Forte Liberté, Limonade, Ouanaminthe, Ferrier, Grand Rivière, Milot and Cap Haitien from 9 to 13 December 2013 (five days of field work). See Figure 1, below. The triangulation strategy (Maxwell 2005, 112) mitigates the risk of systematic biases and enables a better assessment of the explanations. The main limitation to this report's findings was time as more time was needed to further triangulate the data. The gender-specific risks that women micro entrepreneurs encounter requires further research especially as it relates to GBV in business. There is a strong female voice (n=56, 73%) present in this report.

**Figure 1: Map of Nord and Nord Est: AVANSE's project intervention**



## THEORETICAL FRAMEWORK AND RESEARCH TEAM

In Haiti, a women's structural limitation to opportunities is not only because of her sex but also her class, urban/rural and complexion/skin privilege. This report analysis is grounded in an intersectional framework (analyzing the issues of rural Haitian women in relation to other identities such as race, class, urban/rural) (Hill Collins 2000).<sup>5</sup>

Both consultants took into account the vertical hierarchy of power that exists among Haitian women, along the lines of education, rural/urban dichotomy and skin colour and developed their findings using the voices of the women entrepreneurs themselves.

The research team consisted of two gender experts one international and one Haitian, and included the views of other Haitian technical experts (both male and female) in business (where female entrepreneurs are most active). Dr. Hossein has 16 years of experience in gender equality and financial services both as a practitioner and academic. Her current research program is focused on a comparative study of marginalized female entrepreneurs in commercial owner-operated enterprises and cooperatives (member-owned institutions, MOIs) in the Caribbean, with a specific interest in Haiti for the past eight years. Agronomist Eustache has 25 years of experience examining gender equality in agriculture and capacity building. Rodlene Paul, MBA and businesswoman with tremendous import and export experience between the U.S and Haiti, and Horiol Destine, MSc, a financial expert with more than 8 years of experience in microfinance were important contributors to the findings of this brief study.

## METHOD AND SAMPLE SIZE

In Haiti, interviewing travelling entrepreneurs like the Madam saras as well as ti machanns and food processors is no easy task and often does not take place (Sternin Trip report, 2013) because of the informality of their work. It is essential to program activities outside of market days. Women's free-time is structured around "jour de marché." Big market days are: Limonade (Wednesday), Ouanaminthe (Monday, Friday) and Ferrier (Tuesday). The interviews tried to correspond with the "free times" of women and interviews conducted in seven communes over a short time period limited the number of people one could interview during the five days of field work. This report borrows on field findings from prior visits by the local gender expert, Myrta Eustache, and the international gender consultant, Sam Sternin.

The total sample size was 77 subjects, of which 73% were women from rural areas in the northern provinces (see Table 1, below). Most subjects (n= 62, 81%) interviewed were micro entrepreneurs in retailing or food processing in the five targeted sub-sectors for the project. Business women selected for the interviews was carried out by the local gender expert and IR3 team and included owner-operated micro-level commercial businesses, associations and cooperative enterprises. These three types of businesses reflect the forms of businesses that poor women are active in. Fifteen (19%) stakeholders (from govern-

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<sup>5</sup> Identities that can structure a woman's identity include skin privilege/complexion. None of the low-income women we met with were fair in skin complexion; however, staff persons and consultants to this project were of a lighter hue which does have an implication in the country's political history (Girard, 2010; Fatton 2007; 2002).

ment, civil society, credit unions, co-operatives) were interviewed to understand the complexity of gender equality in agriculture. See Table 1, below.

**Table 1: Sample size by method and location**

Micro entrepreneurs: Madam saras, ti machanns, food processors										
	Forte Liberté	Limonade	Ouanaminthe		Ferrier	Milot	Grand Rivière du Nord		Cap Haitian	Total
Small group discussion	8	12	0	4	0	0	0	0	0	24
Focus group	0	0	8	0	0	0	12	11	0	31
Individual interviews	0	0	0	0	1	6	0	0	0	7
Total females	8	10	8	0	1	5	12	6	0	50
<b>Total micro entrepreneurs</b>	<b>8</b>	<b>12</b>	<b>8</b>	<b>4</b>	<b>1</b>	<b>6</b>	<b>12</b>	<b>11</b>	<b>0</b>	<b>62</b>
Individual interviews with elites								1	14	15
Total female perspective										56
<b>Total Stakeholders</b>										<b>15</b>
<b>Sample Size</b>										<b>77</b>

Source: Author's fieldwork was conducted from 9 to 13 December 2013.

The qualitative methods used included: (1) review of secondary materials, policy documents, reports; (2) semi-structured and unstructured interviews with elites/stakeholders; (3) focus groups with women micro entrepreneurs; and (4) small group interviews with saras/ti machanns, two groups who are difficult to meet. An effort was made to carry out same-sex focus group sessions to ensure that women spoke freely. An important observation was that when men join a meeting, women withdraw from the conversation (Focus group in Limonade, 9 December 2013). In a focus group (n=8) with Asosyasyon des Famn Haut Maribaroux (AFHM) in Haute Maribaroux (Ouanaminthe), male members were asked to leave by the (female) committee's executive so women members could express their views. This request was not the norm, and most women permit males to dominate the discussions (focus groups in Limonade and Grand Rivière). Individual interview tools were primarily semi-structured to build on the data previously collected in the field by the local staff and to ask questions that focused on constraints/challenges encountered by women and then, based on that, to learn what skills training would be most beneficial to them. See Appendix 3 and 4.

Interviews were designed so that women could tell a story and, at times, involved a dialogue so that trust could develop – but the focus in this project was to listen to people (Seidman 2006, 85-87). Most interviews were conducted at the place of employment or more commonly for women micro entrepreneurs,

at their homes, and this enabled interviewers to observe women in their settings – share in their life experience (Seidman 2006, 106). Every effort was made to ensure data triangulation – collecting information from a diverse range of individuals and settings and using a variety of methods, with informed verbal consent.

## 3. KEY FINDINGS

Over the course of five days, women micro entrepreneurs cited the challenges they encountered doing business. Main constraints cited were: no access to financial services, poor transport, limited to no formal business training/other training and personal risks in the workplace. It is important to note that GBV is a major risk and important constraint for women entrepreneurs in Haiti

### WHO ARE THE FEMALE MICRO ENTREPRENEURS

The women-owned microenterprises interviewed for this report were unregistered businesses in trade and food processing. No trader network exists to advocate for Madam saras, ti machanns and women-owned micro enterprises. The Haitian Chamber of Commerce tends to serve small and medium-sized businesses (and not informal women enterprises such as the saras or machanns). According to subjects (n=62) in this study, most women begin working in the informal sector from a young age because they have no other options (Eustache, unpublished document, no date). Fonkoze Okap, the country's largest microfinance organization, which carries out extensive functional literacy and business training with ti machanns, said at least 70% have no literacy or very limited abilities in Kreyol (Fonrose, individual interview, 12 December 2013). Fonds Haïtien d'Aide à la Femme (FHAF) and Société Financière Haïtienne de Développement (SOPHIDES) have also carried out business training for rural women.

Saras work on what is known in Haiti as “système pratik” (hands-on system) where they hustle to make ends meet. In the focus groups (n=31), micro entrepreneurs stated they had experience ranging from 6 to 35 years of experience (Focus groups in Ouanaminthe and Grand Rivière, 10 and 11 December 2013). In Milot, micro enterprises, such as *Chocolat Booz*, *Nancy Chocolat* and *Chocolat Citadelle*, were diverse in terms of their skillsets and education. One owner had a high-school education and could do book-keeping (but was not doing it), while others interviewed carried out “head records” as they were not literate (Collins et al 2009).<sup>6</sup> Madam saras and ti machanns at the micro level vary in terms of what they can do: some will have organized records, some will hire someone (usually a male relative) to do their accounting and others will choose not to practice written book-keeping (Small group interviews, Limonade, 9 December 2013). The MOIs (collective institutions), either cooperative or associations (also *gwoupmans*), are also relatively mixed in terms of their record-keeping and business skills. Being a part of a group has an advantage in terms of leveraging resources for training or tapping into the knowledge of literate members (Focus group, Ouanaminthe, 10 December 2013). However, this may concentrate

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<sup>6</sup> See *Portfolios of the Poor*, Collins et al. (2009) that the poor entrepreneurs keep relatively accurate accounting in their heads.

power in the hands of a few men who are literate (Pierre Louis, Individual interview, 13 December 2013).

Rural people, and women in particular, tend to have great difficulty accessing financial services. Very few women (n=8 or 12% of the entrepreneurs interviewed) had bank accounts (Eustache, unpublished document, no date). Instead, most entrepreneurs interviewed (97%, n=60) participated in informal banks such as *sol*, *sangle* or *sabotaye*.<sup>7</sup> To start-up a business, poor women will sell products from their family garden and then build a small savings to launch their activities (Dr. Budry, Individual interview, 13 December 2013). Other women may rely on family, husbands or male partners for their business capital needs..<sup>8</sup>

Female business owners at the micro level want to increase their incomes. To paraphrase, most saras interviewed said they want to make more money to feed and educate their children. In this study, women, especially the saras and food processors in cacao, wanted access to market information regarding the price for their food stuff. Telecommunications, through cell phones, are being used to call to get pricing information (Grand Rivière, 11 December 2013; Limonade, 9 December 2013). The women in the Cooperative Jean Baptiste Chavannes at Grand Rivière believe knowing more about market dynamics and gaining access to new buyers can increase their capacity to earn.

In all interviews, over and over again, women stated that they want to be able to conduct business in an environment that is free from financial and human risks. Years of neglect to the transport system, road networks and a weakened security system have made doing business activities, especially those that require travel, risky for women.

## GENDERED ANALYSIS OF MADAM SARAS

As mentioned earlier, agriculture in Haiti operates on “système pratik,” where female micro entrepreneurs play an important role as retailers, food processors, market connectors and as consumers. They are highly active in the lucrative post-harvest parts of the value chain, and they have direct contact with money. Haiti’s women have long been revered as the *poto mitan*, the pillars of the society because of their work ethic under formidable odds (Hossein 2013b; N’Zengou-Tayo, 1998). While there is a perception that only men engage in the production (toiling and planting seeds), many females are active in the fields, and female-headed households (FHH) carry out productive activities or pay for farm workers to do it for them (Eustache 2013, 9).

Ti machanns (market vendors) sell goods at the various markets; they are primarily stationary and attend various markets days to sell their goods, which may be very diverse from household items such as used

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<sup>7</sup> These are rotating savings and credit associations (ROSCAs), which may have a savings and lending aspects, that rotate in turn to its members based on an agreed time frame (Hossein 2013a).

<sup>8</sup> In Haiti, common law arrangements are known locally as *placaj*, but the man may have several girlfriends.

clothing and shoes to food stuff.<sup>9</sup> Madam saras, in which there are three kinds, are the ‘market connectors’ linking farmers to markets (Agridev report, 2013). Saras, who can also be male, collect the goods from rural areas and then sells the produce wholesale to big purchasers (wholesalers, supermarkets and stores). Some successful Madam saras are able to increase their power when they can pay farmers in cash and make advance payments/offer loans. Other saras, in the rural areas, are often cash-strapped and may be forced to take credit from the farmers and repay them later, thus increasing the price to buy the produce from the farmer.

It is vital to clarify the different types of Madam saras (see Table 2, below) because the degree of power in price setting can depend on her level of activities. Often there is a perception that Madam saras control the prices of goods bought from farmers (usually males), and this is not always the case. According to AVANSE’s study (Agridev 2013) of the five value chains, there are three types of Madam saras. The first kinds of Madam sara, known as 1ere saras, are locally-based and go to villages and remote areas to buy goods from farmers to sell in local, nearby markets; many of the 1ere saras are wives of the farmers. The second kind of Madam sara (2eme sara) buys from farmers and travels not only to local markets but will also go to regional markets to off-load goods to wholesalers and big businesses. The third type of Madam sara (3eme sara) buys goods from farmers to sell at Croix des Bossales, and some will also travel to neighboring Dominican Republic. This third type of sara is especially common in Ouana-minthe and surrounding area (focus group, 10 December 2013).

**Table 2: A typology of Haiti’s Madam saras<sup>10</sup>**

Madam saras	1ere	2eme	3eme
Mode of travel	Foot	Foot	Foot
	tricycle	tricycle	tricycle
	moto-taxis	moto-taxis	moto-taxis
	animal carriage e.g. donkey, horse	animal carriage	animal carriage
	pick-up truck tap-tap	pick-up truck (tap-tap)	Trucks
Type	Local markets	Regional markets	PAP and area: Croix des Bossales or Croix des Bouquets
			Dominican Republic
Estimated travel	May also engage in production and are often wives of farmers.	May also engage in production and are often wives of farmers.	Travel long distances.
	Travel is shorter on precarious and isolated roads.	Willing to travel longer distances for better prices.	More money (minimum of 40,000 HTG) at her disposal. <sup>11</sup>

<sup>9</sup> Machann fritay (prepares street food) buy their produce directly from the saras and ti machanns and she feeds millions of Haitians every day with a cheap snack of fried plantains and pikliz (a vinegar condiment featuring pimans bouk) for a few gourdes.

<sup>10</sup> This report uses the definition of this term outlined in the Agridev report (September 2013).

<sup>11</sup> Educated guess by Horiol Destine and Myrta Eustache of the AVANSE project and based on their prior field work with saras.

	Less likely to finance farmers and more likely to request credit and reimburse farmer after sale.		May be able to provide credit to farmers to secure an advance of goods.
Price-setter	Less likely unless it is a period where there is a saturation of goods. Not likely if she takes goods on credit.	Fairly likely.	Most likely to set prices with farmers when order is large. More power when they give an advance payment.
		Some ability to negotiate if she pays in cash. May also offer credit to farmers. May also make advance orders.	If Madam saras provide credit to farmers, this may also increase her power.
			Some ability to negotiate if she pays in cash and offers credit to farmers.
			Longer distances may permit them to negotiate higher prices with wholesalers and supermarkets because of the transport expenses. Some Madam saras may originate from a certain village, and hire intermediaries to collect the goods for her, which also benefit her in terms of getting a good price at the farm gate. However, if there is a saturation of the goods on the market or goods are not in excellent condition this may affect her resale price.

The story of why women became saras or ti machanns comes from a place of coping and survival. Long lines of women have inherited this work and start from a very young age. All of the female micro entrepreneurs (n=50) encountered for this report are creative, persistent and resourceful. They were also optimistic considering the burdens and risks they face every day with little to no support for the work that they do.

“There is a view that the middle man is bad, but Madam saras are my hero. She is the one coming to these hard-to-reach villages and buying produce from the farmers even though there is so much risk on the roads. Despite all these hazards, Madam saras bring fresh produce from the rural areas to the people of Port-au-Prince. Without her and her efforts to connect farmers to markets, agriculture will die. We are all lucky to have Madam saras.”

*Anonymous interview from a Haitian NGO, 5 October 2011, Hossein, internal report.*

In this report, women entrepreneurs say that the biggest constraints for them are expanding their businesses and accessing capital as well as transport issues and lack of technical and business training to improve what they do. What we do know about this highly mobile and diverse group is that there are many risks and challenges that inhibit them from having productive livelihoods. The state and society have failed these women beyond the rhetoric to organize services to assist them. In fact, certain state officials (e.g. police, custom officers) (mis)use the informality of this sector to benefit from it for themselves.

## KEY GENDER-SPECIFIC CONSTRAINTS IN BUSINESS

This report focuses in on the situation “behind the scenes” and analyzes gendered-specific constraints of micro businesswomen (e.g. access/control of resources, access to opportunities, and GBV). When one asks about gender-specific challenges in this region, the responses are often muted at first turn. Translating terms like “gender mainstreaming/integration,” “intersectionality” or “women-specific challenges” to subjects in Kreyol can be complex in and of itself. For this reason, the local gender expert has devised similar questions and used locally-inspired concepts around gender and women-specific risks. Nonetheless, pulling out gender-specific risks was difficult when interviewing rural women at times.

Many constraints affecting Haitian rural businesswomen at the micro-level are structural and cultural issues, and finding programmatic fixes simply will not happen. The authors have agreed to include these issues because knowing the larger constraints can indicate areas in which to invest as to assist women in developing the skills they need to respond to these challenges. In fact, the recommendations for inclusive business training will draw on the findings section. The main constraints affecting female-owned micro businesses include:

- **Bias in the cultural discourse:** The informality of women’s work in the markets and the low level of formal education of the majority of Madam saras and ti machanns may contribute to the view that the work they do is not significant. In an elite interview (name and date withheld), the person claimed: “The majority of women [in the north] do not work. Their work is to serve their husband, clean the house, cook the food and take care of children. The little work that they do is not enough.” There is also a perception that women are only engaged in the commercial aspects of agriculture (e.g. retailing and food processing). However, many women, especially those in female-headed households, are carrying out productive activities as well. Another societal bias against Madam saras is to exaggerate their power. Madam saras are viewed as a monolithic group. The image at Croix de Bossales is that of a “Market Queen”, who controls the price of produce.
- **Male privilege:** Paternal customs with regards to land tenure have mostly benefited males. Land titling is a structural issue that requires state attention. Land ownership is extremely important and adds to the power one can have in a community. Many rural women do not own land and those that do often have small plots of land. Though laws give women the right to land title, there

### MADAM SARA (2EME)

*“Meat in the house with ten pieces, six will go to the man and rest that is left is for the family. This is the mentality here.”*

Cassima, Limonade,  
9 December 2013

are cultural and paternal traditions affecting inheritance in favour of males. This may very well be the root of how the power dynamic is structured in the home and community, where men who are perceived as landowners hold the power and status. It is said the person (usually a male) with the most land is the one who has the ultimate power and decision-making (Eustache, unpublished document, no date). Women acquiesce to this machismo cultural tradition and remain extensions to their husbands. There is the perception that males own and work the land. However, the reality is that many women are active in production to markets (AVANSE staff interviews, 13 December 2013; Sternin Trip Report July 2013). While women are highly concentrated at the retailing of goods and processing stages, many FHH are also active in productive activities and will hire labour to assist them cultivate the land.

- **No financial services for female-owned agribusinesses:** Most alarmingly is that of the 50 women entrepreneurs interviewed, only three (or 6% of the sample) reported having micro loans (usually with Fonkoze, a microfinance bank working in the rural areas). Micro Credit National also has a presence in the region making loans, but it is unclear whether micro loans are improving the power dynamics in the household or having a positive impact (Bateman 2010; Wells 2010). Konsey National des Fonds Popile (KNFP), with an office in Limonade, also makes credit available to collective groups and cooperatives. Haitian micro entrepreneurs, especially females, persevere under serious financial constraints to eke out a living and do so with very small capital. The need for capital is so great and important to ti machanns and Madam saras (1ere, 2eme) that some said (n=32) that they may be less inclined to participate in business trainings if they do not see financial services or assistance in accessing credit attached to the trainings (Focus groups, Forte Liberté and Grand Rivière Nord).
- **Transportation, losses and safety hazards:** There are a number of issues as it relates to transport but noted here the most common ones women experience. Poor road networks and modes of transports are structural issues affecting the efficient delivery of goods. Animal and other transport options to village markets (e.g. donkey, horses, tricycle) limit the amount of goods that can be carried. Gasoline prices and privatized transport systems (e.g. moto-taxi, tap-tap, and big trucks) also affect costs. Passengers take risks when they travel on poorly kept roads, which not only increase travel times but also make it more likely for accidents to occur, resulting in the loss of goods. AVANSE staff report that poor packaging and storage of goods result in losses of more than 30% (Individual interviews, 12 December 2013; FAO 2010).<sup>12</sup> See KNFP report (2010) for more on constraints to the agricultural sector.
- **GBV in business:** Women in retailing hustle with absolutely no support systems. They quietly endure human rights violations as they try to make a living. Human risks, which are gender-specific in nature, are occurring within the work environment of saras and machanns. GBV in business is the little secret that everyone knows but dare not expose. It should be noted that

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<sup>12</sup> AVANSE staff have found with certain perishable goods at be lost at a rate of 60%.

speaking to rural women about gendered relations can be sensitive. To be able to craft inclusive business programs, the gendered context in which women operate is needed.

To better assist female micro entrepreneurs, it is essential that the project's experts integrate GBV sensitization within the project's core programs.<sup>13</sup> In this context, GBV in relation to the work of Madam saras (three types) and ti machanns is a problem and affects how women conduct their activities. Saras discussed issues of theft, verbal abuse and physical assaults. Women rights advocates in government and civil society (n=5) were the ones to expose the sexual crimes against female micro entrepreneurs in the informal sector (12 December 2013). It was evident in the data collection that most Haitians are aware of GBV in business (Debrief meeting, 16 December 2013). However, the cultural politics makes it difficult for micro businesswomen to discuss these matters openly so it is largely hidden from the policy arena. Further research is required to follow up on a number of issues, particularly those relating GBV in business.

Unreliable transport systems and excessive delays in precarious areas make female passengers vulnerable to verbal and physical assaults as well as to horrific sexual crimes such as rape. Women who leave their home very early and travel late at night on isolated roads feel most vulnerable (even though some may travel in groups). Chaos at transport depots can also cause the loss of goods due to theft (goods and cash) as well as sexual violence if women are forced to stay over in unsafe places. In the focus groups (n=31), women reported that they are usually the brunt of verbal abuse, and it is now part of the territory as women doing business. At markets, particularly the large urban ones in Port-au-Prince like Croix de Bossales and Croix des Bouquets, women can experience insults, threats and violence that are specific to them as women. For example, informal security persons (gangs) extort money from women. More research is needed to learn about the extent that this is prevalent. Not only is this a loss of profit for the women, but if they refuse to pay, the women are expected to do sexual favors (AFASDA, 12 December 2013). At times, these confrontations can result in rape and physical beatings in the marketplace or en route to doing business. Women who cross borders and trade in the Dominican Republic also reported that they must pay bribes and experience physical and sexual harassment by the educated male custom/police officials on both sides of the border (ibid). If they do not have funds to pay, then they are forced to submit to sexual demands of these officials. In addition, their goods may be still be confiscated by state officials and other informal agents at the border. Such indignities and crimes become a way of life for Madam saras. Forced sexual relations with men put these businesswomen at risk for sexually transmitted diseases and HIV/AIDS. Activists say that women feel powerless as they know that they are vulnerable, and many will wear female condoms (or take condoms with them) as part of the work (Garnier-Lafontant, 12 December 2013). Without recourse, saras say that they "learn to cope" with GBV, and these crimes against women become

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<sup>13</sup> At the gender inclusion debrief, technical experts suggested ways that GBV can be included, as a form of sensitization, not only to females but also to male beneficiaries. Moreover, the acting COP reiterated that GBV is not a strategic objective for the project but it may be included as a module to build awareness on this issue as a workplace hazard (16 December 2013).

“normalized” in the everyday business life (AFASDA, Individual interviews, 12 December 2013; Garnier-Lafontant, Individual interview, 12 December 2013).

- **Patriarchal dominance in cooperatives:** Gender equality is slow coming for mixed cooperatives (Caisse Populaires Fraternité, 12 December 2013). The northern-based cocoa federation created in 2001, Federation Des Cooperatives Cacaoyères du Nord (FECCANO), launched gender equality training in the last three years (USAID/Miriam Bell) to increase the number of women in positions of power within the organization. FECCANO has assisted their member organizations in this training; however, most cooperatives tend to have males controlling the executive position (FECCANO, Individual interview, 11 December 2013). In the Caisse Populaires Fraternité, a Le Levier member, governance remains to be an issue in MOIs, and further training is needed (Lundy, KNFP 2010). Haitians are split on the idea on whether men and women should work together in a collective manner because often men (those usually literate or with land) tend to dominate the organization. The gender experts at the Ministère a la condition féminine aux droits de la femme (MCFDF) and AFASDA as well as the AVANSE project however feel women-only training should be a priority. Within mixed-sex cooperatives and MOIs, conflicts often arise when members (perhaps the men) do not pull their weight in terms of savings and work (Focus group, Grand Rivière Nord, 11 December 2013).
- **Struggle for decision-making:** Even though poor women in Haiti are revered as the “poto mitan” (pillar of her society), she often does not control the resources in the home. An exception would be FHH (with no husbands or male partners) where decision-making lies with the woman. The owner of Nancy Chocolat reported that she is in control her earnings because she is unmarried (Milot, 11 December 2013). When discussed in the field, control over resources was reported as mixed. Some women reported that men often try to control the money, and in some cases, a woman must relent to ensure peace in the family. Meanwhile other women reported they made household decisions jointly with their husband or partners. A few rural saras (1ere) said making money can reduce stress in house because they are helping the family (Small group interview, Forte Liberté, 9 December 2013). Activists are not convinced that rural women with partners are able to control their own money, and this is the reason many women will hide their money from men (AFASDA, 12 December 2013). A sara named “Charl” from Kazimi, explained, “Men can be mean with money. And this is why I make my own money” (10 December 2013). Fonkoze Okap explained that they require female clients to inform their husbands about their loans for two reasons, to assist in case of default and to avoid familial conflict (Fonrose, Individual interview, 12 December 2013).
- **Wide-ranging levels of business skills:** While some ti machanns, saras and food processors have limited to no formal business training, there are others who do. (See the section above for

#### MADAM SARA RURAL

*“I never have to ask my husband for oil, food or clothes because I have my own money. He is happy I can do this. I am helping my family to buy the things we need.”*

Cassima, Limonade,  
9 December 2013

the various tiers that may explain the varying levels of capacity and skills). Ti machanns and saras who received credit from Fonkoze Okay (n=3, 6%) have some basic business training. In a number of cases, Fonkoze Okay also invested in functional literacy to get women to a level where they could grasp business concepts. The women interviewed (n=3) reported that they appreciated this training because it was tied to credit and they received follow-up training. Fonkoze Okay cautioned that business training should not only be tied to a credit product but a careful analysis of the education levels of women is needed. In other words, programs need to set criteria for the type of women who are to be trained. Four members of the Caisse Populaires Fraternité echoed the same view as Fonkoze that women are less likely to attend training without financial services or an incentive attached (12 December 2013). It was stated that women will say: “pas de credit, pas de reunion.” Part of this may be that women have to work to earn money and cannot participate in voluntary services. Fonkoze Okay has learned that rural women require functional literacy and then business training (ibid). An agronomist at Direction départementale du nord (MARNDR) was skeptical that experiential training with images (with little writing) will give women the skills they need to improve managing their businesses because the concepts are complex (Eberle, Individual interview, 12 December 2013).

**MADAM SARA (3EME):**

*“There are many people; big people (qualified) who think they know a lot. But these people know nothing. You can have educated people come here but they will not be able to work with us, they do not know us or our life. They know nothing about me.”*

Nadje, Grand Rivière,  
11 December 2013

- **Male ownership of equipment:** Women-owned micro businesses in rice, cacao and maize often did not own mills/grinders, and these women had to pay for this service. This added expense cuts into their profit margins. Mills and machines are usually owned by men unless the women inherit a machine from their husbands (exceptional cases in Ferrier and Forte Liberté).
- **Poor technical capacities of micro-level processors:** All women interviewed (n=12) engaged in processing wanted technical training, including: conservation techniques, access to inputs, and packaging. Marketing and packaging of goods are of low quality. Finding inputs such as bottles, labels, wax, etc. are often hard to find. Further technical training in conservation is needed (e.g. jamming, tomato paste, drying). Another related issue is water as many women find they have a hard time accessing water to clean the rice, maize and other goods.
- **Lack of market links:** Madam saras and ti machanns can point to generations of women who do the same work at the same level. In many cases, so many of them are unable to enjoy upward mobility into a higher social class. While poor Haitian women have an abundance of social capital within their own class grouping (e.g. sols, sangle, associations), they often do not know people well outside of their own class. The women simply lack the forms of social capital that can bridge them to a different class grouping and which may connect them to new markets. All of the women interviewed (n=50) cited a lack of market linkages to be able to connect with buyers.

Women want knowledge of the markets and the main actors in the value chain, and any training must address market linkages (mapping of wholesalers and links to them).

- **Lived experience or “sage:”** Female micro entrepreneurs base much of their relationships on trust (Eustache 2013, 11). As saras work within the “système Pratik,” they will want to work with a person who understands their lived experience. In Haiti, the concept of “sage” refers to a person who has the lived experience of farmers and comes from their social class. Outsiders (including those Haitians from Port-au-Prince) may be viewed with suspicion, especially if they are young and well-educated (Garnier-Lafontant, Individual interview, 12 December 2013; Hossein 2013b).<sup>14</sup> The issue of trust is high for women traders who have not received much assistance in the past. One Madam sara remarked,

“My great-grandmother was a sara, my grandmother was a sara, my mother was a sara and I am a sara. And now my daughter is a sara. We have been doing business for a long time and need someone to help us who knows us. Someone who has a business and can help our business grow too. I am not a small child going to school.”

*“Rosna” Madam sara, Grand-Rivière, 11 December 2013*

## 4. SELECT RECOMMENDATIONS AND PROGRAM IMPLICATIONS

It is expected that the Avanse project will consider these select recommendations in tandem with the key findings cited above ( as well as Hossein’s trip report 2013) when designing activities. Below is a list of select recommendations:

- a. Micro women entrepreneurs are interested in establishing market linkages, with buyers. Food processors in particular also want to know how to market goods and where to find buyers.
- b. It is understood that there may be some resistance to stand-alone technical trainings. Incentives should be embedded for the saras and machanns where possible. Furthermore, it is not wise to group saras or machanns as one monolithic group.

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<sup>14</sup> This information cannot be confirmed but a number of women have already been contacted by the AVANSE project, and they seemed impatient with the research as they wanted to know when the project would start implementation and help them. It also seems that they are aware of the investment by USAID and may be resentful if outside trainers (young university graduates, not from their area) train them.

- c. Madam saras, whether rural or urban, work on a *système pratik* and it may be useful to have trainers and/or coaches who first understand their lived experience, as well as individuals who have business experience may be particularly appreciated.<sup>15</sup>
- d. Activities should disaggregate the various types of saras (1ere, 2eme and 3eme) and machanns and target based on their different characteristics. Most likely training should be conducted orally in Kreyol. If saras can read and write this can be planned, but it may be best to organize women based on literacy/experience levels.
- e. Increasing technical skills of food processors is in high demand. Women also cited a need to map out input suppliers for the materials they need to engage in food conservation.
- f. Access to credit is vital. Women entrepreneurs need access to financial services. Creating synergy with financial providers (e.g. KNFP, Fonkoze, Le Levier/DID network, MCN, ACME, Sogesol) may be useful to women.
- g. Training with access to finance will be key. Though it cannot be determined, it is believed that some saras may not be interested in stand-alone training. However, there may be other micro business women (e.g. Association at Ouanaminthe, Jean Baptiste Cooperative in Grand Riviere) open to business training with a direct promise of a loan (rather facilitation).
- h. GBV in business is a serious workplace hazards affecting female disproportionately. It is strongly suggested that gender-aware programming and short modules (e.g. gender equality, human rights, decision-making, custom duties and policy) to arm women (and men) with knowledge on these issues. MCFDF and AFASDA are locally-based partners with a number of women activists who understand these issues. FECCANO, a partner to AVANSE, also has a gender equality training (USAID funded) for the past three years.
- i. Interventions should be mindful of the cultural politics at play within rural communities, between men and women and among women (vertical hierarchies).<sup>16</sup> Women may be constrained in attending training if the location is not within her community (due to child care issues, family issues). Free time for saras and machanns is also dictated by the big market days, so planning and knowing the regional (and local) markets will be key. Female-only training is strongly urged (Interview at AFASDA MCFDF, 12 December 2013).<sup>17</sup>

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<sup>15</sup> Component lead of IR3 and businesswoman, Rodlene Paul may be able to share names of resource persons who fit this profile. It is strongly advised that the gender expert seek out the expertise of the IR3 team and in particular the head of the component, who has hands-on experience in working with the different types of saras as well as wholesalers and supermarkets.

<sup>16</sup> The AVANSE project has the expertise of highly educated Haitians, and external consultant (both local and international) of whom all come from the outside. Given the northern region's political history, it is suggested that managers and staff recognize their own privilege especially when working with poor rural women.

<sup>17</sup> Local gender expert for AVANSE, Myrta Eustache also agrees that women-only training is best to have especially in the early stages.

## 5. CONCLUSION

Haiti's poor women have rights to own land; however, it is the men who wind up with larger parcels and title (Dorte 2008). In most cases, the work of female micro entrepreneurs in the informal sector are vulnerable to risks and remain disadvantaged because of the nature of the work that they do. Yet they have limited work options. A major impediment to gender equality is the male privileging within the Haitian society, with regards to land and education. Men and boys have benefited most from the cultural politics. Education is a vehicle for upward mobility; however, poor girls/women drop out early from school to earn a living. A vicious cycle ensues, and poor entrepreneurial women, often with no choice, are embedded into informal market networks.

Cultural politics (and structural issues) affect a woman's access to land and education: two important opportunities to overcoming poverty. It is because of the lack of access to these two opportunities that millions of Haitian women turn to hustling (micro retailing) as *ti machanns*, *Madam saras* and running micro enterprises. The AVANSE project funded by USAID may be limited in terms of what it can do due to the fact that a number of constraints women endure is rooted in structural and cultural politics. The AVANSE managers and technical staff can take into account these unfair burdens and gender-specific hazards that cut into women's earnings and can also complicate personal safety. Knowing the issues women entrepreneurs at the micro level encounter each day can also mitigate generalizations, and locate their gender-specific challenges. This report intends to better equip the AVANSE team to structure opportunities and plan for equitable resource-sharing to meet the needs of rural women.

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# APPENDICES

## APPENDIX I: SCOPE OF WORK (SOW)



**USAID**  
FROM THE AMERICAN PEOPLE

**Scope of Work**  
*Haiti Feed the Future Partnership: Northern Corridor*

<b>Position:</b>	Senior Women's Entrepreneurship Specialist
<b>Contract Name:</b>	U.S.-Haiti Feed the Future Partnership: Northern Corridor
<b>Contract Number:</b>	AID-521-C-13-00006
<b>Period of Performance:</b>	10/07/2013-12/31/2013
<b>Maximum Level of Effort:</b>	Up 19 days (11 days in-country)

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**Background & Objective**

**Background.** Making Cents has been engaged as a sub-contractor by DAI to contribute to activities on two tracks: (1) Gender inclusion in AVANSE project activities using a value chain approach with regard to activities in IR1, IR 2 and IR3; and (2) strengthening Haitian partner capacity for business training with a focus on agro-enterprises under IR3. To date, Making Cents conducted a SITTA assignment in July to further the gender inclusion activities and investigate potential nutrition activities. Specifically, Making Cents Consultant, Sam Sternin, worked with AVANSE to: a) develop a methodology for the analysis of gender-inclusiveness of the cocoa, peas, corn and banana value chains; b) conduct a gender inclusion workshop (half-day) for members of the AVANSE team; and c) produce a brief report on possible strategies for linking production and nutrition.

Under the first activity, Making Cents developed a methodology consisting of three components: (i) a gender analysis tool in the value chains globally, (ii) a gender and organizations/actors analysis tool in the value chains, (iii) a tool for gender analysis at the household level. These tools were developed after an initial series of meetings with the teams for each project component (IR1-4) to ensure that they met the needs of the teams.

The tool for the analysis of organizations/actors in the value chains proved effective for SMEs and cooperatives. One of the key findings was that "feminine" organizations (those with a majority of women as members and/or a majority of women in management) have fewer assets and have great difficulty in accessing credit, and the participation of women in management/decision-making in mixed organizations (such as cooperatives) remains marginal. This hypothesis requires further testing, as the sample size due to lack of time and because the project was still in the early stages of meeting with local communities. In particular, the study only included two samples at the household level. It will be important to gather household data to understand the opportunity costs for women and to establish a daily timetable of men and women for scheduling project activities to facilitate the full participation of women.

**Objective.** It is the purpose of this SITTA to initiate AVANSE activities under the second business training track. Specifically this SITTA is for a senior women's entrepreneurship specialist who will contribute to one IR3 activity in the AVANSE draft workplan submitted to USAID on June 12, 2013:

Sub-Results 3.2 & 3.5; Activity 1; Sub-activity 3: Conduct assessment of constraints to women entrepreneurs in target value chains.

In regards to the sub-activity listed above, the proposed consultant will build upon the initial gender work completed by Making Cents and AVANSE, leveraging the tools and data collected, as appropriate, and complete the report on constraints facing women entrepreneurs. The findings included in this report will be used subsequently by Making Cents to design a women entrepreneurship training to be used by Haitian Implementing Partners. Information from this report may also be used to provide guidance on gender inclusiveness for the other curricula to be developed by Making Cents (for Micro-Enterprises, Producer Organizations, and Small and Medium Enterprises). The women entrepreneurship TOT coursework design will be implemented in a future SOW.

### **Specific Tasks:**

Specific tasks assigned to the consultant under this activity are:

- A. Review of project materials, proposal and existing curricular materials (remotely)
- B. Preliminary research on gender equality constraints on targeted women entrepreneurs:
  - a. Review the information gathered from previous Making Cents' STTA on gender inclusiveness in the value chains, leverage, and adapt the gender tools developed
  - b. Collaborate with the IR3 project team and the gender specialist to identify hypotheses on constraints to specifically targeted women entrepreneurs
  - c. Develop individual interviews and focus group questions
- C. Conduct assessment of the constraints faced by women entrepreneurs
  - a. Interview in conjunction with the gender specialist a sample of key informants located in the project intervention areas and identified by the IR3 team on the critical business constraints faced by women entrepreneurs
- D. Conduct two to three focus group sessions with targeted women and men (approximately 10-15 participants in each group, approximately 30-45 participants in total)
  - a. Collaborate with the IR3 project team and the gender specialist to prepare for and co-lead the sessions
  - b. Ask questions to understand gender equality issues in running their businesses
  - c. Ask questions about the extent in which participants have been part of trainings previously

### **Deliverables:**

From Task A-D: Generate a brief report with findings of gender constraints analysis for women's entrepreneurs. This information will be used to assist in designing and refining the curricula material

From Task A-D: Trip report that states the purpose of the trip, the key issues addressed, outcomes, recommendations, and next steps for women's entrepreneurship curriculum development. The information included in the next steps will be used by Tim Nourse in the development of an overall training and implementation plan.

### **Qualifications:**

- Extensive project experience in gender equality programming aimed at advancing gender-inclusion in research, social policy and program design
- Experience using curriculum and designing programs for women entrepreneurs

### **Reporting:**

For this assignment, consultant will report to Myrta Pierre Eustache, the project Gender Specialist in close collaboration with Rodlene Paul, IR3 Team Leader from the AVANSE project team and Annie Hamman, Director of Projects and Operations from Making Cents

### **Revised Agenda:**

<b>Date</b>	<b>Key Activities</b>	<b>LOE</b>
Mon. Oct. 7 <sup>th</sup>	Review project materials	1 day
Tues. Oct. 8 <sup>th</sup> - Thurs. Oct. 10 <sup>th</sup>	Collaborate with IR3 component lead, gender specialist, and Making Cents SITTA to determine initial hypotheses on constraints facing women entrepreneurs and how best the data collected can be used to support project goals  Develop draft individual assessment and FGD tools	3 days
Dec. 1-5 <sup>th</sup>	Adaptation of tools based on information gleaned from Gender Specialist and Making Cents SITTA  Trip prep	1 day
Dec. 5 <sup>th</sup>	Caroline Hossein travels to Cap-Haitien	1 day
Dec. 9 <sup>th</sup>	Introduction to project team  Joint preparation for interviews and discussions with IR3 team and gender specialist	1 day
Dec. 9 <sup>th</sup> to 17 <sup>th</sup>	Field research: Five days of individual interviews and 2 days for focus group sessions	7 days
Dec 16 <sup>th</sup>	Work on a brief report with findings of gender constraints analysis to be used to design curriculum for the women's entrepreneurship training	1 day
Dec 17 <sup>th</sup>	Caroline Hossein leaves Haiti	1 day
Dec. 27 <sup>th</sup> - Dec. 31 <sup>st</sup>	Work on a brief report with findings of gender constraints analysis to be used to design curriculum for the women's entrepreneurship training	3 days

## APPENDIX 2: LIST OF INTERVIEWEES

<b>N°</b>	<b>Institution</b>	<b>Number and name</b>	<b>Date</b>
<b>Forte Liberté</b>			
1-8	Small group of saras rurales 1ere, 2eme	8 people	9 December 2013
<b>Limonade</b>			
9-20	Small group of saras 1ere, 2eme and ti machans	12 people	9 December 2013
<b>Ouanaminthe</b>			

21-24	Asosyasyon d'Irrigan Haut Maribaroux (AIHM)	4 people	10 December 2013
25-32	Asosyasyon des Famn Haut Maibaroux (AFHM)	8 people	10 December 2013
<b>Ferrier</b>			
33	Asosyasyon Fanm Peyizan Kazimi (AFPK)	“Charl,” Coordinator	10 December 2013
<b>Milot</b>			
34	Nancy Chocolat	1 person	11 December 2013
35	Bon chokola Lakay	1 person	11 December 2013
36-38	Chocolate Booz	3 people	11 December 2013
39	Chocolat Citadelle	1 person	11 December 2013
<b>Grand Rivière du Nord</b>			
40-51	Cooperative Jean Baptiste Chavannes	12 people	11 December 2013
52-62	Association des Producteurs Entrepreneurs du Grand Rivière du Nord (APEG)	11 people	11 December 2013
<b>Cap Haïtien</b>			
63	FECCANO	Alfred Wisamson	11 December 2013
64-65	Ministère à la condition féminine et aux droits de la femme (MCFDF)	Marthe Merveille, Director Josette Alinor, field agent	12 December 2013
66-67	Assosyasyon Famn Soleil d’Ayiti (AFASDA)	Eugene Ehrie, Executive Director Myriam Dubruissson, agent	12 December 2013
68	Direction départementale du nord (MARNDR)	Nicolas Eberle, Director	12 December 2013
69-72	Caisse populaire fraternité/Le Levier/Desjardins (DID)	Joseph Massillon, Founder Eddy Prezil, President Eugene Garry, Board member Carl, Jean Louis, Operations manager	12 December 2013
73	Fonkoze Okap	Elusma Fonrose, Director	12 December 2013
74	Enpak	Joanne Garnier-Lafontant	12 December 2013
75-76	AVANSE/DAI	Lonege Ogisma, Economist and M&E Jean Claude Pierre Louis, Head of IR2	7 to 13 December 2013
77	Agroconsult Haiti, SA	Dr. Bayard Budry, President	13 December 2013

## APPENDIX 3: OUTIL POUR LES ENTREVUES (SEMI-STRUCTURED)

### Entrevues avec l'élite (Parties Prenantes):

1. Qu'est-ce que l'égalité de genres signifie en Haïti?
2. À votre avis, est-ce que les femmes travaillent la terre (parcelle)?

3. Quel type de travail font les femmes dans les chaînes de valeur agricoles (tels que le riz, le maïs, les bananes, le cacao et haricots)? Où sont les activités des femmes les plus concentrées?
4. Quels sont les principales contraintes des femmes micro-entrepreneurs? (Madame Saras, ti machanns et transformatrices)
5. Dans les régions rurales d'Haïti, qui prend les décisions au ménage? Et pourquoi est-il comme ça?
6. Dans une communauté agricole, qui a le pouvoir et pourquoi?
7. Est-ce que le crédit agricole est à la disposition des agriculteurs et saras? (si oui, svp expliquer)
8. Quelle est la perception de Madame saras ou machanns?
9. Quelle est la meilleure façon d'offrir des formations à saras et machanns? (est-ce que le crédit doit être lié)?
10. Quelles sont les choses une formation doit prendre en considération pour les saras, machanns et les transformatrice (micro niveau)? Quel type de formateurs serait mieux? Les femmes peuvent analphabétisés comprennent des informations de l'entreprise par oralement seulement?
11. Quel est le niveau d'alphabétisation pour les micro-entrepreneurs féminins (saras, machanns)?
12. Quels sont les risques sexo-spécifiques dans la commerce (micro-niveau)? Quels sont les recours pour les femmes?  
Quels sont vos points de vue sur des institutions collectives (comme associations, coopératives, collectif non-Co-opérative) pour les femmes?

## APPENDIX 4: QUESTIONS EN PETITS GROUPES ET DES FOCUS GROUPS

### **Madam saras, ti machanns et les transformatrice**

1. Quel est votre prénom (anonyme)? Quelles sont vos principales activités ? Et pour combien de temps avez-vous été un entrepreneur ?
2. Pourquoi avez-vous commencé vos propres activités commerciales (comme sara, machanns ou transformatrice)?
3. Quels sont les principaux défis affectant votre travail ? (questions spécifiques que les femmes)
4. Avez-vous accès au micro crédit? Quels sont les systèmes bancaire utilisez-vous? (formel et informel)
5. Dans votre maison, qui prend les décisions (homme ou femme ou le deux)?
6. Avez-vous reçu une formation sur le business dans le passé ? Si oui, svp expliquer.
7. Quel est votre niveau de l'alphabétisation? (lire, écrire en Kreyol - demander un vote à main levée)
8. Avez-vous un système de comptabilité? (à main levée) Si oui, qui maintient votre comptabilité (vos cahiers)?
9. Quel type de formation sera utile pour vous? Quels sont les considérations à prendre en compte lors de la planification d'une formation pour les femmes (jours, méthodes)? Est-ce que la forma-

tion peut être mélangée (à la fois homme et femme) ? Quel type de formateur serait idéal pour les femmes comme vous?

10. Quelle est la perception de Madame saras?

Quels sont les risques personnels que vous entant de femmes rencontrent en faisant votre travail?  
(question très sensible, allez doucement)

**Posez toutes les questions ci-dessus, y compris les questions ci-dessous se rapportent aux coopératives et groupe collectif, groupements et al:**

- Quelle est la structure de gouvernance comme en termes de rapport homme-femme? (le nombre de femmes au sein du comité) S'il vous plaît expliquer pourquoi si les hommes sont en charge.
- Quels sont les avantages d'être dans un groupe collectif? (surtout pour les femmes)
- Comment les ristournes (dividends) et de bénéfices sont partagés entre les membres?