Disaster Relief from Hurricane Matthew -- Micro Lending/Micro Grant Program

Mission and History:

Haiti Projects’ (HP) mission is to empower women in rural Haiti towards self-sufficiency by providing access to jobs, health care, education, and avenues to build community. HP, founded in 1994, began with the establishment of the region’s only family planning clinic to help women make choices about the number and spacing of their children. The clinic was followed by an artisan cooperative that now employs over 80 women, a community library with over 1500 members that offers supplemental educational opportunities and later an 80 member all girls soccer program and a women's beekeeping project, producing 50 gallons of honey annually.

Grant Amount:

$10,000

Need Addressed:

Extreme Poverty: Haiti has some of the lowest rankings for many of the UN development goals, particularly those concerning women. Half as many girls complete secondary school as boys, and just 33% of university students are women. Furthermore, 44% of households are female-headed and of these, 60% experience extreme poverty. 14% of girls have at least one child by the age of 20. Two weeks ago, Hurricane Matthew, Category 4 Hurricane, hit the southern peninsula of Haiti, including Fond des Blancs. Many women lost their homes, livestock and life savings and are in danger of falling further into extreme poverty.

Women’s Leadership:

The leadership of HP reflects the mission and commitment to empower women. The leadership of HP boasts a female CEO, Country Director, two Artisana Managers and assistant managers and a Clinic Director nurse midwife. The CEO is Haitian/Ameriacan, the artisanat managers and assistant managers are Haitian and our nurse midwife is also Haitian. Furthermore, HP’s board of directors is over 50% female. HP is the only female headed organization in the region of Fond des Blancs. In addition, even our all girls soccer team is headed by small girl leadership committees who make decisions about volunteer activities, team bonding activities. Our goal is to model good leadership, at the very top of the organization all the way down to our grass roots initiatives.

Project Description:

Micro Lending Program: The project will then be expanded to include a loan program where women whose homes were affected by Hurricane Matthew will be able to borrow up to $100 for repairs. If 100 women borrow $100, this program will cost $10,000. This money, will be used for reconstructing roofs, walls, purchase of household items, and replacement livestock. Once paid back, the funds will remain in a revolving fund that can be lent out again and again. Haiti Projects already administers has a very small mico-lending program where women can borrow up to $25. We know we can administer the program and we know it works.

Financial Literacy Program: As part of all phases of this program, Haiti Projects will require all recipients to take our financial literacy class, currently held at our artisanat or our community library.

Importance of this Project Post Hurricane Matthew: If a woman can get back on her feet, she will be better prepared to resume work, take care of her family and recover from the aftermath of the Hurricane. We know that lending to women works. We know that the women we work with are able to borrow small amounts of funds and pay back their loans little by little through their pay checks. This project has the potential to impact the entire community, as the women will spend their small pay checks and their grants and loans in the community of Fond des Blancs.

Since, more than 60% of the population in Haiti lives under the poverty line with less than $1 USD per day, the beneficiaries of this project will be buffered from the risks of falling into the cycle of extreme poverty because of Hurricane Matthew.

Key Collaborators on the Project:

We will be working with the local bank, Fonkoze, to further develop this program, RATRAP, a local peasant organization, to better identify and target those with critical needs and local carpenters and farmers to help with reconstruction and purchase of livestock.

What makes this project unique?

Micro Lending provides a rapid, direct response to women impacted by Hurricane Matthew, a category 4 storm, that hit the south of Haiti, wreaking havoc on roofs, walls, outdoor kitchens and bathrooms, and livestock, rendering some families homeless. For many families, recovering won’t be easy. Walls and roofs are expensive to fix. Livestock is critical; purchased, raised by children and sold to pay school fees, for food or for extra cash. Hurricane Matthew puts the poorest in danger of falling into extreme poverty, wiping out hard-earned prosperity. HP knows these needs and has completed a targeted assessment.