

# SUCCESS STORY:

## ADAPTING TO ADVERSITY:

### Rural Population and KPPP Members Cope Through Phase 3 of *Peyi Lok*



*Pierre Chrisla, operator of a second-hand clothes business, is grateful for her membership with SOCOLAVIM and the KPPP services which allowed her to save and cope with the conditions of unrest.*



*Rural Agents meeting with KPPP group 'La Paix' in Pont Léoçant, section Bocozele from Saint-Marc Commune.*

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**December 2019** – *Peyi Lok* is an expression that originates from the demonstrations in Haiti, which first took place in November 2018 against corruption and social and economic inequalities, causing the country to be on lockdown. The *Peyi Lok* period went through different phases; the third phase took place from September to early December 2019.

The Accessible Finance team recently visited the group '*Foi en Christ*' located at Grand Fond, Section Délugé from Montruis Commune, an area covered with irrigated plantations of bananas, papayas, and beans, where the entire community is mainly dedicated to agricultural activities. This group was formed on December 16, 2019, during phase 3 of *Peyi Lok*, and counts 13 members: 10 women and 3 men.

When asked about the consequences of the crisis, group members shared the following: *"We were very affected by the crisis, as we could not sell our products at the market. Products like bananas and papayas decayed. Consequently, we had no money for even a decent meal, we survived on bananas and arbre veritable (breadfruit). We had no access to meat and our poultry died from disease."*

To cope with the social and economic crisis, this community decided to form a KPPP group in December after a sensitization meeting. Most members started to save money for the first time, realizing the importance of keeping money safe for future unexpected situations. As members can deposit small amounts of money, they are now encouraged to start saving.

The Accessible Finance team also visited group '*La Paix*' located at Pont Léoçant, section Bocozele from Saint-Marc Commune. This group had been operating for five months. In general, members reported benefitting from their credit union being open a few hours a day during the crisis, while banks remained closed. Overall, credit unions did not suffer from massive withdrawals, as members were not actively investing nor spending, and most chose to keep their savings untouched as much as possible during this uncertain time.

Pierre Chrisla, a KPPP member operating a second-hand clothes business, was happy to discuss how she used KPPP services to adapt to the conditions of unrest: *"The period of unrest prevented me from selling at market places; however, I was still able to go door-to-door in my community, which remained calm, to generate almost the same revenue; up to 50% profit. I cannot find the words to express my gratitude to SOCOLAVIM for the KPPP service. I already had an account in a bank, but since I became a member of SOCOLAVIM, my motivation to save money has increased significantly. I do not need to apply for credit."*