



SUCCESS STORY

Access to Agricultural Credit Gives New Opportunities to Local Farmers



Mr. Ansolom Pierre used to be a day laborer, but with a new agricultural loan he was able to expand his plantain production and become a supplier to a popular local resort.



With improved profits, Mr. Ansolom Pierre (center) has been able to hire three employees and also bought a motorbike, used for making deliveries to the hotel and to local markets

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A direct benefit from tourism in developing countries is the expanded demand it creates for local food products in the kitchens of the hotels and restaurants receiving the visitors. In Haiti, farmers frequently need to expand and to improve the quality of their production in order to meet the conditions set for the hotel and restaurant purchases. Finding the funds to support such expansion is difficult in Haiti, where access to agricultural credit is very limited.

For USAID Haiti, increasing access to finance to support expanded production and improved livelihoods for Haiti’s rural and agriculture populations is a priority. HIFIVE*, a USAID-funded cooperative agreement, partners with numerous financial institutions in Haiti, providing support to help them develop credit products and services adapted to the needs of Haiti’s agricultural and rural populations. One such partner is Le Levier, a federation that with USAID assistance began agricultural lending in many of its 24 member credit unions. One member, SOCOLAVIM, based in St. Marc close to a number of beach hotels, is now offering a variety of credit products to meet the needs of key local value chains, including rice, bananas and plantains, and livestock.

“Access to agricultural credit has improved my income and helped me become a real entrepreneur. Before I was a day laborer at the Club Indigo, but now I am self-employed and their main plantain supplier!” – Mr. Ansolom Pierre, a SOCOLAVIM agriculture credit client.

SOCOLAVIM understood the important benefits that tourism can bring to agriculture in its region. Its loan to Mr. Ansolom Pierre funded a long-term lease purchase agreement for three acres, quadrupling his field size. Now employing three workers, his expanded production was the key to obtaining a supply contract with Club Indigo, a nearby hotel where he previously worked as a day laborer. With improved profits, he bought a motorbike, used for making deliveries to the hotel and to local markets. At other times, it serves as a taxi, providing his family an alternate source of revenue.

By working to increase the availability of financial products and services that support agricultural activities, USAID/HIFIVE provides farmers like Mr. Pierre with new opportunities to improve their lives. Through USAID Haiti’s efforts, thousands of other farmers have access to credit that enables them to expand their production to meet local demand while increasing their families’ revenue.

**HIFIVE is a USAID-funded program implemented by World Council of Credit Unions (WOCCU) and FHI 360. It empowers Haitians by providing access to innovative financial services and products with a focus on rural areas, value chains, remittances, and the use of technology to expand financial inclusion.*