SOL: A MODEL FOR COMMUNITY HOME LOANS IN DESLANDES

Partners in Progress is working with our partner Ecole Communautaire Gamaliel de Deslandes to create a home loan program based on a traditional cooperative savings model known as “sol.” Sol is a unique savings and financing approach that has reshaped the way Haitians save and spend their money. A sol is a group of community members who come together to create a common savings fund used to finance individual financial goals of each member. Sol members then make payments on a weekly, biweekly, or monthly basis. At the time of each payment, the total amount collected is disbursed to one person in the group. Everyone continues to pay into the fund until every person has received their payment.

Mongesly Clervil, a PIP board member who grew up in Haiti, saw firsthand the positive impact sol had on his community. “There is no written contract,” he says, “and yet people have great pride in themselves and the program and do whatever is necessary to make their payments on time. Sol has a very high success rate among all who participate.” A friend of Mongesly’s, named Edna, began organizing sols so that she could start a business and support her family. Through sol, she grew a sustainable business selling fabrics and was able to pay for her six children’s education, and their university tuition. In doing so she built a better life and far brighter future for herself and her family. For anyone who thinks a community home loan program is beyond the capacity of rural communities in Haiti, sol is living, breathing proof to the contrary.

There are plans to adapt this model in order to provide financing for the Building Home Project in Deslandes. Participants would create a sol, and their payments would be used to cover a portion of the home construction cost. They would make payments until all participants received funds to put toward their new homes. A subsidy, and owner sweat equity through participation in home building konbits, would pay for the cost not covered through the sol.

MESI ANPIL! (Thank You Very Much!)

Thank you, friends, for your valuable support this past year. Through your generosity, Partners In Progress is advancing a unique model of development that is enabling communities in rural Haiti to write their own story for a brighter future.

By providing opportunities to plan for the long run, to strengthen local assets, and to build alliances across communities, the rural communities we work with have begun to change their narrative—from one of dependency to one of self-sufficiency.

Showed here: Camilla Molière in front of her new home.

Mongesly Clervil

EGD Animateur Claubert Versey and Agroecology Educator Sanfina Cues on Aerobic compost tea trial farm.

Dieuseul Saint Jean on Konbit Devot trial farm.
The Farmer-to-Farmer training of the Konbit Vanyan Kapab Agroecology Project is now in five communities from three different departments of Haiti. This past summer 44 additional farmers from Fondwa, Papaye, Savannette Cabrale, Vye Kay, and villages near Deslandes entered into the two-year training program in agroecology.

Farmer-to-Farmer training is a three-step experience which takes place over two years. In step one, farmers participate in a three-day workshop held in Deslandes. Konbit Vanyan Kapab farmers trained as Agroecology Educators provide interactive training using theatre, hands-on demonstrations, and have participants practice designing agroecology systems. In step two, farmers participate in individual and group planning so that they are then able to test the agroecology techniques on their own farms. Farmers receive an allowance of tools, plants and other materials, as well as technical support throughout the growing season. In step three, farmers participate in group evaluations, where they share their successes with agroecology and discuss any challenges they faced. Based on lessons learned from the first growing season, they evaluate and modify the agroecology techniques for the following season.

New innovations are emerging. Konbit Vanyan Kapab farmers began incorporating new techniques in 2018, such as integrating livestock and diversifying the way cover crops are used. These techniques increase yield and farm income, and also help mitigate the impacts of climate change. Farmers will soon be processing crops to be used in the creation of specialty products for market.

A food dryer is being constructed to test the process for drying ingredients for a traditional tea and soup mix with the aim of selling them at local markets.

ACKNOWLEDGMENT OF OUR PARTNERS:

Asosyasyon Peyizan Fondwa, Colorado Earth, Dominican University, Duquesne University, Earth Block International, Earthfort, Échale A Tu Casa, Ecole Communautaire Gamaliel Deslandes, Ecole St. Yves, Fatima House Orphanage, Friends of Anne, Global Institute for Food Security and International Agriculture at NDSU, Roy A. Hunt Foundation, Innovative Design Engineering Associates, Jacksonville Planning Committee, Linda M. Costello Tax and Accounting Services, John and Margaret MacCartan Charitable Fund, Komite d’Planifikasyon Delandes, Maritech Engineering, Mullaney’s Harp and Fiddle, Notre Dame Club of Pittsburgh, John T. Ryan Memorial Foundation, Sacred Heart Church, Schnader, Harrison, Segal and Lewis; Carl and Margaret Schmitt Fund, Sisters of St. Antoine, Sisters of Charity of Leavenworth KS, St. Antoine Professional School, St. James Church of Wilkinsburg, St. John’s Catholic Church, St. Mary’s of the Mount Congregation, 90 Degree Media and many amazing individual donors and volunteers.

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