

TOWARD AN ASSET STRUCTURE-BASED TYPOLOGY OF FEMALE
MICROENTREPRENEURS IN HAITI

By

CELESTE WOJTALEWICZ

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To Mabel
In Memory of my Father and Grandmother Katherine

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By

Celeste M. Wojtalewicz

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Faced with the lack of formal employment, microentrepreneurship is a common activity among women in developing countries. While microentrepreneurship is often seen as a vehicle for these women to “succeed,” the asset structure conditions the degree of “success.” Even when human capital is abundant in many developing countries, other assets need to concur to make microenterprises viable. This is the case of Haiti, a country where women represent 70 percent of the informal market. Nevertheless, most of these women have to rely on degraded natural resources, poor infrastructure, and an insecure environment, often impacted by natural disasters. In this study, conducted in Jacmel, Haiti, I found that when confronted with these challenges, some female microentrepreneurs are overwhelmed and become incapable of continuing their endeavors, while others are able to cope and even thrive, making microenterprise an inspiration for others in their families and their communities. The analysis of the asset structure allowed for the development of a typology of female microentrepreneurs, which resulted in three distinct types: The Surviving, The Aspiring, and The Inspiring.

CHAPTER 1 INTRODUCTION

It is early Wednesday morning and women are hurriedly on their way to the “marchè” (market) in Jacmel, Haiti. The sun illuminates the barren terrain and a light breeze shakes the leaves on the few remaining branches of a single tree alongside the mountain path. Guerlien, a tall woman with sharp features and slender build, in her late thirties, sets out early to secure her favorite place at the market. A large metal container, filled with grains and an array of brightly colored vegetables, is centered upon her head, achieving perfect equilibrium. Suddenly, her hips swing from side to side as she builds up momentum for the steep climb up the rugged and eroded mountain path. Her calloused and dusty feet, tucked inside a pair of badly worn sandals, will support a journey that may last for more than two hours to reach her destination. Amazingly, not only is she able to balance the heavy load, but also she swaddles a tiny baby in one arm, while carrying a small bucket of water in the other. To an outsider, this image may convey a unique strength, yet in Haiti, Guerlien represents the reality of many women’s everyday condition.

Female Entrepreneurship in Poor Developing Countries

Female entrepreneurship in poor developing countries is a vastly understudied social and economic phenomenon. Entrepreneurs in these countries face a unique set of challenges compared to their counterparts in industrialized countries. These challenges are often the result of the underlying economies where they operate, which are often less diversified, lack consistent and mature markets, and in many cases, rely on limited or poorly managed resources. Moreover, many poor developing countries are particularly vulnerable to the impact of natural disasters such as hurricanes and

floods. Physical factors like geographic location and potential climate-related changes play a role, but social factors are also critical because these nations often lack the institutional structures and capability to reduce their vulnerability and enable recovery.

Vulnerability is particularly evident in Small Island Developing States (SIDS), where a single event such as a hurricane or an earthquake can be devastating to an entire nation and disrupt or destroy livelihoods. Faced with these challenges, entrepreneurs in poor developing countries must create context-appropriate strategies to sustain or re-build their businesses when natural disasters occur. As a result, patterns of entry, survival, and growth in microenterprises operating in these conditions have unique features.

In most of these countries, the majority of microenterprises are owned and operated by women. These microenterprises are generally concentrated in activities such as retail trading, food service, or in the production of food and beverages. In urban areas, microentrepreneurs work as street vendors, artisans, and as diverse service providers. In rural areas, microentrepreneurs are small farmers engaged in crop and/or livestock production, while others are involved in petty trade such as selling household items. Many of these microenterprises are highly dependent on natural resources.

Picking up the Pieces

Natural disasters disrupt businesses due to their detrimental impact on equipment, infrastructure and transportation. They also affect the basic foundation of many of these businesses. Nonetheless, faced with these calamities, many female microentrepreneurs manage to overcome the obstacles.

In this context, what are the factors at play that allow some women to progress and even establish thriving microenterprises while others languish and end up in a

precarious situation, burdened by debt and increasingly vulnerable to future system shocks? Do they rely on microfinance, borrow from friends or relatives, or receive remittances from family members living abroad? Do they have access to a support network or participate in business training or community programs? Do they choose not to utilize financial and other social resources even though they are available?

Understanding how female entrepreneurs utilize their financial, social, human, physical, and natural assets to insure the sustainability of their businesses is critical. This is especially true for those who rely on natural resources in highly degraded environments prone to natural disasters. Haiti provides an ideal setting to answer these questions. This study will examine how the composition and significance of the asset structure of female microentrepreneurs in Jacmel, Haiti, affects the sustainability of these enterprises. Moreover, as natural disasters are the result of encounters between natural events and human activity and infrastructure, it seems likely that as population increases, particularly in urban settings, more people will be placed in harms way. The severity of the impact of a natural disaster is not only the event itself, but also how society is able to respond and recover. Therefore information gained from this study can assist governments and development planners in strategizing immediate and long-term responses to support microentrepreneurs and their endeavors.

CHAPTER 2 LITERATURE REVIEW

The Concept of Entrepreneurship

The concept of entrepreneurship has been explored from different perspectives, beginning with the early works of economists, followed by behaviorists, and current-day interdisciplinary scientists. Because entrepreneurship as a concept is explored through multiple lenses, there is no commonly accepted definition of entrepreneurship. Simply stated, entrepreneurship is “the act of being an entrepreneur.” Etymologically, the word entrepreneur is derived from the French term “entreprendre,” which means undertake. Behind this simple definition, however, there are a myriad of considerations that give the term entrepreneurship a much more complex meaning.

French economists Richard Cantillon in the mid-18th century and Jean-Baptiste Say, at the turn of the 19th century were influential in defining entrepreneurship. Cantillon, the first to introduce the concept, put forth his economic theory of entrepreneurship, which considered economic classes of individuals (landlords, laborers, and entrepreneurs) and focused on the function rather than on the behavioral traits of the entrepreneur. In his view, unlike landlords who were financially independent, and laborers, who were guaranteed a relatively stable income through labor contracts, entrepreneurs (arbitrageurs) were true decision-makers who assumed the risks associated with uncertainty for profit making (Landstrom, 2008).

Say (1803) defined entrepreneurship as creating value by shifting economic resources out of an area of lower productivity into an area of higher productivity and greater yield. He introduced the concept of entrepreneurs as managers and argued that they played a central coordinating role in production and distribution. Whereas Cantillon

emphasized the importance of risk-taking behavior in entrepreneurship, Say argued that the application of knowledge for good decision-making in business was of more importance for entrepreneurs.

The neoclassical perspective of Marshall (1890) was a departure from those of other economists at the time. While other models largely ignored the active entrepreneur and were based on the assumption of perfect information, rational choice, free competition, and the notion that similar economic objectives would apply to all business behaviors, Marshall recognized the important role of the entrepreneur. From his perspective, entrepreneurs are responsible for moving the production and distribution process, and coordinating labor and capital in the business, as well as the supply and demand. Entrepreneurship involves leadership and risk management, and entails innovative strategies and offering good products that lead to economic progress. Marshall also put forth the idea that entrepreneurship depends on three attributes: general abilities such as flexibility and reliability, which he linked to education and family background; specialized abilities such as knowledge of the trade, proper judgment and identification of opportunities; and innate qualities such as natural leadership skills.

Frank Knight (1921) was also a major contributor to the theory of entrepreneurship. Knight goes beyond Cantillon's theory of entrepreneurship and risk taking; he argues that the economic function of the entrepreneur is to bear true uncertainty. Knight was recognized as the first to make a distinction between "risk" and "real uncertainty." Uncertainty, involves complete randomness. There is no basis for categorizing instances because uncertainty deals with the outcome of a unique event. Natural disasters, for instance, would constitute such events. This true uncertainty forms

the basis of Knight's theory of profit, competition, and entrepreneurship. In order to become a successful entrepreneur, one must be a successful uncertainty-bearer and judgmental decision-maker. The characteristic feature of the society through which the entrepreneur gets his or her role is uncertainty. This kind of uncertainty, which had been ignored in economic theory before, is borne by a particular subset of individuals in society, the entrepreneurs. When societal and institutional structures limit conventional opportunities for employment, some individuals seek and develop alternative income-generating activities, which can result in the new enterprises being formed.

In the 20th century, Joseph Schumpeter, drawing heavily on the ideas of social scientist Herbert Spencer, emerges as an intellectual leader in understanding entrepreneurship. According to Schumpeter's theory, entrepreneurship is based on "the gale of creative destruction," replacing process which replaces inferior innovations and creates new products or new business models. In essence, this process leads to movement toward a higher equilibrium point. In this strongly structural and economic view, creative destruction is the primary force that drives long-run economic growth.

Schumpeter's (1934) innovation-centered theory posits that innovation occurs when an entrepreneur introduces a new product, a new production system or a new organizational form, reaches a new market, or secures a new source of raw material. Entrepreneurship therefore has the paradoxical impact of being both disruptive and generative.

Although Schumpeter is a premier thought leader on entrepreneurship, his views have been challenged by other authors, most notably Krizner (1973). Unlike Schumpeter's view of the entrepreneur as someone who disrupts equilibrium and brings

about change, Krizner postulates that entrepreneurship is equilibrating. Furthermore, in Krizner's opinion, the innovation characteristic of entrepreneurship is the result of an incremental, disciplined process rather than the destructive/constructive view presented by Schumpeter. Both authors recognize that as individual entrepreneurs develop new economic opportunities, they create a different market environment for all.

Behaviorists, including psychologists and sociologists, also provided important contributions to the theory of entrepreneurship. Max Weber's (1930) early works in "The Spirit of Capitalism" advanced a notion of the interconnectedness of religion and entrepreneurship. Weber held entrepreneurs in high esteem viewing them as independent and innovative people who were the ultimate source of formal authority in an organization. He argued that entrepreneurship is a function of religious beliefs and culture and the impact of these shape the entrepreneurial culture. According to Weber, entrepreneurship stems from cultural values such as deferred gratification, ascetism and the thrift-fundamentals of Protestantism (Dana, 1996). Entrepreneurship is influenced by both factors of strict discipline and forced impulse, and can only develop when the mental attitude is favorable to capitalism.

Weber may be considered one of the first in this category to explain entrepreneurial behavior. However, it was David McClelland (1961, 1971), who led the path for examining entrepreneurship through a behavioral sciences approach. Schumpeter, Krizner, and Knight approached the concept of entrepreneurship by examining the results of the actions of the entrepreneur. McClelland (1961) and later Collins (Collins et al., 1964) are interested in understanding the psychological aspects

and behavior of the entrepreneur and why the individual entrepreneur acts the way he or she does.

McClelland's theory of "need for achievement" identified two characteristics of entrepreneurship, decision-making under uncertainty, and doing things in a new and better way. According to McClelland (1961), an individual has three types of needs: need for power to influence others; need for affiliation, which involves receiving feedback; and the need for achievement through one's own efforts. The need for achievement is the most important of the three. He argued that individuals with high achievement orientation were more likely to become entrepreneurs and that some societies produce more entrepreneurs because of a socialization process that creates a high need for achievement.

Economist Everett Hagen's (1962) theory of social change model considers interrelationships among culture, social structure, the physical environment, and personality traits. Hagen rejects the notion that the solution to economic development relies on following western practices and technology. He identifies historical shifts as a critical force to social change and technological advances thereby leading to the emergence of the entrepreneurial class from different communities. Furthermore, he argued that entrepreneurship stems from the exclusion of one group by the majority group. The excluded groups are denied access to equal opportunities for advancements and experience a withdrawal of status respect. Consistent with historical events, this social group looks for alternative avenues to progress and becomes engaged in rigorous entrepreneurial activity. Hagen identified the need to gain social status and to succeed as the key drivers for entrepreneurship.

From the disadvantage theory perspective, entrepreneurs have been characterized as rejects from society or displaced individuals (Shapiro, 1975; Brockhaus, 1980; Gilad and Levine, 1986). Durkheim's (1964) theory of cohesion is also applicable to this argument as it asserts that people who are well integrated in a group better pursue the norms of that group which results in more cohesion.

Motivation for entrepreneurship has been identified as either pull/push situational factors or personal traits (Timmons, 1999; Vesper, 1990). An individual may be pulled into entrepreneurship through positive factors such as market opportunities, mentorship, business training or exposure to networks that encourage business opportunities (Mancuso, 1973; Gilad & Levine, 1986; Scheinberg & MacMillan, 1988). On the other hand, a person can be pushed into entrepreneurship through negative factors such as loss of employment, economic hardship and dissatisfaction at work. There have been several studies that support the notion that entrepreneurship occurs as a result of these negative situational pushes (Gilad & Levine, 1986).

Bull et al. (1995) argued that the outcome, and the degree of entrepreneurial activity depend on opportunity structure. Opportunity structure includes the "objective structure of economic opportunity and a structure of different advantage in the capacity of the system participants to perceive and act upon these opportunities." Socio-cultural norms and beliefs influence entrepreneurial activity. This consists of the beliefs and attitudes of individuals as to what is good, legitimate, and desirable as well as the social and cultural infrastructure that supports these activities. Thus, the value an individual assigns to her or his cultural values influences entrepreneurial behavior and ultimately entrepreneurial performance.

Women as Entrepreneurs

The notion of women as entrepreneurs can be framed within the women in development (WID) concept, which incorporated women into the project of modernization in order to promote development, while improving the status of women. In 1970, Esther Boserup's book "Woman's Role in Economic Development" stimulated a broad new research interest among social scientists to explore how women were marginalized in the production process or exploited as "cheap" labor (Boserup, 1970; Fernandez-Kelly, 1983; Moghadam, 1999). Research on the factors that empower women reveal that they cannot be reduced to solely income generation. Women's empowerment involves other factors such as the extent to which income contributes to the household economy (Beneria & Stimpson, 1987; Sen, 1987), the amount of control that the woman has over it, or the degree to which a woman's income grants her freedom from domestic responsibilities (Kabeer, 1994; Mayoux, 2001).

In part due to modernization theory perspectives, which focused on women's roles as mothers and homemakers, development policy makers and development practitioners devoted little attention to the economic contributions of women in developing countries (Rathgeber, 1990; Kabeer, 1994). Far from empowering women, these programs disregarded women, exclusively focusing on advancing the position of men, and women faced discriminatory policies that prevented them from entering the formal labor sector (Reddock, 1994; Acosta-Belen & Bose, 1995). This was particularly evident in the Caribbean, where historically many women have been household heads and economically self-sufficient, yet their contribution to society was invisible (Brown, 2000; Massiah, 1986). In this context of exclusion, following the practices fostered by colonialism, many women engaged in various kinds of "income generation projects" to

secure household resources and, on a more basic level, for human survival (Beneria & Stimpson, 1987; Fernando, 2006).

Over time, women in the Caribbean have become important economic figures. In the industrial and commercial sector, 70 percent of the workers are women, while in the agricultural sector; women make up 54 percent of all workers. Between 1950 and 1980, the proportion of women participating in the labor force in the Caribbean rapidly increased, with the number of working women tripling, while working men doubled (Abbassi & Lutjens, 2002).

Women Entrepreneurs in Haiti

Women's engagement in the labor force is particularly evident in Haiti, which has recorded one of the highest rates of economically active women in Latin America and the Caribbean (UN, 2009). Commonly referred to as "Poto Mitan" (Pillar of Society), Haitian women play a significant role in the Haitian commerce and its economy. They are the centerpiece of the family both in their reproductive roles as well as in their enormous contributions to productive activities (e.g. food production for family subsistence). Yet, institutional customs and laws have denied them equality with men, often hindering their development of capabilities, and enforcing a patriarchal ideology (Smith, 1988). Haitian feminist journalist Mirlene Joanis stated "When you see how Haitians are slaving away in the streets, it reminds you of an epoch a long time ago when our ancestors were slaves. Today, such a tradition continues, in which women make the country "rich" not only through their economic contributions, but also through their continuation of the resistance and push for reform that has characterized Haiti since its founding."

In Haiti, gender roles are well defined. Both rural and urban women are responsible for market transaction and management of those earnings, household management of the family budget, household tasks such as washing clothes and food preparation, and care of the children. Rural men are generally responsible for agricultural work, although women may also contribute to these activities, as well as home maintenance and repairs. There is a high degree of separation between men and women, especially traders and agriculturists. Mintz (1974) notes that a factor that led women to pursue roles in the informal market may have been that the plots of land were very small and their work in farming was not needed. Thus women were free to engage in marketing rather than cultivation activities. Mintz (1974) found that Haitian men rarely ask their wives or common-law wives to forego any trading activities to perform household tasks. Nonetheless, women fulfill the bulk of domestic obligations.

Female entrepreneurs experience a number of challenges in the day-to-day operations of their businesses. Since Haiti does not have basic infrastructure, rural and urban traders endure hardships during commutes on buses, tap taps (an ordinary vehicle modified for public transportation), mule rides, or on foot. Travel is not only difficult in terms of physical exertion, but is also very time consuming and in many cases unsafe, especially for women traveling alone. Many women are also burdened by household responsibilities that compromise their market activities. Women are also responsible for the care of other family members, who are sometime elderly and require additional care. In addition to the hours they spend on their market activities, both rural and urban women spend inordinate amounts of time carrying water from streams or public faucets due to lack of infrastructure, preparing meals for their children and

washing laundry. In the aftermath of the 2010 earthquake, urban women in Port-au-Prince were spending as much as four hours a day collecting water (Agenor et al., 2010).

Rural women spend a significant amount of their time devoted to this activity and are also responsible for collecting firewood and some agricultural activities. Also, rural women who migrate to urban centers experience additional challenges as they represent one of the most marginalized groups in Haiti. Many of these women who engage in the informal market end up living in some of the poorest parts of the city. The economic and social stratification within Haiti also impacts women's success in the market. In rural Haiti, while class differences are not as pronounced as in urban areas, there is a social hierarchy among peasant woman. The amount of cash a woman has from her business activities distinguishes her among other microentrepreneurs. For example, women with small shops, a fixed roadside stand, or a Madam Sara, who is an intermediary that purchases wholesale produce in the countryside and sells to various retailers and wholesalers throughout the region, have a higher social status than the peasant market women (N'Zengou-Tayo, M.J., 1998).

As a result of the recent earthquake in Haiti, more people in search of an income, especially women, have entered the increasingly competitive and crowded informal market. The informal market is not only a strong component of the economy and part of its tradition, but has also provided refuge for many women who have been laid off from factory jobs and/or have limited alternatives based on low technical skills and limited education.

Currently, the informal sector provides employment to an estimated 70 percent of the population. According to Mintz (1974), the prevalence of Haitian women involved in market trade has been well documented and women are dominant in market activities. He outlined the activities of these market women as follows: (a) transporting agricultural products and other goods from rural producers to the consumer; (b) bulking produce and breaking bulk to facilitate exchange at quantity and cost levels appropriate to the scale of production and buying behavior of customers; (c) processing items; (d) preserving capital in liquid form by serving as credit sources to their buyers and sellers; (e) connecting the agricultural producers and commercial sectors; and (f) making economic use of waste materials, such as tin cans, from Western society which obtain use value for the peasantry. Even if informal contributors, women involved in the informal market support the national economy by paying shipping fees, market fees, and sums levied by the government for specific purposes.

Market women run the spectrum from the sporadic rural peasant traders to large-scale urban and rural traders and retailers. In Haiti, marketing is viewed as women's responsibility, and virtually every woman has engaged in petty trade. Male traders, who are in the minority, focus on limited although more lucrative market activities such as coffee production. Nonetheless, women dominate most sectors of the market. Female microentrepreneurs who engage in the sale of products fall into four categories: 1) the cooked food sellers, who sell meals such as fried plantains they have prepared or purchased; 2) re-sellers who buy merchandise or produce to sell at various locations; 3) the Madam Sara, who is a market intermediary who purchases large quantities of goods such as grains from producers or local markets for resale in other rural and urban

markets across Haiti; and 4) market women who sell at the market or from their home or both (Blanc, 1998). Women who are engaged in the sale of goods in the market are called “ti machan,” little merchants.

It is not uncommon for women to start their small trade with the little savings they may have. Some of the activities that women engage in are petty commerce and handicraft production. Products that they sell include small household items, soap and toiletries, produce, and clothing. In rural areas, women are more involved in the trade of produce, while in the urban areas they may be more involved in the sale of clothing or household items. Women in the rural areas, sell their items at the local market, which is held a couple of days a week. Diversification in product offerings is low because some women lack knowledge on how to market items and have limited access to training.

Some of the strategies that women utilize to achieve success in market trade include diversification and differentiation, seeking sales at more distant and potentially untapped markets, arriving to the market early so they can find a prime spot to sell their merchandise, and prolonging their presence in the market to gain more sales. Mintz (1974) noted that some of the most successful rural traders were women who were single or involved in common-law unions (plasaj), which allowed them to travel freely. Many are away from home for up to a week at a time and are engaged in the sale of produce or accumulation for resale. Successful marchans (merchants) travel between rural and urban areas and buy in bulk at one market, mostly on credit, and then sell their items to smaller female-retailers in other markets. However, the purchase of some bulk commodities can prove much more risky than others for traders because products

like fresh produce require quick turnaround to avoid spoilage. This in turn may compromise the price that is negotiated.

Other strategies, particularly for rural women vendors, include selling smaller quantities such as a single cigarette or a piece of candy to accommodate the lower purchasing power of their customers, many of whom are neighbors (Jaffe, 1990). This strategy not only helps rural market women, but also benefits the community. However, sometimes multiple vendors source their items from the same local retailer, which results in less diversification of products and reduced sales.

The lack of sanitation, water and electricity also affects women's ability to engage in market activities. Access to clean, safe drinking water and refrigeration could help reduce the infection risks for adults and children and improve health. Improved health, particularly among children, may lead to increased school attendance and afford women more time for income-generating activities, education, and spending time with family.

In Haiti, as in other less developed countries, people have limited access to capital and are often unable to secure credit. Women in particular, often lack the necessary collateral to secure a loan and are unable to pay the high interest rates charged by some lenders, which in some cases is 200 percent on client loans. In recent years, the absence of financial services prompted the implementation of a number of microenterprise projects by informal groups, such as parish-twinning programs to formal institutions such as Fonkoze, Haiti's largest micro-finance institution. Currently, there is a surge in the growth of female microenterprises in Haiti. Haitian women's roles in marketing and trading have been steadily increasing over the decades. Globalization

has furthered the opportunity for women's inclusion in the marketplace (Barrientos et al., 2003).

Women balance productive and reproductive work, paid and unpaid work, and economic growth and community development. Therefore, a multipronged approach that is sensitive to the challenges that women face in the labor market is needed, partly because of discrimination and partly because of the dual role that they serve.

Haitian Labor Force In Crisis Situations

The Haitian economy has a very high labor force participation rate for both men and women. The proportion of economically active women is higher than that of any other developing society in the world except Lesotho (World Bank, 2006).

Haitian men and women have had to withstand many fluctuations in the labor market throughout its country's history. Although there are many events that have affected the Haitian economy, the US embargo on Haitian exports in 1991, while Jean Bertrand Aristide was president, led to a loss in almost 30,000 jobs in the electronic, sport equipment, garment, and toy assembly industries (Gibbons & Garfield, 1999). By 1994, there were fewer than 8000 workers employed in the assembly industry and women, who represented 80 percent of the workforce, were most affected. The economic impact on women was felt in both the formal and informal sectors, since many women earned an income through the sale of food and other products and services to factory workers.

The embargo also led to increased gas prices, which affected the transport of agricultural products and ultimately raised the price on all products. During this time, many people who were hardest hit went to the rural areas where food and international assistance were available. Those who were unable to leave the city because they had

no relatives in rural areas or because their economic and family situation was such that they had no choice but to stay, resorted to various survival strategies. Some moved in with other family members in crowded conditions with limited electricity and water. Some sold personal possessions such as jewelry, televisions and household items and reduced household expenditures such as cutting back on the purchase of more nutritious food or limiting their own meals to one per day. With limited economic means, women with children were more likely to stay in abusive relationships.

The circumstances during that period in history are similar to the current situation in Haiti today, following the January 12, 2010 earthquake. Rural families, who earn a living on subsistence agriculture, provide food and shelter to relatives and friends escaping the difficult existence in urban areas. Similarly, remittances sent from abroad and channeled through microfinance institutions such as Fonkoze help support families during economic crises.

The Informal Sector

The concept of the informal sector originated from International Labor Organization (ILO) studies on Ghana and Kenya in the early 1970s (Allen, 1998). These studies revealed that many people classified as unemployed were producing goods and services although not formally employed. Thus, the term informal sector emerged. During the past few decades, the informal sector has grown rapidly in many regions of the world. Many development practitioners and the ILO believed that informal work would ultimately be replaced by regular paid jobs in the formal market. However, informal labor has actually grown in the past few decades.

Van Staveren (2001) argues that global financial trends and policies such as structural adjustment programs advocated by the International Monetary Fund and the

World Bank in the 1980s have negatively affected women and their position in the labor market. Reduced government expenditures on public goods and services, lower subsidies for food, higher prices for energy, transport, and water, and increased fees for school and health care create increased workloads for women both at home and in the informal sector. The diminished security for both men and women in the formal sector and increased societal vulnerability led to increased dependence on informal means of income generation and placed additional burden on women working in the informal sector.

Today, women are greatly over-represented in the informal sector because this is the primary source of employment for women in developing countries. Women's work is often concentrated in small-scale agriculture, home-based business and market enterprises. The majority of women in the informal sector are one-woman shows, in charge of production and trade, with no or few paid or unpaid employees.

Much of the work is labor-intensive and capital poor. Informal enterprises usually operate under challenging conditions, requiring a high degree of flexibility to face ever changing dynamics in the business sector. These include availability of raw materials, access to reliable suppliers, transportation, availability of tools and equipment, and price competition. Although estimates of the size of the informal sector vary depending on how it is defined, by most accounts informal activities account for a sizable portion of the economy of developing countries. The poor official accounting at a national level does not allow an accurate assessment of the informal sector's contribution to the GDP in many poor developing countries. In a report by the World Bank (2011), estimates of the size of the informal sector in developing countries range from roughly one-fifth and

four-fifths of all non-agricultural employment. In terms of its contribution to GDP, the informal sector accounts for between 25 percent and 40 percent of annual output in developing countries in Asia and Africa and 25 percent in Latin America and the Caribbean (Chen, 2001).

In Haiti, if all activities, including unpaid labor, the service industry, and the agricultural sector were reflected in national accounts, the informal sector would comprise the bulk of the Haitian economy (USAID, 1993). This sector is largely unprotected and has no apparent safety net such as insurance or safety standards. In the aftermath of natural disaster, the informal sector is rarely prioritized, although providing support for this sector can contribute to the resiliency of society. The informal market is not only a strong component of the economy and part of its tradition. It has also provided refuge for many women who have been laid off from factory jobs and/or have limited alternatives based on low technical skills and limited education.

Microenterprise

Microenterprises are defined as very small enterprises, which typically employ less than ten people. Albeit small, microenterprises vary in scale and scope, from roadside stands to urban shops. They can be initiated with minimal capital such as earnings from the sale of single head of livestock to a few thousand dollars resulting from savings, foreign remittances and/or loans. In most developing countries, microenterprises comprise the vast majority of the small business sector and are characterized by a low level of income and material assets (Conger, 2008). As a result of the relative lack of formal sector jobs available, the majority of microenterprises are owned and operated by poor people. These operations are typically unregistered and do not pay taxes (Pretes, 2009).

Microenterprise development for women is generally based on the assumption that the small-scale sector is both viable and desirable. Microenterprise is often presented as a way to improve the livelihoods of poor people, particularly women. Microenterprise has been viewed as a means to both lift women out of poverty and empower women. Women's involvement in microenterprise has improved the household status, allowing children to attend school and to obtain health care. Research suggests that the households of women are benefitted more by microenterprises because women tend to devote more of this income to their households proportionately than do men (Hunt & Kasynathan, 2001). Yet, while microenterprise may be seen as an instrument for women's empowerment, it may not diminish gender inequality. Women's economic contribution is viewed as an extension of their household activities and therefore places a double burden on women. As such, the status of women in household administration and decision-making remains subordinate, despite their high levels of involvement in paid employment (Momsen, 1993). Because women are not relieved of any household duties, they are faced with conflicting demands. Their productive activities include livestock production, marketing and wage production, and the production of items for market. Reproductive activities are those that are carried out to reproduce and care for the household and the community. This includes food preparation, child care, health care, home maintenance, and the collection of water or fuel. These activities are viewed as noneconomic, provide no remuneration, and are not considered in any national income accounts.

Kabeer (1995) and Mayoux (1999) found that women's involvement in microenterprise benefited the family as a whole compared to credit to men. Thus,

women spent the majority of their resources on the welfare of their children and this left little to no money from their earnings available to reinvest in their business. Also, Cliff (1998) argued that even though women may want to grow their businesses, they decide not to because of the constraints in balancing their time among family, household responsibilities, and business activities. Microenterprises can also negatively affect family dynamics. In many cases, women involved in the informal sector face daily challenges in operating their businesses and they often rely on their children, especially girls, for help. This may mean that children return early from school or miss school altogether. According to Brett (2006), women engage in business in an atmosphere of extreme constraint and uncertainty. Women's microenterprise and other income generating activities must be "added on" to women's schedules. In other words, women are not given any reprieve from household responsibilities. In addition, women who work in microenterprises may be exposed to increased risk because of political or social problems such as strikes that limit the flow of market goods.

Also, as the woman of the family secures income, traditional gender roles within the household are subverted and many men feel threatened and respond negatively (Fonchingong, 2005). In other cases, particularly when men face continuous unemployment and women become the sole providers based on their microenterprises, men come to accept the new make-up of gender power relations. In the end, it is a particular configuration of various assets in their everyday lives and their businesses that allows women microentrepreneurs to maintain successful enterprises.

Microentrepreneurial Assets and their Importance

There are a variety of factors that may promote or constrain female microentrepreneur's level of achievement in business. Based on the Sustainable

Livelihood Framework (Chambers & Conway, 1991), assets can be allocated into five types of capitals, some of which are tangible (financial, natural and physical capitals), while some are intangible (human and social capitals).

Human capital refers to the skills, knowledge, education and the ability to apply these resources to implement microentrepreneurial strategies that allow microentrepreneurs to meet their objectives. Physical capital involves non-monetary objects that assist microentrepreneurs in carrying out the functions of their businesses. These include access to roads, buildings, energy, forms of transportation, technology and other tools such as fertilizers and farming equipment, and livestock. Financial capital refers to financial resources such as available income, credit, savings, and remittances, which allow microentrepreneurs to sustain their businesses and pursue other opportunities. Social capital involves support networks of friends and families and formal as well as informal membership in organizations such as trade associations. Natural capital refers to resources such as land, soil quality, water and aquatic resources, trees, wildlife, wild foods and fibers, etc. Many microentrepreneurs derive their income from businesses based on the sale of forest products, agricultural produce, or fishing for example.

By focusing on the asset structure of female microentrepreneurs, especially those who operate businesses in areas prone to natural disaster, we can develop a better understanding of female microentrepreneur's capacity to create sustainable businesses. Assets are considered stock that can be acquired, developed, and improved.

Ownership of land, water rights or even equipment such as a corn grinder, a sewing machine, or a wheelbarrow, can support income-producing businesses. Likewise, assets in the form of investments in health and education or business networks can also foster successful microenterprises. Sen (1997) stated that “assets are not simply the resources through which people make a living; they give the capability to be and to act, to engage more meaningfully with the world and to change it.” In this context, asset ownership can open up opportunities, create a safety net, and provide something for female microentrepreneurs to fall back on. Moreover, asset ownership can be passed on from generation to generation.

If we were to focus on business income or expenditures (economic indicators) alone, we would only capture a partial view, whereas, examining female microentrepreneurs’ assets provides a holistic picture of microentrepreneur’s performance. Wratten (1995) argues that reviewing income levels may help determine who lacks resources to achieve an adequate standard of living. However, it does not accurately measure the capacity to gain access to various forms of capital. These may be determined by other factors such as legal rights, education, and health care. Sherradon (1991), who first introduced the concept of asset- building, emphasizes the need to distinguish income from assets. He describes income as the flow of resources, generally resulting from a return on labor, and used for consumption. On the other hand, assets are stocks of resources that can be gained over time, invested for future consumption, and may result in long-term benefits. Assets such as housing, equipment, and savings and education can provide alternatives.

Based on an asset-based approach study conducted in Ecuador, Moser (2006) identified the sequence of asset accumulation as follows: 1) human capital connected to ill health and related expenses are main assets that cause individuals to descend into poverty, 2) housing and physical capital is a prerequisite for asset accumulation, and 3) financial capital is the most important starting point for acquiring other assets. In addition, she highlights the importance of enabling low-income individuals build a diversified portfolio of assets to protect them against “income shocks” such as illness (Moser, 1998). Assets such as housing, savings, and equipment, as well as education can be used to generate alternative income streams during periods of disaster.

There have been various studies that examine the role of asset ownership in achieving sustainable livelihoods. In a study on livelihoods and poverty reduction in Tanzania, Ellis and Mdoe (2003) found that rural poverty was strongly associated with lack of assets such as land and livestock. Land and livestock are often required as collateral for accessing credit by most formal financial institutions. Scoufias (2003) noted that households with less access to credit or other forms of financial support may be unable to replace their lost productive assets and may not be able to recover for many years. Another consequence may be decreased investment in children’s education, health care, and investment in social networking as individual’s efforts are redirected primarily toward earning income.

Still other authors have noted that gender is a variable that affects how individuals value resources particularly as they relate to their ability to achieve their goals. Flora (2001) highlighted that women were more likely than men to protect common resources because they form the base of their domestic and business

activities. However, and unfortunately, women's lack of control and access to resources such as land, limits their ability to effectively translate perception of environmental threat into any action.

Examining the asset structure of female microentrepreneurs is also important because it is linked to their vulnerability, especially during natural disasters. According to Enarson (2001), women with fewer assets have more difficulty in recovery from natural disaster. This author also identified four impacts of disaster on asset ownership and women's work: 1) economic insecurity increases when productive assets are lost, 2) women's workload increases as they take on more income-generating work and have expanded roles in community and family affairs, 3) women's working conditions are adversely affected because of inadequate child-care resource, and 4) women tend to recover more slowly as they lack mobility. Women with less access to formal financial resources tend to resort to family and friends when affected by natural disaster. Unfortunately, when others within their network experience shocks equally, it is difficult for them to draw on one another for support (Skoufias, 2003).

Financial Resources for Microenterprises

To build successful and sustainable businesses, microentrepreneurs need not only have the necessary skill set and motivation, but also must have sufficient financial capital for both start-up and growth. While not all microentrepreneurs are reliant on external financing to conduct their businesses, many of them require financial support.

Financing is key to the establishment of microenterprises, but traditional loans from formal banking institutions are difficult for the poor to secure and have been known to charge borrowers interest rates of up to 100 percent (Hashemi et al., 2006; Bennett, 2009).

An alternative concept to the traditional banking system was fostered by the Grameen Bank in Bangladesh, which was a pioneer in the area of microfinance programs and whose concept has been replicated in developing countries such as India, Rwanda, Haiti, and many others (Latifee, 2006).

Microfinance has been strategically used as a means of reducing poverty and enhancing livelihoods in developing countries by providing small loans to poor individuals to begin or sustain income-generating activities. It is argued that microfinance can help women improve their status by providing new opportunities, fostering self-confidence, expanding social and business networks, and allowing them greater voice in family participation (Shuller & Hashemi, 1996). Typically, microfinance recipients are individuals who are self-employed and have a home-based operation. Microfinance institutions tend to target mainly women as recipients because women have proven to be a low credit risk, with repayment rates estimated at 98 percent. Moreover, women are more likely to invest a greater percentage of their earnings money back into their household than do men. This in turn can lead to increased status in household member's education, nutrition and health, and contributes to a stronger overall economy. It has also been argued that microfinance programs allow women to gain valuable skills that lead to them playing a stronger role in the community and in household decision-making. By establishing a viable business and increasing household income, microfinance is said to reduce women's vulnerability to external shocks such as social, political and economic crises and the impact of natural disasters such as floods, hurricanes and earthquakes.

While microfinance has been championed as a way to alleviate poverty and to empower women through the promotion of self-reliance and individual initiative, the primary focus has been to increase the number of enterprises and their profits, rather than directly addressing issues of inequality in access to power and resources. In general, attention to macro-level strategies has focused on integrating women within existing structures as opposed to challenging the structures themselves (Mayoux, 1995).

Microfinance is complex and often specific to context. It is clear that different microfinance institutions respond to different models and they must be judged against the model that they set out to deliver. Mayoux (2000) refers to these as the paradigms of microfinance and identified three distinct models. The paradigm of financial self-sufficiency aims to create microfinance models that are profitable, sustainable and competitive and do not depend on development agencies for funds. They operate based on funds secured in international financial markets and, in doing so, they target the 'bankable' poor (not always the poorest of poor), e.g., small producers and entrepreneurs. In this approach, it is assumed that women's access to these specific services will lead to economic empowerment and ultimately greater decision-making power. The paradigm of poverty relief is based on providing not only the economic stability needed to relieve poverty, but also other attributes and means needed to emerge from and remain out of poverty such as sustainable living resources, community development and the provision of services like teaching basic literacy, healthcare and infrastructure. Finally, the feminist paradigm of empowerment is based on the perception of microfinance as an entry point to provide economic and sociopolitical

empowerment to women. This approach is centered more on the strategic needs of women's. Besides the different paradigms behind different microfinance institutions, microfinance organizations as a whole within one region or country evolve over time, and as Mayoux (2000) states, it is important to seek efficiencies among them by coordinating their efforts.

For microfinance programs to be successful, they have to consider women in a broader context recognizing structural constraints and opportunities that impact women's entrepreneurial aspirations. Similarly, a problem of viewing microfinance as a vehicle for poverty alleviation for women is that loan repayment may pose an additional burden for women, especially in periods of higher energy and food prices. Goetz and Gupta (1996) show that many of the women's loans are controlled by males, yet women are responsible for repayment. In some cases, women have to opt out of covering basic household needs to address the repayment of these loans. Also women in female headed households have additional burdens in their dual roles, which are not taken into account (Ogato, Boon & Subramani, 2009). Kabeer (2003) noted that no substantial evidence exists of change in the gender division of labor as a result of microfinance. Women continue doing home-based jobs like tailoring and poultry raising. Young (1997) also noted that women's workload increased due to the heavy demands of operating a business.

Furthermore, the form of peer pressure often involved in honoring the loan may result in women having to borrow from their spouses or other family members or forego critical household needs. Researchers have found that microfinance is not without its challenges and it is a long-term process. In a study on three microfinance institutions in

Bangladesh, five percent of participants were able to advance economically each year, five to thirty percent annually dropped out, and the poorest families self-selected out, never joining at all. In some cases, it takes between five to ten years for poor clients to advance above the poverty line and even longer to become self-reliant, meaning no longer having the need for microfinance involvement. However, she states that this continued reliance does not signify failure and in fact may show success for both the microentrepreneur and the microfinance institution (i.e., participants have investment opportunities and the microfinance institution has relevant products) (Magner, 2007).

According to Mayoux (1990), microfinance has been seen as a tool that provides significant benefits to women in the economic and social spheres. She points out that women's access to savings can empower women by allowing them to use their resources for savings and economic activity. As a result, women achieve more control over their assets and income. There are several assumptions embedded in this idea: women will invest earnings in their business, women's well-being will improve, and women's social and economic networks will expand. However, she also states the caveat that in some cases women may have limited control over their earnings based on hierarchical structures within the home.

Hashemi et al. (1996) noted that among Grameen bank participants, when women had taken out loans, men were more likely to provide assistance with house chores and child care. Furthermore, Kabeer (2003) reported that microcredit can enhance women's economic independence thus improving her self-esteem and her status in the household and the community. According to Shuller and Hashemi (2006),

women that engage in microfinance benefit from decreased male bias in the household and increased control over fertility.

In fact, microfinance as a key vehicle for establishing microenterprises in developing countries has been advocated as a mechanism for addressing the needs of poor women beyond their monetary gains. According to Dunford (2001), well-coordinated microfinance programs have helped women in their reproductive needs, including the promotion of family planning and the prevention of HIV/AIDS. Dunford (2001) states that nonformal education techniques, the focus of which can range from childcare to personal behavior, can be deployed effectively during the regular meetings held with microfinance groups. If not well coordinated, the peril in addressing non-financial concerns is diverting resources and hindering the sustainability of microenterprises. Anderson et al. (2002) highlight that microfinance group meetings can be particularly advantageous as they give women the opportunity to share their own knowledge and best practices with each other, particularly for those who are not usually exposed to training or those who otherwise have limited opportunities to interact with other women.

Mayoux (1997) argues that because of the lack of systematic, cross-cultural comparative studies on the effects of microfinance programs on women, it is difficult to assess their value. Many microfinance program evaluations are often conducted internally, using different definitions of empowerment, which makes it difficult to assess what is actually being measured. Furthermore, high repayment rate is often equated with a positive impact on women. However, the down side to loan repayment is not

always considered. While the loan sizes may be small that does not mean that they do not carry big risks for women.

In many cases, women have to resort to a number of strategies to ensure they make scheduled payments and repay loans. They may have to borrow from within the social network or sell household goods. Women may reduce food quality and quantity of food in the household and make cheaper meals requiring more labor-intensive ingredients. In addition, they may reduce their expenditures by traveling on foot rather than pay for public transportation, gathering firewood rather than purchasing kerosene and treating family illnesses with home remedies rather than seeking medical treatment (Brett 2006; Van Staveren (2001).

In spite of the need for more research, there have been various studies using well- defined empowerment indicators to assess the impact of microfinance on women. On the positive side, microfinance has been shown to provide some benefits for women. Studies have shown that in some cases women who participate in microcredit programs have improved their ability to make household decisions and experienced increase mobility (Pitt et al., 2006). They have been able to purchase productive assets. Some have increased their participation in political and legal campaigns, negotiated gender barriers, increased control over their own lives and improved their position within the household. Women often prove to be more financially responsible with better repayment performance than men and have been shown to invest increased income into the household and family well being (Kabeer 1998). In 1994, Kabeer wrote that women are more likely to spend money wisely on good goods than bad goods. Kabeer (1998) also

found that microfinance has been effective in increasing incomes and assets, except in the poorest households.

On the negative side, Goetz and Gupta (1996) found that men directly controlled most women's loans, although women were responsible for repayment. Mayoux (1999) noted women have limited control over their earnings based on hierarchical structures within the home. In some instances, women not only have the burden of repaying the loan, but also may have to use savings to offset men's poor investments. Therefore, women's loss of control over finances leads to more tension within the household and more pressure in meeting the expectations of microfinance solidarity groups (Kabeer, 2001). Similarly, as a result of microfinance, no substantial evidence of improvement exists in the gender division of labor, and women continue doing domestic tasks.

In examining two case studies in Bangladesh, Fernando (2006) concluded that when women bear the sole responsibilities for loan repayment and engage in microcredit related activities, burdens increase and time available for education, leisure and socialization become limited. These limitations translate into less autonomy. Also, business competition among women microentrepreneurs does occur and this can be aggravated during times of economic hardship, not uncommon in developing countries. Competition impacts both the economic performance as well as the availability of the microentrepreneur to engage in other types of activities related to personal development (Browne, 2003).

Al-Amin and Chowdhury (2008) identified various obstacles to microfinance performance, many of which impact the balance between productive and reproductive activities. On the demand side, lack of family resources, poor education, lack of time

and poor self-image were seen as impacting microfinance's performance. On the supply-side, gender-blindness and the lack of additional non-financial services for women were seen as most detrimental.

In order to understand the impacts of microfinance on productive and reproductive processes, it is important to analyze results at the household level rather than at the institutional level alone (Brett, 2006). Moreover, Brett questions whether in some cases the reproductive benefits of engaging in holistic microfinance projects may outweigh the productive ones. Some women continue their engagement in these programs despite having a net income loss at the household level.

While microfinance has been often touted as a way to allow women to obtain independence, it has resulted in additional challenges for women. There is still debate about whether microfinance can be more impactful than common welfare programs in moving people out of poverty. It is clear that microfinance alone cannot completely mitigate poverty, but providing access to resources to people with limited means can be a viable option for many.

Fonkoze: A Leading Microfinance Institution in Haiti

Established in 1994 by Catholic priest Joseph Philippe, Fonkoze is Haiti's largest microfinance institution with 42 branch offices located throughout the country. Fonkoze is a Haitian Creole acronym for Fondasyon Kole Zepòl, which means "The Shoulder-to-Shoulder Foundation." Fonkoze's mission is to build the economic foundations for democracy. The institution covers a range of financial and non-financial services such as literacy and educational programs to the poor, primarily women, in rural areas. In fact, of the bank's approximately 70,000 borrowers, 98 percent are women (Fonkoze, 2010; Manger, 2007).

Although microfinance shares features with a mainstream consumer finance operation, it does differ in the targeted customers, who are poor, uneducated, lack basic necessities, and are more vulnerable to risks associated with natural disasters. For example, 52 percent of the Haitian population and over 60 percent of Fonkoze's clients are illiterate. Their microfinance is usually paired with training for literacy and basic business skills. Fonkoze has 250 literacy centers in Haiti, which offer programs on reading and writing, business skills, sexual and reproductive health, and, most recently, human rights and environmental protection (Manger, 2007). Fonkoze participants are taught basic concepts of business and business strategies, how to keep detailed records of the products they buy and sell, and how to make cost-benefit calculations. This training can serve to build capacity in areas much in need of attention.

Fonkoze's core program requires solidarity lending, proof of an existing business, registration fees and deposits of 15 percent of the loan value, which is placed in a client saving's account as collateral. Fonkoze works with a group-lending model and specifically focuses on providing credit to female merchants. Fonkoze like other microfinance lenders has not been as successful in reaching the poorest segment of the population, since this requires taking additional risks. However, since 2009, Fonkoze has been involved in the Consultative Group for Assisting the Poorest (CGAP) pilot program focusing on providing credit and services to extremely poor individuals. Based on the Grameen Bank of Bangladesh village-banking model, developed by Muhammad Yunus, Fonkoze created the Ti Kredi (little credit) program to assist Haitians with limited assets. The program provides poor women with enterprise training, health services, housing support, a consumption stipend networking connections, and the support of a

case manager (Huda & Samanowitz, 2009). This model offers women financial assistance through cash grants, free health care, and a support network and social protection. Clients are also enrolled in an intermediate six-month microfinance program, which provides client with a small loan and continued assistance by a caseworker. Under the program, women in groups of five each receive an initial loan of 25 dollars and a savings account. Depending on their performance, after six months they can be considered for loans of 75 dollars.

Poor borrowers tend to take out conservative loans or grow their businesses in a way that allows them to balance family and business responsibilities. Fonkoze provides women with both financial and educational services that can assist women start or expand a small business. They also allow women to set up a savings account and develop business skills, basic literacy and life skills training. Since microfinance is commonly extended without traditional collateral, this is viewed as a plus for women since they often do not have livestock or land to be used as a collateral.

Women and Resiliency

Resiliency is defined as the ability to recover, spring back, or return to previous circumstances after encountering problems or stresses. The concept of resiliency has been applied to describe the adaptive capacities of individuals (Rutter, 1993; Werner & Smith, 1982; Bonanno, 2004; Butler et al., 2007), communities (Brown & Kulig, 1996/1997; Sonn & Fisher, 1998), and societies (Barker, 1999; Adger, 2000; Godschalk, 2003). Resiliency theory is an expanding body of knowledge that seeks to provide explanations for the source and role of transformational changes in adaptive systems. From an ecological perspective, resiliency or ecosystem resiliency is defined as “the

magnitude of disturbance that can be absorbed before the system changes its structure by changing variables and processes that control behavior” (Holling et al., 2002).

In Holling and Gunderson’s Panarchy framework, which includes resiliency theory, social and ecological systems are connected based on the notion that humans have expanded their influence over nature so thoroughly that they are dependent on each other. In other words, there is a feedback process. When there is a shock to an ecosystem, the societal response depends on the state of the ecosystem and the economy (Holling & Gunderson, 2002). Understanding human and environmental resilience in the face of external shocks is paramount. According to Folke (2006), the concept of resilience has been revisited from simply highlighting the robustness of systems in the face of shock while continuing to perform, to understanding the interplay of disturbance, reorganization, transformation and innovation.

A complementary concept to consider when examining resiliency in the face of natural disasters is the livelihood vulnerability framework (Moser, 1998; Combes, 2002). This framework seeks to identify causes, impacts on human well-being and response after a change (Blaikie, 1994). Vulnerability deals with an external source of stress and an internal component related to the exposure and response to this shock as it is interpreted through the socio-ecological relationships. In natural disaster studies, resiliency is often used to describe the inherent resources that are available to achieve pre-disaster levels of function and lead to successful adaptation. In studies on families and individual resiliency, Vandsburger and Biggerstaff (2004) conceptualize resiliency as “the ability to develop and/or maintain healthy functioning and successfully adapt to life challenges and risks”.

Several psychological abstractions such as personality strength and hardiness have been offered in the literature to characterize human adaptability and resilience. However, among the many definitions of resiliency, there tends to be agreement in the literature that resiliency is better conceptualized as a process than as an outcome, and as adaptability more than stability (Norris et al., 2008).

Drawing on these concepts, in this study, resiliency is defined as a “process linking resources to a positive path of functioning and adaptation in microenterprise activities after a natural disaster.” It has been demonstrated that most assistance in disasters arises from and is provided by the affected communities themselves in the form of social capital. In these instances, social networks, which constitute social capital, fill the void generated by the lack of provisions offered by the state (Blaikie et al., 1994).

Women and children are particularly affected by natural disasters and they account for a large proportion of displaced persons. Faced with natural disasters, women are more vulnerable to increased rates of reproductive health problems and sexual violence. At the same time, women take on additional emotionally trying activities in caring for injured family members. Moreover, gender inequality in political and social systems results in differences between men and women in terms of access to emergency communication, decisions about use of relief assets, access to shelter and goods, and other relief programs. Yet women are primarily responsible for meeting the immediate needs of their families (Enarson & Morrow, 1998a/1998b; Rodríguez & Russell, 2006).

Resiliency and social capital are relevant elements to explore in this study because it is possible that women play a more significant role in creating and nurturing linkages as a manifestation of resiliency. Furthermore, women may need to demonstrate greater resiliency than men as they are particularly affected by natural disasters. More notably in developing countries, women's involvement in the informal sector puts them at risk in disaster contexts. The vulnerability of these business ventures becomes particularly impactful for women in times of natural disasters.

Gender can also play a role in the management of natural resources following disasters. Men and women experience the environment differently. Therefore, there are distinct gender-differentiated interests in natural resource management based on roles, knowledge, and responsibilities (Shiva, 1988; Schroeder, 1993). This is important to consider not only from a livelihood perspective, but also because natural resources are important elements supporting microenterprises.

The Country of Haiti

The country of Haiti has a population of 9.8 million people, an average annual population growth rate of 1.3 percent compared to 0.8 percent in the United States and an estimated life expectancy at birth of 52.7 years (PAHO, 2003). Haiti is the poorest country in the Western Hemisphere with 65 percent of the population living below the poverty line (UNDP, 2008). The gross national income per capita is \$450 and it ranks 146 out of 177 countries on the U.N. Human Development Index. Haiti has a workforce of 3.6 million people, many of whom are unskilled. Of these, approximately 70 percent work in the informal sector, primarily subsistence farming (World Bank, 2006). Forty-three percent of the adult population is illiterate. Haiti is divided into ten departments.

The departments are further divided into 41 arrondissements (counties), and 133 communes (municipalities), which serve as third level administrative divisions.

Haiti's Historical Background

Paradoxically, Haiti's abundance in natural resources and the people's desire for self-governance led to a history of deprivation and foreign control. After years of Spanish rule under post-Columbian colonization, the Spanish settlement weakened with the discovery of gold and silver in other parts of Latin America. When the early occupiers moved east, they left the western part of Hispaniola free for other European settlers. Following France's defeat of the Spanish in Cartagena in 1697, the Spanish signed over the western half of the island (now Haiti) in the Treaty of Ryswick (Dubois, 2004).

African slaves and indentured laborers transported from Slavic countries worked the earliest plantations. The first crops introduced were tobacco and indigo. With increasing competition, especially from the southern US's tobacco industry, and rising production costs, the French turned to a more profitable venture. Beginning in the 17th century, sugar production, which had been transformed from a luxury item to a dietary necessity in Europe, became an economic boom crop. Sugarcane production is resource-intensive and requires a large labor force, land, and water. While Saint Domingue (Hispaniola Island) had vast natural resources, the colony lacked a sufficient labor force. Slavery was an essential component for production. For almost a decade in the 18th century, up to 40,000 slaves per year were transported from Africa to this small island. As sugar plantations proliferated across the region, so did the number of slaves. By the eve of the Haitian revolution in 1791, 90 percent of the colony's population was

enslaved. Mintz (1974) noted that the growth of many slave- based economies in the New World was an integral part of the rise of European commerce and industry and ultimate growth of power and influence. According to Dubois (2004), after the cessation of Canada to the British in 1763, many French men sought their fortune in Saint Domingue. The French were able to avoid restrictive trade policies imposed on planters by re-exporting the sugar and coffee produced to other countries, which resulted in fortunes for many French merchants and traders.

Under such conditions, Haiti became the Pearl of the Antilles, one of the richest islands in France's empire. For the Haitians, it became the Paine de Antilles (the Dungeon of the Antilles) (Gilles 2009). The slaves were subjected to brutal treatment, working night and day in the sugar mills. Their average life expectancy after arrival to Saint Domingue was only seven years (Tannenbaum, 1947). In the 1780s, Haiti exported 60 percent of all the coffee and 40 percent of all sugar consumed in Europe, more than all of Britain's West Indian colonies combined. The phrase "Rich as Creole" became a common expression in Europe in the 18th century referring to someone of extreme wealth (Farmer, 1994). The loss of the colony to black slaves in the revolution of 1791-1803 not only dealt a crushing blow to the French economy, but also ignited fear of revolt among many slaveholding countries.

The US-imposed strategy to isolate and alienate Haiti from entry into the international market proved very successful for the US. While Haiti was kept politically isolated, the US was still involved in trade with Haiti. In fact, between 1804 and 1821, the US provided 45 percent of Haiti's imports, yet purchased only 25 percent of Haitian exports. This accounted for a trade imbalance of 79 percent of the Haitian deficit (Dupree, 1994). Haiti's exclusion from the world market, coupled with the destruction of

the country's agricultural and ecological infrastructure during the thirteen-year war prior to the revolution, presented enormous challenges for the over 300,000 Haitians that survived the revolution (Farmer, 1994). The US-led strategy not only crippled the Haitian's prospects for economic development, but also provided an uncontested space for crafting Haitians and Haitian society in a way that prevented Haiti from being recognized as a legitimate state and participating in the international economic arena.

It was only in 1827 that the French acknowledged Haiti as a legitimate state and this was only after the country had agreed to pay a "debt" of 150 million francs for damages incurred during the revolution. The debt was so great that Haitians were only able to pay it off in 1947. Consequently, this newly formed country, with no experience in administration or government and lacking technical skills, was burdened by heavy debt and had to learn to function in isolation. Lawless (1992) highlighted that Haiti is the only case in history in which liberated slaves were responsible for creating an independent government and economic system. Within Haiti, the country was adapting to a changing social structure as well as political struggles over power and control. A major concern for Haitians during the early years following independence was the constant threat of French invasions (Lundahl, 2008). In the face of this challenge, early leaders such as Dessalines explored ways to pay for the military equipment and weapons needed to protect the newly formed country. Some of the strategies implemented included the restoration of the plantation system, confiscation of private land, and the development of an agricultural export model. However, Haitians largely rejected these plans, particularly working on plantations under strict military supervision, which was reminiscent of slavery. This led to Dessalines's downfall in 1806. Instead,

Haitians engaged in small subsistence agricultural activities on their small plots of land, which were distributed among the slaves following the revolution. Mintz (1974) argues that this virtual isolation contributed to the spread of a peasant way of life throughout the country and the hold of traditionalism on Haitian society.

This smallholder-based structure meant that the Haitian upper class was unable to maintain control over agricultural land and labor, the economic foundation of colonial control. According to Bourginoun (1952), the westernized mulattoes, who comprised three percent of the population in the early 1800s, ascended the social ladder assuming a dominant position over the masses. This resulted in a grouping of classes, based more on culture rather than differences in skin color that affected every aspect of Haitian life. In light of their new positions, many Haitians pursued urban-based employment, especially government positions. An institutional elite (urban, mostly light-skinned, French-speaking, educated) succeeded in controlling and taxing the rural population (rural, mostly dark-skinned, Creole-speaking and uneducated). In a sometimes wavering alliance with the military, the urban elite managed to gain control of the country and kept the peasantry isolated from national affairs. Haitian's peasantry and its distancing from the governing elite are central to Mintz's conception of Haiti. The disengagement of the two sectors and the lack of unifying institutions allowed for a governing elite to operate independently from the rural masses.

Trouillot (1990) described the system that was implemented as follows. Peasant crops and imported consumer goods were the mainstay of local economic exchange. Taxes that were collected at the customhouses and ultimately borne by the peasantry provided the majority of government revenues. Profits made from the peasantry

contributed a large share to the returns taken by an import-export bourgeoisie that was dominated by foreign nationals with little concern for local production. While the state turned inward to strengthen its control, the urban elites who were positioned around that state relegated the rural majority into the margins of political life. Mintz (1974) noted that this basic economic model lies at the roots of the present divide between the urban elite and the rural peasantry. Dupuy (1989) argued that as a result of the imposition of the state and the commercial exploitation by the bourgeois, the peasant sector remained impoverished, with little land and not enough cash to purchase advanced farming tools necessary for better production. The combination of poor land use, soil erosion, and an increasing population led to a lack of economic productivity.

Although the US finally recognized Haiti in 1862, after dealing with the effects of its own civil war, diplomatic ties were resumed mainly for commercial and strategic interests, particularly to restrain the growing military threat posed by Germany prior to World War I. Wilentz (2010) noted that Haiti, particularly the Mole St. Nicolas located on its northwestern coast, was of strategic importance to many countries because of its role in access to Mexico and Latin America. In this view, while the US occupation of Haiti between 1915 and 1934 was presented as a necessary intervention to help Haitians deal with the political unrest in their country stemming from the street mob murder of President Vilburn, it also occurred for both strategic and economic reasons. Farmer (1994) argues that the invasion in 1915, along with U.S. business interests and anticommunism, are critical to Haiti's recent history. The US wanted to protect American businesses, expand commercial opportunities and consolidate its dominance over Haiti.

During this period, for example, the US was successful in abolishing a Haitian law instituted when slavery ended that prohibited foreigners from possessing land.

The US was also able to maintain Haiti's status as a periphery state, providing cheap labor, while creating regulations that favored the US, such as the US rice trade agreements. Many of the trade agreements that Haiti entered into with Europeans, as well as the United States, resulted in devastating consequences for the Haitian people, especially in the agricultural import market. Social consequences were no less disturbing. The US occupation, which occurred at a time when the US practiced racial discrimination in its own land, also exacerbated the separation of classes in Haiti, as it infused a racist bias in favor of minority (mulatto) over the majority (darker skin people).

Farmer (1994) argues that all Haitian governing powers, with the exception of President Estimé, from 1946 to 1950 were submissive to US interests. The rise of François "Papa Doc" Duvalier to power in 1957, succeeded by his son Jean-Claude "Baby Doc" Duvalier in 1971, has been described as the most brutal period in Haitian modern history. François Duvalier, who declared himself "President for Life," established his own armed forces, the Tonton Macoutes, who controlled the population through intimidation and violence. The US was complicit in backing this government. Exchanges for strategic access to the Caribbean Sea and the Panama Canal led to U.S. involvement in suppressing growing opposition to the regime.

Despite the US's knowledge of the violence inflicted upon the Haitian people, Duvalier's government received \$70,000 million in gifts and loans from the US. By 1984, Jean-Claude Duvalier had amassed a fortune of over \$1.2 billion, which exceeded

Haiti's GDP (Dupuy, 1989). During the 1970s, assembly industries became an important element in Haiti and several US businesses were drawn to Haiti because of its tax and tariff exemptions, cheap labor, and the right to suppress labor unions. The country's macroeconomic and social conditions continued to deteriorate and in the 1980s, many Haitians engaged in a major exodus to the US to escape the country's violent regime and harsh economic conditions. The worsening economic conditions were exacerbated in the late 1970s when an outbreak of African swine fever spread to Haiti, devastating the peasantry.

This exodus presented another chapter in Haiti's bad press. Unlike their Cuban neighbors, Haitians who escaped the island during periods of political oppression and massacres are considered economic rather than political refugees. This status denied them any leverage to influence the political course of their nation. The US depicted Haiti's dictatorships as a result of the people's inability to manage their own governance rather than a circumstance meriting political refugee status. These 'boat people' confronted preexisting notions of Haiti and Haitians, which are widely held folk models that have been part of the media and popular commentary since Haiti became a nation (Lawless, 1992; Farmer, 1994). Upon their arrival in Florida, rumors spread that Haitians were carriers of AIDS and tuberculosis. In a more detailed account of Farmer's (1993) thoughts, in his book "AIDS and Accusation," the author argues that blaming Haiti for the AIDS pandemic in the US is a result of US ethnocentrism and racist views, rather than scientific fact.

Throughout history, political, social, and ecological crises are often used as a pretext for external or internal powers carrying out policies and implementing actions

they could not execute during times of stability. This is particularly true for vulnerable poor countries that need assistance and are not in a position to negotiate fairly the terms or conditions for exchange.

The social construction of race is important in this context. Perpetuating an image of black inferiority allowed the US and other countries to assume a paternalistic role towards Haiti. In the social construction of hierarchy, race or ethnicity is often advanced to justify some form of control or repression, whether it is economic, social or political.

Understanding the root causes of poverty, illiteracy, violence, and environmental degradation requires analysis of a country's historical, social and political context. Often the "failures" of Haiti are attributed to the cultural inferiority of its people. Lawless (1992) argues that good analytic material on Haiti remains lacking and that journalism, unlike anthropology, does not work within an analytical model, which reinforces dominant world views and perpetuates myths.

The Vulnerability of Haiti

Although Haiti only occupies a third of the island of Hispaniola, it is more densely populated than its neighbor, the Dominican Republic, which has approximately 400,000 fewer inhabitants. Due to Haiti's geographic location and geologic origins, the country has a long history of natural disasters such as floods, hurricanes and earthquakes. It is surrounded by the Caribbean Sea to its West and South and by the Atlantic Ocean to its North, which increases its vulnerability to severe storms and hurricanes between June and October. It also rests on the Caribbean plate, which is bounded by a major fault line to the north and another to the south. As a result of its mountainous topography and

torrential tropical rains, Haiti is prone to mudslides, which wash away crops, livestock and inhabited areas.

Less catastrophic, but nonetheless very serious, many environmental challenges confront Haiti. According to the FAO (2009), soil erosion is one of the most serious environmental problems affecting Haiti. Soil erosion (estimated at an annual loss of 36 million tons a year) has resulted in declining crop yields, contributed to the destruction of coastal marine resources, and harmed downstream lands.

It has long been argued that much of the environmental degradation that occurs in Haiti is the result of Haitian peasants clearing the land, lack of government regulation, and an increasing population. While Haitians bear some of the responsibility, Haiti's current ecological deterioration began long ago during the colonial period. Under the French occupation in the late 17th century, thousands of hectares of virgin forests were cleared for sugar cane, coffee, and cotton production and this exploitation exacerbated problems of soil erosion and flooding, resulting in increased ecological vulnerability. In recent history, the 1991 US initiated embargo prevented the export of economically vital export crops such as cocoa, mangos, coffee, and essential oils. To offset these losses, Haitians increased charcoal production by 40 percent, which increased soil erosion and deforestation; an estimated 7500 trees were felled each month from 1991 to 1994 (Gibbons & Garfield, 1999). In addition, land title is unclear and land plots are small. As a result, there is limited capability or economic incentive to engage in environmental remediation. The country is losing its productive potential, most notably because of the loss of vegetative cover of the soil. Tragically, the island has begun a process of

desertification. Only 1.5 percent of Haiti's natural forest remains and 25 to 30 percent of watersheds are denuded (Swartley & Toussaint, 2006).

Besides the loss of vegetative cover, the country is experiencing a host of other environmental malaises, including water shortages, loss of biodiversity, and degradation of the marine ecosystem. Haiti's fragility has gone mostly unrecognized by the government and the lack of protective policies further exacerbates the situation. While Haiti's geographic location, climate, and environmental neglect certainly contribute to the vulnerability of its population, these are only a few of the factors at play. When natural disasters occur, the impact on people in poor developing countries is far greater than on those in industrial or post-industrial countries. According to the UNDP (2010), 11 percent of people exposed to natural disaster live in poor countries, yet they account for more than 53 percent of the total number of recorded deaths. Women and children are particularly at risk as they are 14 times more likely than men to lose their lives in a natural disaster (UN, 2010). The susceptibility of harm to people is a function of their exposure to hazards (where they live and work), their ability to mitigate the effects of these disasters (seismic zone construction standards, disaster preparedness training), and social vulnerability (lack of financial resources or income, restricted mobility, the provision of health care, political representation, and quality of life (Enarson, 2000; Cutter, 2003). The vulnerability of people not only varies between societies, but within societies as well. This variation results from the relationship between individual and community availability of resources, their access to and control over these resources, and their life circumstances. The underlying source in the construction of socially

vulnerable populations is the result of complex interactions of long-term political, economic, and social development decisions that are deeply embedded in society.

Haiti presents an interesting focus of study for microenterprises since Haitian microenterprises rely on natural and agricultural resources. The future of these endeavors are critically linked to the environment. Analyzing the factors that contribute to the viability of microenterprises should shed light on the sustainability of microenterprises in Haiti and in similar natural resource dependent, poor nations globally.

The Significance of Haiti's January 12, 2010 Earthquake

At 4:53 pm on January 12, 2010, a 7.2 earthquake caused catastrophic damage to Haiti, which was still recovering from a series of devastating hurricanes in 2008. Sociologist and disaster expert Dennis Mileti (2010), identified three factors that contributed to the severity of the Haitian earthquake: the shallow location of the earthquake (only 8.3 kilometers underground), which resulted in high shaking intensity; the poor construction of structures in the area; and the lack of earthquake preparedness and increased vulnerability resulting from Haiti being a poor country.

In a country mostly accustomed to hurricanes, Haiti was very ill prepared for an earthquake of this magnitude, the strongest in two centuries. The quake resulted in the deaths of over 200,000 people. Scores of others suffered serious injuries, many resulting in limb amputations and other severe handicaps.

Access to medical care remains woefully inadequate. Huge areas of the nation's capital and several adjacent cities such as Leogane and Jacmel lie in ruins. Over one million people have been displaced - many of them forced to live in the street under makeshift tents, with little food or water. According to UN (2010) estimates,

approximately 600,000 people left Port-au-Prince and moved to rural areas, placing tremendous pressure on families and communities to absorb the influx. Despite a global outpouring of support, immediate rescue and relief efforts were hampered by the logistical obstacles of damaged air and seaports, destroyed hospitals, and an overall lack of functioning infrastructure. Along with the immediate effects of the earthquake, many had no money in their pockets, had their assets and resources destroyed, and lost key family members (BBC, 2010).

Following the earthquake, all Haitian commercial banks closed, cutting Haitians off from money sent by their family and friends in other countries. Despite suffering severe damage to its headquarters, Fonkoze Fondasyon Kole Zepol, Haiti's largest microfinance institution, reopened 34 of its 42 branches, including its Port-au-Prince branch (Fonkoze, 2010). Essential services, like accessing savings and transfers from families abroad, can be a vital lifeline and for some families the ability to access cash means the difference between life and death.



Figure 2-1. Political map of Haiti showing departmental divisions. Retrieved on September 27, 2012 from http://www.travelinghaiti.com/imgs/graphics/departments_of_haiti_map.gif

CHAPTER 3 METHODOLOGY

Research Objectives

Haiti's precarious situation offers the researcher the opportunity to understand how society operates even in the most desperate situations. As with all enterprises, microenterprises rely on value creation, and value creation is extremely challenging in Haiti, with its serious environmental and political plights, compounded by the frequency of natural disasters.

The purpose of my study is to understand the factors that contribute to the "success" of female microentrepreneurs who operate natural resource-based businesses in a highly degraded environment such as Haiti. I will examine how they use their assets (financial, social, human, physical, and natural) to achieve income-producing businesses. I will complement an asset-based approach with any other specific, nuanced categories and themes that add texture to the discussion.

In addition, I also intend to uncover how female microentrepreneurs utilize assets to recover from a natural disaster such as the 2010 earthquake. For example, what specific factors enabled them to reorganize the microenterprise, including production processes (sourcing raw materials source and products sold) and relationships with family, community members, suppliers and customers. Finally, I want to understand the relationships between business performance and family dynamics.

Research Questions

The main research question of the study is: What is the asset structure of female microentrepreneurs who have viable income producing businesses?

Secondary questions of the study include the following:

1. How does the presence or absence of these assets contribute to business outcomes (viable/out of business)?
2. How are assets used in recovering their businesses following natural disasters?
3. What are the relationships between business success and family dynamics?

Research Site

My research was concentrated in the city of Jacmel, which is 20 miles outside Port au Prince in southern Haiti. The fourth largest city in Haiti, Jacmel (Jakmèl) is the capital of the department of Sud-Est and has a population of 60,000. Founded in 1698, Jacmel, which is also referred to by its indigenous Taino name of Yaquimel, has a notable cultural and economic history. It was once a prominent center for trade and commerce, particularly for the exportation of coffee and precious oils, as well as a major production center for indigenous arts and crafts. In the early 1990s, this port city, known for its quaint French colonial architecture and arts district, also became a popular tourist destination and enjoyed a thriving market where handicrafts and other goods were sold. Unfortunately, as a result of political upheaval, the tourism industry declined and many of these cottage industries closed. Entrepreneurs had no choice but to identify new products to sell and new markets. It became common for entrepreneurs to travel several times a month from Jacmel to Port au Prince to buy household wares and clothing to sell at the local market.

I selected Jacmel because of its historical, economic, and cultural importance to Haiti's commerce. Following the January 12, 2010 earthquake, Jacmel was cut off from the rest of Haiti. The narrow two-lane highway between Jacmel and Port au Prince remained closed for several weeks as rockslides blocked passage and severe aftershocks made driving hazardous (BBC, 2010). A resurgence of microenterprises in

Jacmel can contribute to local and national economies in which entrepreneurial women are major participants. Furthermore, as the roads cleared following the earthquake, a steady flow of buses from Port au Prince began to arrive daily to the Jacmel bus station, giving Jacmel interesting population dynamics. Jacmel's high concentration and diversity of microenterprises makes it an ideal research site to explore female microentrepreneurship.

Research Participants

The target or theoretical population of this study is female microentrepreneurs. The accessible population consisted of female microentrepreneurs in Jacmel, whose businesses continued in operation after the earthquake, or whose businesses suffered severe disruptions, forcing some to close down and others to restructure.

Thirty-eight women were selected through a referral sample process. Creswell (2003) suggests that phenomena can be explored from the lived experiences of five to twenty-five individuals. Several key informants assisted in identifying female microentrepreneurs in the Jacmel. Each participant in the study was asked to identify an additional two microentrepreneurs. Sampling continued until I reached a second tier of participants, when I started to get the same referrals and the additional information from successive interviews declined. Polkinghorne (2005) notes that the primary purpose of qualitative research is to describe and clarify accounts of experience. As I analyzed and worked with the data, there was the potential for new information to emerge. However, I followed the guidance of Strauss and Corbin (1998), where reaching saturation meant that the "new information" that I discovered did not add to the overall narrative.

Research Design

My research was exploratory in nature. I selected a cross-sectional design for this study as it provides a snapshot of a population at a single point in time and allows conclusions to be drawn about particular phenomena across a wide population. The absence of time dimension avoids the problem of bias introduced through sample attrition and a carefully selected sample can provide data that achieves representativeness (De Vaus, 2001). Furthermore, cross-sectional studies are useful in understanding associations between multiple factors and the outcome of interest.

Cross-sectional studies cannot determine cause-and-effect, but they are effective in determining when events are unrelated. They are widely used in entrepreneurial studies and are preferred because they can be accomplished rather economically. However, unlike longitudinal studies, they are limited by the fact that they are conducted at one point in time and provide no indication of the sequence of events, i.e., what happened before or after the snapshot. A longitudinal study involves several observations of the same subjects over a period of time, in some cases, lasting years. Since longitudinal studies extend beyond a single point in time, they are more likely to identify cause-and-effect relationships.

Cross-sectional studies are observational in nature. This means that the researcher gathers information about the sample population without manipulating the study environment, as is done in experimental group designs. While there are ethical concerns in all research designs, cross-sectional designs avoid many of the concerns about harm to participants because it relies on existing variations rather than introducing interventions (De Vaus, 2001).

Since this study is based on a small group of microentrepreneurs, following a major event in Haiti, I cannot be certain that my findings can be generalized to another setting. External validity is the extent to which the results of the study can be generalized beyond the specific context in which it was carried out (Bryman, 2004). External validity may be threatened when the study findings are generalized to other participants who hold different characteristics in comparison to the study sample (Cook & Campbell, 1984; Campbell & Stanley, 1963). However, as Guba and Lincoln (1994) suggest, the thick description offered in this study can provide others with data they can use to make their own decisions about the transferability of findings to other contexts. The transferability is the extent to which the phenomenon in one context can be used in another (Patton, 1990).

Semi-Structured Interview

I developed a semi-structured interview protocol, including a topical checklist that contained key items to be covered during each interview. The checklist served to guide the interviews, to maintain consistency, ensuring that specific topics were routinely covered during the interviews, as well as to provide structure for organizing analysis. The interview schedule and consent forms were developed in English and then translated into Haitian Creole by a native Haitian. To ensure accuracy of the translations, back-translations of all consent forms were completed by a third-party, who is also fluent in Haitian Creole.

Initial topics covered focused on business aspects and then moved on to exploring sources of capital (natural, social, human, physical, and financial), self-identity, beliefs and values, and impacts of natural disaster. Pre-dissertation research was conducted in May 2011. My pre-dissertation research included identifying key

informants to assist in pre-testing an interview instrument and locating female microentrepreneurs for my research study. In February 2012, I was able to pre-test the interview instrument with three female microentrepreneurs who were not in the accessible population of interest and two representatives in leadership positions who had familiarity with female microentrepreneurs.

During this process, I modified and eliminated interview questions based on participants' feedback and my own observations. Pre-testing ensured that the questions and topics explored were relevant and clearly understood by the participants. Based on initial interviews, I adapted the research instrument to ensure the use of language that was culturally appropriate and allowed for clear understanding. Through this process, I was able to develop well-structured, unbiased questions. For example, the question: "I know some people in Haiti do something special to protect their business. Is there anything special that you do?" This question was designed to draw out individual beliefs, particularly Voodoo, and could not have been formulated without the insight of Haitian informants. I clarified and verified responses to check for accuracy. Through the process of validation I ensured that the instrument was measuring what it was intended to measure (Adcock & Collier, 2000). Campbell and Stanley (1963) noted that an instrumentation effect occurs (imposing a threat to internal validity) when the instrument is altered or when observers change over the period of the study. I ensured internal validity by pre-testing the instrument, following the interview schedule and conducting all the interviews myself. The reliability of the instrument is how consistently the instrument measures the phenomena in the study.

The instrument was submitted for approval to the Institutional Review Board (IRB) at The University of Florida in October 2011 and it was approved in December 2011. My field research was initiated by conducting a series of interviews with key informants in Jacmel, who provided services like credit and training to female entrepreneurs and were individuals in leadership positions, like clergy, leaders of informal, community-based social organizations, and business owners. The key informants included the following professionals:

- A female administrator at Catholic Relief Services.
- Two community workers (one female and one male) who trained and implemented programs for microentrepreneurs at Catholic Relief Services.
- A medical doctor, who received medical training in Cuba and treated microentrepreneurs as patients in clinics in Jacmel.
- A businesswoman who owned an artisan shop and worked with and employed microentrepreneurs in Jacmel.
- A male Catholic priest in St. Michael's Parish who provided outreach to female microentrepreneurs in Jacmel.
- A female American NGO representative who had worked with women microentrepreneurs in Haiti for over 15 years.
- Two female microentrepreneurs who had experience with microentrepreneurs in Lakay and Jacmel, Haiti.
- A male community worker, who worked with women who had businesses and raised livestock.

The key informants provided an overview of the needs and resources of female entrepreneurs in specific topical areas. Some key informants were knowledgeable in more than one area. I selected one to three topics for each interview, depending on the expertise of the key informant. The interviews were face-to-face and lasted approximately one hour. With the permission of each key informant, I digitally voice

recorded the interviews and I took notes during the interview. After compiling the information from the interview, I prepared a summary statement of the content, which I provided to each participant to ensure that I accurately captured the person's ideas. The individual had the opportunity to expand on, alter or withdraw her/his comments on any topic.

On February 14, 2012, I began the interviewing process. I ensured that the participants understood the purpose of the research by providing a detailed description of the objective of the study and the protocol we would follow. I read the consent form to all of the women because of their limited literacy. In some cases, the participant's family member, usually a son or a daughter, volunteered or was asked by the participant to read the form to her. There were only a few cases in which the participant read the consent form by herself. Proper consent forms (including all possible risks and benefits of the study) were collected from respondents. I also included my contact information, should the respondents have had any questions or concerns. I ensured respondents' anonymity and explained how the information would be used (Schwarz, 1999).

A semi-structured interview allows for "in-depth information where the interviewer does not want to be restricted by a prescribed question order but would like the advantage of having asked all the same questions of all respondents" (Sommer & Sommer, 1986). The interview questions elicited open-ended responses and were designed to get participants to openly discuss issues of importance to them. Interview techniques such as probing, including silent probes and directive probes, were used to elicit more information from the participants while being mindful of not injecting my own reflections into the data (Bernard, 2000). The conversational format of the interview is

designed to elicit participant's perspectives on issues of importance to them and on what they consider valid thus allowing new topics to emerge.

The participants were asked to complete a face-to-face interview that lasted between one to three hours. Since I had pre-tested the interview schedule, I knew it was possible to fully complete the interview in one hour. However, some participants provided in-depth responses, which required the full three hours. I allowed the length of the interview to be determined by the participant. Since it is not only important to understand participant's meanings and be reflexive on my own meanings, but also to "flow" with the experiences of the world that is studied (Charmaz, 2004), I conducted the interviews in a natural setting and at a time selected by the participant. I began with general broad topics to get the participant to begin talking, thus allowing a more natural conversation.

The instrument consisted of 32 questions with follow-up questions and probes. Interview questions covered how they started their business, their motivation for being in business, and their family's involvement in the business. They were asked to define what success in business meant to them and what they thought were the reasons that some women succeed in business and others fail. They were asked to discuss the availability of and access to tools, equipment, and transportation needed for their business. Their reliance on natural resources for their business, their perception of environmental changes, and their coping strategies, if affected by the impact of natural disaster, were also explored. Since operating any business under any condition can be challenging at times, I inquired about where they got their inspiration to continue when they faced difficult times and to what they attributed their success. Complementary to

this, they were asked to articulate who they turned to for help and who they relied on in an emergency. I asked them if having a business resulted in any changes in the household dynamic and for them personally. I asked them about their experiences with natural disaster and, if they had been affected, how they recovered. Finally, they were invited to share their hopes for the future and what they thought was necessary to achieve their goals.

Since I felt that asking direct questions about how much they earned from the business or about their educational background was inappropriate, I estimated the business performance based on the descriptions of the entrepreneurs. The educational level of participants was generally revealed when they were asked to read and sign the consent form and also during our conversation on what it takes to be a successful businesswoman and the opportunities available to receive training. Most interviews were held in the market or at the women's homes, while others were held at roadside stands or in city center shops.

With the permission of each participant, I digitally voice recorded the interviews. I also took notes of what was said and paid attention to the behavior of the participant, such as moments of silence or difficulty in responding to particular questions. After compiling the information from the interview, I prepared a summary statement of the content. I then provided each participant with an oral presentation of the summary of her comments to ensure that I accurately captured the person's ideas. An oral presentation was necessary because many of the participants had very limited literacy. I then gave the participant the opportunity to expand on, alter or withdraw her comments on any topic.

Because multiple interviews were scheduled often requiring traveling long distances, there were occasions when I had to wait until the evening or following morning to write my notes. However, in most cases, once each interview was completed, I wrote detailed memos, including my own reflections on what transpired. Through this informal analysis, I was able to develop a deeper understanding of the relevant issues, which informed subsequent interviews (Hennink et al., 2001).

During the second phase of the study, I used participant observation to learn about the daily processes that female entrepreneurs engage in to achieve their business goals. I selected two participants from the list of those interviewed. The observation consisted of accompanying the participants throughout the day and taking field notes on their social interactions, the setting in which they operate, their modes of transportation, etc. Often the distinction between women's homes and their businesses is blurred. Since many women operate their small-scale businesses out of their homes, I observed some of the participant's business-related activities in their homes. For each of those who relied on family members as business partners or whose business products were created and stored in their homes, I ensured the participant that my observation would be limited to business aspects only. I only made general observations on the topics covered in the interview: sources of capital (natural, social, human, physical, and financial), self-identity, beliefs and values, and the impacts of natural disaster.

I spent time with two microentrepreneurs, a chicken farmer who sold her eggs locally and in Port au Prince, and an artist who created and sold her own textiles and handicrafts. In addition, since many women selected to be interviewed while they were

at their work sites, I had the opportunity to observe them engage in their daily business activities. From my first interview, where three generations of females worked together at a roadside stand, the eldest working just as vigorously as the others, seated on top of small wooden stool, intensely chopping goat meat with a crude knife (chards of cartilage and blood stained my interview guide), to my final interview with a woman, who washed her hands with a mixture of flour and “special” products, to entice her customers to buy rice, peanut butter, and vegetables at her makeshift stand in front of a cockfight, I observed all their hard work, their creative expression, and their drive to create a good business.

Data Analysis

The primary methodology used in this research is grounded theory. Grounded theory methods permit researchers to learn how study participants interpret their lives and explain their own behavior and statement. Since data are collected for theoretical analysis from the beginning of the study, this inductive approach allows construction of theories “grounded” in the data themselves (Charmaz, 2006; Glaser & Strauss, 1967). Through the integrative process of listening, observing, as well as reflecting and interpreting the data, a theory or the elements that lead to it will begin to emerge.

One of the strengths of grounded theory is that the researcher acts upon the data rather than passively review them. Observations and verbatim statements are catalogued into distinct categories through the process of coding and labeling, which are developed iteratively to reflect the data. The iterative process of data collection and analysis involves constant comparative method, and the researcher engages in a strategy of moving in analytical circles rather than in a fixed linear approach (Cresswell, 2007).

Unlike pure grounded research, I also relied on an inductive approach. This approach allows for research findings to emerge from frequent, dominant or significant themes present in the data, and to ultimately condense the data. As a matter of fact, an underlying assumption of this approach is that data analysis is determined both by the research objective (deductive) as well as multiple readings and interpretations of the raw data as coded by the researcher (inductive) (Thomas, 2003).

In this study, I quickly learned that the task of discovering themes is not a simple process, in part because there is no singular method. In addition, the limited resources that are available on carrying out thematic analysis do not provide sufficient detail to be instructive. Ryan and Bernard (2003) however, do offer useful techniques to identify themes in qualitative studies. Several of their recommended strategies along with my own approach were utilized in this study.

The techniques that I used in this study are as follows: I transcribed the interviews from the digital recordings, I organized the participant responses to each question in an excel spreadsheet. I also went through the text line by line and noted recurring words and themes. Throughout this process I read and reread the interview responses and compared their similarities as well as the differences.

Once I completed this process, I resorted to a basic “cut and paste approach.” I went through all of the text and cut out important quotes and lines of text and then pasted them on to index cards. On the back of each card, I wrote down the participant’s name so I could refer back to text to place it within the context of the entire narrative. I then randomly laid out the cards on a table. I sorted through the pile of cards, picking out similar quotes and stacking them into piles. I color-coded each pile and named each

one and identified the themes. Coding is intended to “fracture” the data and allows for comparison between items in the same categories and between categories (Maxwell, 2005). Moreover, it crystallizes the meaning and actions of the data and facilitates the formulation of conceptual categories, whereas, extended memos helps the researcher explore ideas about the codes and information on how to proceed (Bernard & Ryan, 2010; Charmaz, 2006). I used the research participant’s words to name concepts and categories, since this reflects how they conceive the research.

Although time-consuming, the process helped me to better organize the data and see how the categories related to each other. Having a visual order of the data also provided the opportunity for me to reflect on what I was learning. During this phase, I developed as many categories from the data as possible. Some of the categories are based on pre-existing concepts drawn from theory or literature. Others were developed inductively from analysis of the interview texts and my own personal observations. I then connected the themes and integrated them into categories. I developed a “master list” with coded themes and then grouped them into ten main categories.

Data were collected through participant observations and socio-demographic survey. These research methods were combined with secondary data such as country and project reports and historical literature, and microfinance institution program material which helped inform my understanding of the asset structure of female microentrepreneurs and the factors that contribute to viable and sustainable businesses.

While a computer-generated analysis may have been quicker and perhaps much easier, I do not believe it would have provided the depth of meaning that is derived from

the process of visiting and revisiting the data, using multiple approaches. Although overwhelming, the process resulted in my becoming intimately familiar with the participants' stories.

The categories and themes are divided into primary (natural, physical, social, human, and financial) and secondary (business start-up patterns, operations and strategies; natural resources; impact of natural disaster; perception of self; familial ties; and beliefs and values) sections. The primary categories are based on the five capitals guided by the principles of the Sustainable Livelihoods Approach. The secondary categories are more nuanced and based on emergent themes. Since women microntrepreneurs' capabilities are influenced by multiple factors, this approach ensures a more holistic way of understanding the assets important to business success.

Research Concerns

While I was conducting my study, I remained cognizant of how I as a researcher influenced the research process and ultimate research outcome. Therefore, I examined periodically what my role was, what my biases were, and the type of influence that may result from it. I also recognized that the fact that I was a white, American female might have influenced how participants responded to me. On the one hand, I could be perceived as a person of power and access, which may cause some women to downplay their success in business in the hopes that I would be able to offer assistance. Alternatively, some women may respond by exaggerating their success if they perceived me as judging them from position of power. My prior experience and knowledge of microentrepreneurs in Haiti also may have influenced my interactions with participants. While this experience in Haiti provided me with a certain level of comfort in

how to conduct the interview, including how to build rapport, how to pace the conversation, and how to achieve closure, it also produced a bit of discomfort. As I began the interview process, I became concerned that I would fail in capturing the nuances in a conversation or appreciate the depth of a seemingly simple statement. Gaining access into someone's life is not a straightforward process, and it requires patient exploration with each participant to discover the deeper levels of their experience.

As I interviewed each participant, I became increasingly aware of the privileged opportunity I was given to get a glimpse into their personal lives and the obligation I had to ensure that their perceptions, their reflections, and their insight be captured. Having been in Haiti during the first few weeks following the January 2010 earthquake, and having been on subsequent trips over a six-year period prior to initiating my research, I was aware of the influx of NGOs that had arrived in the country to offer medical assistance, food and shelter.

Some representatives from these government and nongovernmental agencies met with residents to assess the earthquake's impact and to identify their needs. There was evidence of projects underway to build bridges and improve roads, restore historic and cultural buildings, and provide employment opportunities in Jacmel and its surrounding area. I observed men and women of all ages slinging picks to break apart stones and hauling dirt to build the roads, and women cleaning the streets with brooms, referred to as "broomers," in various sections of Jacmel and therefore; it appeared that aid in the form of temporary employment was reaching some facets of the community. One of my informants commented that the government was providing a daily stipend to

Haitians for roadwork and building construction. She also said that various agencies had conducted impact assessments to identify the needs of the community.

It is important to note that Haiti has a long history of NGOs working in its country and current estimates range of 5,000 to 13,000 operating in Haiti. Haitians themselves refer to their nation as “La république des ONG.” Unfortunately, with no mechanism in place to effectively monitor activities, many NGOs often work with little or no coordination between them, work in competition with each other, and sometimes at cross purposes with the Haitian officials. Initially, I had some trepidation that I might be perceived in the same role as others who had come before, possibly conducting some type of survey or interview. Therefore, I tried to ensure that my research purpose was clearly understood by participants in the study.



Figure 3-1. Home-based vendor selling a variety of goods in her community in Haiti, 2012. Photo courtesy of Celeste Wojtalewicz



Figure 3-2. Female microentrepreneurs offering their goods at a local market in Haiti, 2012. Photo courtesy of Celeste Wojtalewicz

CHAPTER 4 RESULTS

Profile of the Participants

I conducted 38 in-depth interviews with businesswomen between the ages of 19 and 65. Of the 38 women, 27 resided and operated their businesses in rural areas and eleven resided and operated their businesses in urban areas in Jacmel. Thirty-two women had children, with women in the rural areas reporting having the highest number of children. Most of the rural women I interviewed had between five and ten children. However, this is not uncommon in Haiti where large families are the norm. According to the Pan World Health Organization (2010), in urban areas, families may have three to four children, while in rural provinces the average is seven children.

The literacy rate (number of people who can read and write) in Haiti is fifty-two percent for the country, 54 percent for males and 51 percent for females (CIA, 2010). In my study, I found 32 of the 38 women were illiterate. Of the six women who were literate, two had received some formal education, two had finished high school and two were in the process of exploring technical training for agriculture and professional business school. With the exception of one, all of the women had businesses that were operational, although 23 reported having had to close a business at some point in her career. Seventeen had been in business between one and five years, seven had been in business between six and ten years, six had been in business eleven to fifteen years, three had been in business between sixteen and twenty years, and five had been in business over twenty years. Thirty-four of the women's businesses were affected by the January 12, 2010 earthquake, with 15 of them reporting severe damage, e.g. family member killed, livestock killed, house collapsed.

Many of the women I interviewed identified themselves as the sole operator of their business, with some assistance from their children or other family members. This responsibility, coupled with their many other home and community activities, made fitting the interview into their already taxing day a challenge. Their days were long, with many reporting having to rise at four or five a.m. and working well into the night. Yet, even though the interviews could be lengthy, in some cases up to three hours, the majority of women were anxious to participate. Some of the women even asked me when I would return and expressed that they would like to meet again to discuss their business.

On one occasion, because of a series of transportation delays as a result of our vehicle breaking down, and a long wait for a motorcycle taxi, I did not feel I had sufficient time to conduct two interviews that I had scheduled with women working in the Mizak market. Upon arrival at the market, I explained to the women what had happened and asked if they would be able to reschedule. I immediately sensed their disappointment. One of the women appeared distressed that I would not be able to interview her that day. At first I thought she might be upset because this had been planned and she felt that I had wasted her time, which was completely understandable. However, then she asked me "Have you chosen someone else instead of me?" Now, my interpretation of her reaction was not so much one of disappointment, rather one of hurt, fear, and mistrust that the interview would even take place at all. Being sensitive to how the woman was feeling, I made arrangements for alternative transportation to return later that night. During the interview, I sensed an eagerness to take advantage of every opportunity to voice her concerns. I learned that she, along with several other

women, whom I interviewed later that week, were disappointed that two years after meeting with representatives from NGOs, who evaluated their needs following the January 12, 2010 earthquake, they never received the assistance that they had been promised.

My conversation with Marguerite, a middle-aged woman residing in Basen Bleu (a popular tourist destination), who has a business selling grains, fish and household items, illuminated my understanding of this issue. Dressed in a crisp, neatly pressed, white cotton dress, matching shoes, and wide brimmed straw hat, Marguerite walked briskly down the steep and rocky mountain path to meet with me in front of her cousin's house. Marguerite described to me how her home had been severely damaged in the earthquake. She explained:

There are fissures in the walls and my roof is cracked. When it rains, water drips onto the beds where my six children sleep. My children can't get any rest and when they do finally lie down, they wake up drenched with water. Two of my children became very ill with a cough and fever and I had to take them to the doctor. It was very difficult. Two years ago several people from an agency from the Haitian government (Azec) came to look at the damage in our area and they came to my house. They looked at all the problems in my house and in my business. They promised they would help me. Since that time, no one has ever come to help me; they didn't do anything. My animals were killed and many of the grains and vegetables I sell spoiled because I don't have a good place to store them.

Marguerite also revealed that she did not have many opportunities to discuss issues important to her and her business and that she has always wanted to participate in a women's group. Throughout the interview, she leaned forward in her chair when she talked about her experience as an entrepreneur. She exuded a sense of pride as she discussed her business accomplishments, her family, and her hopes for the future. It was evident to me that being able to openly discuss her opinions was both reaffirming and cathartic. I reflected on how the woman's previous experience with representatives

from NGOs or government programs affected our interactions and the information I obtained. While I clearly communicated to the women in my study that no direct benefit would result from the interview, I couldn't help but question whether they hoped for something in exchange for their participation. Perhaps they thought I could provide some assistance in repairing their homes, implementing a project, training for their business endeavor, or intervening on their behalf to bring aid into their community. Yet, perhaps it wasn't anything monetary at all, but simply the opportunity to meet and share views and experiences. However, as Corbin (2007) states: " a researcher can never be certain why a person chooses to be a participant; all a researcher can do is to be sensitive to verbal and non verbal responses." I tried to abide by this philosophy in my interactions with the people involved in the study.

Categories & Themes Derived from the Study

Data analysis allowed for the identification of categories and themes related to microenterprise performance. A first group of categories and themes, readily apparent and related to the five forms of capital, are considered as Primary Categories and Themes (Table 4-1). A more nuanced set of categories and themes was also identified and considered as Secondary Categories and Themes (Table 4-2).

Description of Primary Categories and Themes

Natural Capital

Natural capital includes assets that affect women directly such as seeds, fruits, produce and forest stocks (e.g., they can be raw materials for their business) and others that affect them indirectly such as land, soil health, and biodiversity (e.g., they condition the production of raw materials). Water is an element that contributes to women both directly, as women rely on it to operate their business, and indirectly as water

contributes to healthy ecosystems. Specifically, study participants were asked to discuss the importance of natural resources for their business operations, how they access these resources, the changes in access to these resources experienced over the past decade, and the strategies they utilize to cope with any changes.

Land access

Land is one of the most important assets of the household economies, especially in rural Haiti. Haitians appreciate the value of land and recognize it as an important means for leveraging other forms of capital (Smucker, 2002; Dolisca, 2006). In this study, 16 of 38 women microentrepreneurs owned land, however, possession of land title was unclear. Women microentrepreneurs who owned land and were doing well in business expressed a desire to purchase additional land.

Several key informants noted that women have difficulty accessing most resources. Inheritance laws favor men and the land that women do own is generally very poor quality and steeply sloping. Moreover, the land is not as valuable because of all the deforestation and soil erosion and there are few agricultural technicians to assist women in growing a good crop. Dalia explained that a long time ago, the land was better because there were more trees. Her land is very hard and sometimes when the rains come, it washes away the soil. To cope with these problems, she told me that she separates the land into two sections and uses manure from the family's animals to fertilize the soil. The animals are tied up on the land. She leaves the fertilized section of the land fallow for one year to enhance the quality of the soil and then alternates the following year. Simoine shared that the land she works does not belong to her. She plants and sells beans, but she says that she doesn't make enough money from their sale. Since the landowner is ill and physically unable to work the land on his own, she

plants the entire crop and splits half of the harvest with the landowner. The crops help her to provide for the household and to offset some of the business expenses. “Even though it is difficult, I want to keep making progress and have something that will last,” she said.

Environmental concern

Although there is the perception, often portrayed in the media, that Haitians are indifferent to the environment, I found that many of the women in the study had some understanding of Haiti’s environmental issues and its causes. Marie, for example, expressed the following concerns: “Specifically, I am worried about water and trees and I believe the situation in Haiti has become more difficult over the past ten years. All these changes have placed pressure on the family to make a living. I have to travel farther for water and the soil needs fertilizer because it is not very good for growing crops.”

Jan, who has been in business eighteen years, said that natural resources were sufficient for household purposes, but could barely support her business. She explained: “it is becoming increasingly difficult because if you take something, it is not being replenished. There are fewer trees, land is more expensive, and water is only available during the rainy season. I take the children to the spring to get water, but there is less and less water. This creates problems for everything because I won’t be able to wash or cook, and the animals won’t be able to drink.” She added that she goes to search for water as early as 5:00 a.m. and does not return until late afternoon.

In contrast to the concepts proposed by Shiva (1988), by which women are seen as naturally inclined to protect the environment, some of the women in this study saw the environment in a purely utilitarian way where natural resources serve an immediate

need. Jolene's view on the importance of the environment was less focused on societal implications, but centered on her own business: "The lack of trees has caused a lot of soil erosion. I used to buy and plant tree seeds to plant trees and would cut some of their branches to make charcoal." This may also be a reflection of the attachment to her personal assets and resources. This is not to suggest that, under less daunting conditions, these women would not be better stewards of the environment. As I explored the data, what emerged is that some of these women faced an internal struggle, whereby due to their own survival needs were forced to violate the very resources that sustain them. Dolisca et al. (2006) found that land tenure status may have affected Haitian farmers' decision to clear land as farm households who occupied land illegally converted more forest for agricultural production. Educated farmers also were more likely to clear less forest. The results of the study showed that household size, education of the head of household, land tenure regime, and length of residency are important factors in land clearing.

Louisa, who explained to me how she extracted masketi oil from the seeds the trees produced for the hair products that she sold, felt that she was taking good care of the environment by preserving the trees. However, she explained that in order for her family to survive, they must do whatever they can. She shared that when the earthquake happened, she lost many business supplies, and during the hurricanes, she and her family lost everything they owned. She said that the support of her husband and cutting down trees to make and sell charcoal were the main factors that helped in her survival.

One of the key informants explained: “Everyone struggles, but it is harder on women.” He stated: “In Haiti, there is a big problem with lack of rain and soil erosion. As you can see, people plant crops on very rocky soil; they plant black beans, corn and millet right next to each other. They know there is another way to plant, but they do not have much land, so that is all they can do.”

Significance of water

Access to adequate water is a major challenge in Haiti and women in the study are often forced to travel long distances to find water. In rural areas, wells and irrigation systems are in limited supply and when they are available, they are not within close proximity to their homes or businesses. Since the majority of women in the study grows their own crops and relies on the agricultural goods produced by suppliers, water was mentioned as a critical resource. Marlene, who owns her own land and grows some of the produce that she sells, remarked how difficult it is to access water: “It is only during the rainy season that I have enough water for my crops and even then it is difficult if there are storms and the crops get washed away. Over the past ten years, it has become increasingly difficult as it doesn’t rain as much as it had in the past.” In spite of these difficulties, she said that she makes do with what she has. She goes to the spring for water for her daily household needs and waits for the rainy season for her crops.

Delia, 28 year-old, who operates her business at home, echoed this concern: “It is difficult to access water, which is very important for my plantain food business. The spring is very far from my house and requires a three-hour journey. Sometimes, I make the trip and I am not able to find any water. I make and sell fried plantains, which requires water for cleaning and cooking, but over the years, I have noticed that there is less and less water available. I have a sister who is paralyzed and I have to pay

someone to help me. If the water was near my house, I could have more time to take care of my sister and my business.”

One of the key informants from Caritas, a Catholic social service agency in Haiti, stated: “Insufficient water supply coupled with the lack of cisterns and available fertilizers creates an enormous problem for women trying to make a business from the crops they grow. It is difficult for women to overcome these obstacles. They can’t do anything sometimes. This is the reason that many women leave to Port au Prince or to the Dominican Republic.” Thus, although some of the women microentrepreneurs own land that is used for growing crops, they have no infrastructure to help protect them during periods of drought or water abundance. Only two women microentrepreneurs indicated they owned a cistern for water catchment.

Social Capital

Social capital refers to the value of social networks and the benefits that are derived from both informal and formal relationships (Putnam, 2001; Bourdieu, 1986). These social resources provide an array of opportunities and benefits that allow women microentrepreneurs to achieve their business goals. At the same time that microentrepreneurs utilize their networks to build their businesses, they also build social capital in communities through their entrepreneurial endeavors.

Connection to external networks (Business Associations, Markets, Suppliers, etc.)

The majority of the women who viewed themselves as successful micro-entrepreneurs were involved in networks outside of their community. These broader connections allowed women to gain access to operational assistance and knowledge on how to develop and in some cases, grow their business. Moreover, they were able to

introduce new lines of products for diversification, build their client base, and increase profit margins creating a more sustainable business.

These represent vertical linkages connecting women with people of unequal status and corresponding interests. These are generally external contacts, outside their local community. These connections help to increase upward mobility.

Connection to internal networks (Church, Community Groups, etc.)

Some women in the study participated in church activities and provided outreach to community members and took advantage of educational and business-related services (literacy training, tools, etc.) offered by the church. Dalia, a businesswoman of 37 years, who sells corn and livestock, is actively involved in her church. As a single woman with no children, she said that being part of the church has allowed her to develop more friendships. She said that it is not easy to receive the type of training she needs for her business and the only place she can improve her skills is through the help of the church. Another microentrepreneur added that sometimes, female members of the church groups get together and exchange business ideas.

Gracia, a businesswoman of 25 years is also engaged in church activities. She shared that she is involved in a women's group at her church. There are 13 members in the group and they get together to talk about business ideas and sing. The group organizes some activities in the parish and in exchange, they may receive laundry detergent as a gift. Currently, she attends literacy classes at the church every Monday. These represent the horizontal linkages of women with people of equal status and interest.

Etimie stated: "Sometimes Fonkoze or the church offer some activities for women. They give us business loans and then we are responsible for repaying the

loan". She explained that they invited her to participate in a solidarity group and then she invited someone else. She uses these opportunities to give her business an advantage. Her goal is for her business to become bigger and she is optimistic that it will grow. She stated, "Even though I am a poor person, I am someone that looks for a way to live." In her opinion, the most important things necessary in running a business are business knowledge and money. She emphasized that even though she does not know how to read or write, she has "knowledge in her brain." There is a program at the church that offers literacy classes and she attends when she has time. Etimie's account is an example of capitalizing on both vertical and horizontal linkages to ensure the viability of her business.

Still others like Janine strengthened their social networks through their volunteer work and providing mentorship in the community. Janine proudly stated: "When I plant peanuts, others follow." Sometimes people come to see what I am doing in order to learn from me so they can have a good harvest." She mentioned that through her activities in the community one person had offered to provide loans to women. However, she lamented that this has not yet occurred. Many times, she and other women form a group and work on projects together. Sometimes they plant trees or build roads where they are needed. "While I receive no monetary benefit for these activities, the overall community benefits as a result," she proudly stated.

Support from friends ("friends are family")

Many microentrepreneurs are reliant on their friends for emotional and financial support. Even though some women mentioned that they were able to access credit, they still expressed a preference for taking out credit from friends. The following excerpt from my interview with Jan exemplifies the sentiments expressed by other

microentrepreneurs. “When I need money, I borrow from friends. Likewise, when they need money, I loan it to them. My friends and neighbors came to help me after all my crops were destroyed in the last hurricane. My friends and my own determination helped me in my recovery.”

Support from family

While many microentrepreneurs indicated that their family members were not directly involved in their businesses activities, they do play some role. For example, in Dalia’s case, a brother living in Port au Prince and a cousin in Guadalup sent her remittances to help her grow her business. Alternatively, she uses some of the profits from her business to support her deceased brother’s three children’s education in Port au Prince. One of her nephews is currently enrolled in the University. In another case, a microentrepreneur’s cousin acted as her supplier, traveling to the United States periodically to purchase merchandise for her to sell at the market. Unfortunately, in the latter case, the microentrepreneur’s cousin died, which resulted in her having to close that business. Now, she has a smaller business selling vegetables and grains.

Some of the children helped transport business merchandise or sold products from the home while their mother sold at the market. Some husbands also helped them in their business activities, while others supported them by providing start-up capital, often in the form of a gift of livestock or cash, to establish their business. Many of the women in the study emphasized that they are in charge of the business and its operation relies on them and their decision-making. Several women discussed how their own illness resulted in them having to temporarily close their business. For example, Eloje expressed that it is frustrating when she is unable to work because of illness. Once she had abdominal pain, which required her to

undergo surgery. Since she was the only one taking care of the business, she had to close it temporarily.

Physical Capital

Physical capital refers to the tools and equipment women microentrepreneurs use to operate productive businesses. It includes reliable and affordable transportation, access to affordable energy and water, and adequate and secure storage and buildings. In order for individuals to access physical capital they also need to have sound infrastructure such as adequate roads and utility systems.

Significance of equipment and tools

Equipment needs varied according to the type of microenterprise women owned. The most common items mentioned were simple farming tools including picks, shovels, hoes, and buckets for crop production and harvesting. Some women expressed a need for construction materials to build benches or a roadside stand. Others cited the need for sewing machines, scissors, needles and other materials necessary for making art and textiles. In all cases where equipment was viewed as lacking, a wheelbarrow was mentioned as an important vehicle for transporting goods back and forth to the market.

The story of Marguerite, who sells rice, vegetables and other household items in the Mizak market in Jacmel, illustrates the value of equipment for her business: "When it is raining, I can lose all of my merchandise because I don't have a special place to store or sell. Some people build their own place, however, sometimes these structures are vandalized. Twice, someone stole the wooden poles and the metal roof from the stalls. I used to sit on a little bench while selling my produce, but someone stole it. There are no trees to sit under so I used to sit under my umbrella, but it tore during the

last rainstorm and now I just wear a hat. This is difficult because I am under the sun for at least five hours a day.”

Some of the strategies women used to secure the tools and equipment they needed included borrowing them, often times from men. In one case, a woman was able to borrow tools and equipment from her husband who accessed these through Caritas where he was a member. “Without his help, it would be hard to get the items she needs because they are expensive,” she said. These strategies not only exemplify solidarity among kin or friends, but may also exemplify women’s unequal access in obtaining the resources that she needs.

Finally, another concern raised by some of the women was the lack of materials available to build solid enclosures to keep livestock safe. One of the participants stated that she used to have a good business selling goats, but had to quit because she had no way to keep her animals safe. Dogs killed several of her goats. She recounted that the Sunday prior to our interview, five goats belonging to her neighbor were killed by a pack of dogs. “A total of 24 goats in here neighborhood were attacked and eaten by dogs within the past week” she said.

One aspect that contradicted my expectations was the lack of availability and use of technology, specifically mobile phones. Despite the claims made by many practitioners working in poor developing countries on the prevalent use of mobile phones by microentrepreneurs, I did not find this to be the case, especially in rural communities surrounding Jacmel. This is a reflection of the abject poverty of this part of Haiti, and also may point to a gender inequality as I witnessed more men than women using mobile phones.

Type and access to transportation

While walking is the most common means of getting around in Haiti, most of the women in the study indicated that they use multiple forms of transportation for their business. These include mules, donkeys, motorcycles, taxis, or tap-taps. Unlike Port au Prince, which has public buses, the people of Jacmel have to rely mostly on tap-taps. Tap-taps are transformed old school buses or trucks, which are colorfully painted with religious, Voodoo, or erotic symbols. They are open-aired in the back and have a metal railing that passengers grab onto to lift themselves into the vehicle. Tap-taps run “regular” routes within urban areas and between towns in the countryside.

Although tap-taps have a vehicle capacity limit, not everyone abides by it, and women and men squeeze in together tightly while seated on the hard metal or wooden seats. It is not uncommon to see women sitting on each other’s laps when all remaining space is occupied. Latecomers grab on to the tap-tap’s outside railing and hang on for the ride. To exit the vehicle, passengers tap the driver’s back window, with a toothbrush, spoon, pencil, etc. (depending on the tap-tap), which dangles on a string on the back window that divides the driver’s seat from the passenger’s seat.

Women vary in their needs and transportation behaviors and do not all have the same access to transportation. Poor rural women, in particular, who are unable to afford the fees for a motorcycle taxi (moto) or a tap-tap, do “whatever they have to” to make a living. Some of the women reported having to walk up to four hours to and from the market several days a week. Etimie, a rural market woman in Jacmel, explained that transportation is very difficult for her and “without it, there is no business.” She explained: “When I have extra money, I will take a motorcycle taxi, but it is expensive. I owned a mule, but it was hit by falling rock during the earthquake and it eventually died.

I haven't had the money to buy another one and I would need a loan to replace it."

Simoine echoed Etimie's feelings stating: "Transportation is essential, but it is expensive. It is not easy; sometimes I think I am working for the motorcycle driver."

Jan's experience was similar. She transports everything on her head, but once in a while she may find a friend who isn't carrying anything on her back who can give her a ride on a motorcycle. Overall it is very difficult to find people that can transport you to the market she said. She makes two trips to the market and her friend watches her items when she is gone. She stated that animals such as a mules or donkeys are important. She owned a mule, but it died and she doesn't have the money to buy another one. While Marlene, a Madam Sara, also said that transportation was very important for her business, she didn't find accessing it difficult. "Depending on the amount of products I am buying or selling, I will rent a truck or pay for a motorcycle taxi." She expressed that one of the main problems in Haiti is the roads are not safe, especially after the earthquake. She recounted an incident when she was traveling to Port au Prince to buy merchandise for her business. The driver of the truck in which she was traveling hit a rough spot on the road and lost control of the vehicle. She was ejected from the vehicle and landed on the hard surface. Her injuries were so serious that she nearly died. She raised her arms revealing the scars on the back of her forearms and pointed to the scars on her legs as well. While she was lying on the ground, she stated that someone stole all of her money. Following this incident, she had no choice but to close her business.

While transportation resources may vary among women, most are exposed to danger in their business travel because of Haiti's poor infrastructure and transportation

system. Women who travel by foot or public transportation are vulnerable to a variety of risks resulting from poor road conditions, poor lighting, and poor vehicle and road maintenance. Poor driver behavior is also a real threat to passengers. Many drivers swerve in and out of lanes, drive on the wrong side of the road, or pass at unsafe speeds and when it is not clear to pass. Even when drivers use caution, they may not always be able to avoid the numerous hazards on the road (animals and people crossing at any time, mechanics fixing their trucks on the streets, and potholes). Because women microentrepreneurs have to travel, not only to their place of business, but to multiple locations inside and outside their communities for supplies, they are constantly faced with a degree of insecurity as they go about their day. Furthermore, in addition to disruption resulting from the impact of disaster, women who work in microenterprises may be exposed to increased risk because of political and social problems such as strikes that limit the flow of market goods. In most cases, bus routes prove inefficient and expensive for most women as they require multiple stops or do not stop where most women set up business activities. In times of crisis, there may be limited or no access to public transportation required for business, leaving women microentrepreneurs in a precarious situation.

Adequate storage of business merchandise and raw materials

While women in the study were interested in improved capacity to produce crops and create a “jardin” (garden), the majority of women were concerned with how to preserve their agricultural products after the harvest or after they purchased grains in bulk from suppliers. Many women commented on how the lack of adequate storage and refrigeration led to spoilage, affected the quality of the product and ultimately its market value. Women often found themselves in a situation where they were forced to sell

when there was a surplus of goods on the market rather than having the ability to offer items for sale when they could obtain a higher price. Similarly, women looked to minimize their losses by using these products for household consumption. Marie Jolene told me “When you buy something and can’t sell it rapidly, then everything spoils. There is no place to keep the produce for a long time. I can overcome this problem by buying other things to sell, but when I have vegetables that don’t sell, my family and I have to eat them before they spoil.” Milese, who travels to Port au Prince to buy and sell produce, voiced similar concerns, “The roads are very bad and even if someone has good products, they may spoil because of the amount of time required to transport. There are also few trucks available to carry products to market so the quality of the food is not good or the food spoils. Interestingly, none of the women ever mentioned that produce had to be thrown away or had “gone to waste,” symbolizing the value of these resources.

Many of the women interviewed discussed the lack of adequate storage facilities for the vegetables, fruits, and grains from their harvest or bulk purchase. Although I did not ask the women directly about access to refrigeration, I could surmise from the interview that only four of the thirty-eight women had electricity and of these four, only one, a woman named Milise, owned a refrigerator. Milise sells fresh produce and small appliances in Jacmel’s city center and she expressed that storage is a big problem for businesswomen in Haiti. She explained that although she has refrigeration, it doesn’t always work. Energy sources are unreliable (intermittent electricity, broken generator, or limited supply of gas for the generator), and produce often spoils. In Haiti, electricity may only be available only three to four hours a day, generally at night. On the day of

the interview, she told me her husband had been traveling from station to station trying to find gas for their generator. In Haiti, it not uncommon to see men and women with jugs raised high in their hands in front of gas stations, scrambling to secure whatever they can.

Many women in the study mentioned the lack of proper storage for perishable items. Even if women enjoy a good harvest, they may not be able to sell everything at the same time and in many cases, it may not be wise to do so if they can demand a better price for their product in the future.

Financial Capital

Financial capital refers to the availability of financial resources that allows women microentrepreneurs to achieve their business objectives. Financial capital includes available monetary stocks such as liquid assets, cash and savings, as well loans of some kind or regular inflows of money such as remittances.

Importance of credit

Regardless of the size or location their microenterprises, most microentrepreneurs need capital to start, maintain, and grow their businesses. One of the major challenges of female microentrepreneurs in Haiti is the lack of capital during the initial start-up phase and later on as they try to maintain or grow their businesses. Most of the women started their businesses with a small amount of money from a friend or family member, although some women later applied for credit. The initial capital invested in the businesses was generally insufficient to develop the type of business that would easily survive the normal risks associated in any business endeavor. The majority of the women expressed the importance of credit for their business operations, especially for recovery from the impact of natural disaster. In the interviews, I learned

that there are several ways that women achieved the initial capital necessary to start their businesses. Some of the women used their own savings and some received assistance in the form of a gift of livestock from a relative or friend, which they then sold. Some women in my study received loans from microfinance institutions, primarily Fonkoze, formal credit agencies such as a bank, and rotation credit associations, sometimes referred to as foundations. Only two women in the study reported receiving remittances from a relatives residing in another country. In both cases the financial support was characterized as small and sporadic.

Some of the women, who were able to take out loans through microcredit agencies, seemed to get caught up in a vicious cycle of debt. Several women discussed how they would engage in an exhaustive practice of piecing together small loans from multiple sources (friends, family, and suppliers) to repay the primary creditor. This strategy often resulted in women unable to pay the loan in its entirety, leading to default on the loan and limiting future opportunities to access credit. It appeared that women with poorer household conditions had the most difficulty in utilizing credit for business rather than household purposes.

On the other hand, several women described how a loan from Fonkoze helped them to build their businesses. These women emphasized the importance of discipline in managing their loans so they could build a good reputation and access additional financial assistance if needed. Some women expressed that a “gift” of 1000 Haitian gourdes (25 US) from Fonkoze helped them in their recovery after the 2010 earthquake. These women were able to access these funds that did not have to be repaid as a result of their previous experience working with Fonkoze. However, the majority of women

indicated that they borrowed and received financial assistance from friends and relatives both for start-up and intermittently to help sustain their businesses.

While some women in the study were able to make a reliable income from their business activities and even build their businesses, others could barely make ends meet. Many of the women discussed the lack of money and several stated, "With money, anything is possible." These women were clearly interested in obtaining funding; however, they were not necessarily convinced that the schemes available, that they were aware of, would prove financially beneficial in the long term.

Alexandre explained how she started her chicken business in 2007 on the advice of her former parish priest, who told her that it was a good idea. Since she had little money to build the business, her parish priest gave her a loan to buy eight chickens and to construct two enclosures for them. She sold the chickens' eggs to repay the loan. When asked about whether or not she had ever considered taking out a loan, she stated that she had not since she was able to make a profit utilizing her current business strategies. However, she indicated that financial services should be a top priority for the country. Many women reported that there were not sufficient financial resources in Haiti and viewed this as one of the main difficulties in running a business. Francois stated that she has never applied for credit because "it is not easy if you don't have an account." Yet, Jedi presented an alternative explanation for not seeking financial resources. She told me "I do not believe that there is enough money available for women to take out a loan. I had to sell my chickens to start my own business. I have never applied for credit because I heard that the government could confiscate my land or my house. At least that is what used to happen." Her account supports another

given by a key informant who expressed the intense distrust that Haitians have of their government. He recalled a tree project that was implemented by an NGO in their community nearly a decade ago. Over 10,000 fruit trees were planted on individuals' properties. When the fruit trees had grown and had begun to bear fruit, a rumor spread throughout the community that now that the trees were productive, the government would confiscate the land. Within days, everyone cut down his or her own trees. This happened because of the fear we still have inside," he said."

Desire to expand business

Some of the women in the study expressed a desire to see their business grow. This desire to grow their businesses cannot be separated from the need for capital to fund further growth. Most of the women, who had intentions to grow their businesses and had experience taking out loans, indicated that they were interested in taking out loans in greater amounts than were currently available on the market.

Human Capital

Human capital refers to a microentrepreneur's individual capacity, her skills, knowledge, and even her health to respond to business needs. Training and education are also included in this category as they can serve to improve women's capacity to utilize existing assets more effectively and also offer the potential to create new assets and opportunities.

Exposure to formal training

While some women in the study had exposure to formal training, most of the women had not. Only women who belonged to an association or were members of Fonkoze received formal business training. Some women who were members of a church were able to take advantage of literacy courses offered periodically; however,

many women indicated that they lacked free time to attend classes. Literacy classes were mentioned more often than other types of business training. However, some women expressed a desire for training specific to their businesses and access to information and technology to help them build more sustainable businesses. Beyond the standard business training (management practices, accounting, and market strategies), many women in the study expressed a desire for more hands on training.

Exposure to informal training

Most of the women perceived that the lack of formal educational training had little to no relevance in their business operations. As mentioned previously, most women mentioned that they learned the skills they felt necessary to run a business through family apprenticeships, observation of other microentrepreneurs' strategies, and through personal experience based on trial and error. However, it was not clear if some women's perception of what it takes to do well in business and the potential opportunities that may lie ahead as a result of good business training could be a result of lack of information, lack of opportunities, and lack of communication with external networks. While the perception among some entrepreneurs was that they learned the most important aspects about running a business from their years of experience, they indicated that they would take advantage of business training if it were available.

Desire to participate in training

Some of the women in the study expressed a desire to have the opportunity to attend training that could help them learn new business skills. For example, Guerland, wanted to understand how to market and price her products. Jedi simply wanted to learn how to read and write, stating: "It is easy to learn how to read and write. I used to

attend a literacy program in my area, but it is no longer offered.” The lack of available and consistent services in both urban and rural areas was apparent.

My interviews with key informants provided insight into the multiple challenges of microentrepreneurs in Haiti. Although questions about microentrepreneur’s health were not directly asked of the participants in the study, many women referred to the impact of health on their ability to run their businesses in response to the question about the difficulties they faced. One of the key informants, a medical doctor who provided treatment to women at health clinics in rural communities in Jacmel, helped illuminate my understanding of this issue. Dr. Baptist reported that women who are treated at the clinic experience a number of ailments including: malaria, diabetes, hypertension, HIV Aids, and breast and uterine cancer. During the time of the interview, the region was in the midst of a cholera outbreak similar to the one that occurred after the earthquake and he was very busy attending clients. His clinic has frequent contact with women who are microentrepreneurs for various health issues resulting from their business activities. The most common complaints reported by women microentrepreneurs were back pain or pain in their torso due to the enormous weight they carry on their heads as they transport items to and from market. He stated that the doctors advise them to take breaks and rest, but most microentrepreneurs are unable to follow their doctor’s advice. He explained: “The only thing women are able to do is to take some medicine for relief. Women must stay in businesses because this is the only way they have to earn five to ten gourds (12 to 25 cents (US)). They don’t have a choice. Often, they just have money to start a tiny business.” He went on to tell me that many of the women were treated for stress-related illness after the earthquake. “Most were afraid to return to their homes or

sleep inside at night. Many ended up “sleeping” outside under poorly designed tents made of thin, torn sheets or old rags. Everyone in the area was affected one way or another. All businesses were affected. There was no place to run the business. Roads were impassable. Many people are living in the womens’ homes since the earthquake. Where there were five, now there are ten. Now, they have many more responsibilities. Sometimes, they have to sell their livestock to pay for basic household goods.”

My interview with several staff members at Caritas helped me to better understand the day-to-day struggles and the ongoing needs of businesswomen. Caritas is a Catholic agency that provides a variety of social services to poor people in Haiti and other regions of the world. According to several staff members, the most important services offered to women microentrepreneurs includes medical assistance, agricultural support, and business loans. The main goal of these programs is to provide women services that lead to their respecting themselves and promoting individual rights. The following excerpts from a female administrator and a male administrator reveal some of the deeper issues of women microentrepreneurs. The female administrator stated:

Our organization does not want women microentrepreneurs to fail and therefore we have put in place mechanisms designed to help them succeed. It is important to evaluate the needs of these women prior to setting up training. Some of the training needs include how to manage a business and how to use the loans given for the business. Women need to have something other than credit in order to succeed. They need to have livestock such as chickens or goats. They need to have at least ten goats with a good enclosure for a good business. They have to have other activities besides the business so they can reinvest in the business. One of the reasons that women fail is because they don’t have other activities. In order for women to have a good business, they should have two projects; otherwise, they will fail. They may take out a loan and then they can’t repay. Sometimes the loan makes the woman’s life worse because she just cannot repay it. This creates a lot of stress and pressure on the

woman. They spend the money from the business on food and their children's school, rather than reinvest. A good business needs to have a reasonable amount of money and a variety of products. Of the very poor women, who took out business loans, approximately 50 percent were unable to repay their loans.

She emphasized that the change that comes as a result of having her own business is different for each woman. Some are concerned about being respected in the community. For others, a business can help a woman have at least one meal a day. Some women who take credit have at least five or six children to feed. If it doesn't rain, she won't have a garden to help feed her family and a business can help. In Haitian families, 95 percent of the responsibility is on the woman. She may stay at the market all day and then she has all the responsibilities at home. The things that have changed for women as a result of the business are that now there is some money to send the children to school, buy food, and get medical care when needed.

When their agency supported village banks, the women had to first select the business they wanted to run and then they selected training to help them with that specific business. They helped poor people with business get more training and helped them to start new businesses. The two most important skills necessary for women to do well are: to manage well and know that their money from the business should be reinvested in the business. Their organization supports women with training and connecting them to other programs such as health and agricultural programs as needed. They don't facilitate any other networking activities. Women choose the programs they want to join. Sometimes the agency connects them to the government hospital for assistance. There have been instances when someone has been excluded from the group when they have had problem. Networking for women is very important.

When the agency used to give loans, it was common for women to request larger loans. Groups of women asked to be able to get more money. Sometimes women asked for individual loans, but the agency didn't give out such loans. Usually if a woman wants a loan, she can get microcredit from Fonkoze or Sikse.

She concluded the interview stating: "Women are vulnerable in business because they lack education, have households to care for, and don't have access to water and basic hygiene. Money can help, but it will not change their lives. If you really want to see lives change, they need assistance with housing, education, health, and nutrition. If she has all these things, she will be able to live. Everything can be resolved by working."

The male administrator's response to what tools women need for their businesses illuminated my understanding of the gender inequality embedded in Haitian society. The following is an excerpt from my interview with him:

Women need many tools for their businesses. The agency used to loan out tools to agricultural workers, but there weren't enough for everyone. In some instances, agricultural projects run by NGOs provide tools, however; women don't have many opportunities to access the tools they need. Furthermore, the key to woman's business success is reliant on the man making the decisions, because he is the most important person in the house. This is the reason that you need men involved, because the women will not be able to access these resources on their own. Also, if women do not have a business, their families will not be able to survive. In order to help the man, the woman has to have a business. As a result of her business, she will gain more respect from her family and the community.

These comments reflect the notion that even though there is an understanding that women are disadvantaged and do not have equal access to resources compared to men, current structures should not be challenged as they are in line with cultural and societal norms.

A key informant, who employs both female and male artisans, offered yet another explanation of women microentrepreneur's current status in Haiti. The following is an excerpt from this interview.

Our organization offers women an opportunity to work and make a living. The most important resource available to women is helping them have their own business. A business allows women to free themselves and gives them independence. Women can be supported through training on how to manage a business, how to create products, and how to run an honest business. The most important thing in running a business is honesty. You will not have a good business if you are dishonest. You have to have the courage to stand up for yourself. I remember asking an employee, who was also a friend to watch my store and report any thefts while I was away. My friend refused to report anything, stating it was too dangerous and did not want any trouble. There is no solidarity or fidelity to women. They are very alone. They are in a survival mode all the time. Everything falls on the shoulders of women. They are asking for their rights as women. Some men beat their wives or girlfriends. However, as women's status changes, they are exerting more power in the home and men are less inclined to beat them now. Women are becoming more aware of issues and as a result, are becoming more political. Even soap operas, televised in French, Spanish, and English in Haiti are helping women gain awareness. The use of radio, film, and other media to help women learn about themselves, their rights, and their role in society will help them to become stronger. Many people returning from the Diaspora are also influencing changes among women.

She concluded the interview stating, "Every problem in Haiti goes back to slavery. Men have to detach themselves and that is why they take many wives. Haitians experience many emotional problems and 200 years is not enough time to heal a nation."

Description of Secondary Categories and Themes

Business Start-Up Patterns, Operations and Strategies

This category refers to the influencing factors that lead and prepare women to become microentrepreneurs, their business management, and the strategies they employ to achieve their goals.

Family business tradition

Many of the women involved in the study grew up learning business from their family, particularly their mothers. These women learned the trade, how to negotiate, how to get better prices for their raw materials, and how to attract customers. For example, Marguerite, who is 54 years old, told me that this is how she learned how to run a business. When she was 19 years old, her mother died and it was then that she ventured into her own business, armed with the knowledge she had gained from her mother. This knowledge undoubtedly passed down from generation to generation when female slaves were allowed to participate in market activities during the period of colonization.

Significance of customer relations

The desire to provide “great customer service” was expressed by many women in the study. In most cases, women attributed part of their success in business to their clientele. The following examples illustrate the importance that women microentrepreneurs placed on the need to provide customer satisfaction in their business operations. Jedi, a market vendor who sells peanuts, corn, and cookies, views on customer relations seemed to not only stem from her customer-centered philosophy, but also her personal religious beliefs. She stated: “the most important things that contribute to my success are being serious about business and being kind to customers. When you give little things like candy to children, Jesus will bless your business.” Nadege, an artisan who sells hand-made baskets, bracelets, and wooden sculptures, said she is focused on “pleasing the customer and giving them a good welcome.” She concluded: “clients will not come if they are treated poorly.”

Many women in the study positioned themselves as focusing on multiple facets of customer satisfaction as their most important entrepreneurial value. This business attribute was a primary concern for these women. For Jedi, the notion of customer satisfaction is positioned in a religious belief that treating customers with kindness will bring good favor from a higher power. Thus, for this entrepreneur, the relationship becomes a two-way negotiation and a win-win situation, benefitting both parties. On the other hand, Nadine used a two-part customer relations strategy: drawing in friends as customers and attracting new customers, outside of her network, by offering “good service.”

The overwhelming importance of the value of customer relations is exemplified by the following comments of women microentrepreneurs.

“Women can’t run a good business if they don’t have good management skills and they don’t treat their customers well.”

“My advice to a woman who is struggling in business is to have a good attitude; “don’t scare away customers.”

“Success in business relies on the number of friends that you have; with many friends, you can have many clients.”

The sentiments expressed underline the overwhelming importance of connecting to the client base to ensure business survival and sustainability.

The significance of both supplier and customer relationships as foundational elements on which many businesses are built emerged as an important theme. A priori, I had anticipated that dealings with suppliers and customers were mostly transactional (focused on price and volume), but it was apparent that these dealings were based on trust and quasi-symbiotic relationships. Upon further study, I began to understand the concept of “pratik.” “Pratik” is the reciprocal nature of the relationship between the buyer

and seller. A businesswoman can *have pratik* (ge pratik) or *make pratik* (fe pratik). Since relationships are meant to stabilize and maintain one's role in distributive activity, they are established over time and result in economic value for those who engage in "pratik" (Mintz, 2011).

Creativity and innovation

Given the market dynamics in Haiti (availability of raw materials, affordability of products, customer needs, etc.), microentrepreneurs only offer a limited diversity of merchandise. This, in and of itself, presents an opportunity for some microentrepreneurs to best position their locales, products and services in a more attractive and convenient way to customers. Even when microentrepreneurs diversify their product offerings, they still need to further differentiate themselves in order to be competitive.

Economize/sacrifice and "Doing whatever it takes" philosophy

One frequent response to the question of "Why do you think women fail in business?" was that women who fail spend money on superfluous items such as "fancy foods," clothing, or jewelry. Some participants expressed that some women try to "buy men's love" by spending money on them. Other participants' perception was simply that the women who fail in business don't know how to manage money. For example Marie Carme stated: "You need to know when to spend and when not to spend. My advice is if you take out a loan, you have to repay the loan so that she will be viewed as trustworthy. Some women don't repay and they don't consider the bad things that can happen to them as a result of not paying."

On the other hand, microentrepreneurs who economize/sacrifice engage in these types of activities: walk instead of using paid transportation; eat at home, instead of at

the market; eat poorer quality produce (food that may be about to spoil) for household consumption; and use only materials necessary for production of goods. The “Doing Whatever it Takes” Philosophy is yet another related strategy that certain women apply to their businesses. For example: Some women will monitor closely all aspects of the business to ensure to keep business resources separate from household resources.

“Cheche Lavi” (Search for Life) Philosophy

Significantly deeper than the two approaches above, women who engage in “Cheche Lavi” are particularly deprived of the most basic resources. Interestingly, these women have lower expectations from their businesses, not necessarily because they do not have aspirations, but because they are consumed with their day-to-day survival. Anite, a woman in her early 60s indicated that her main motivation for starting her business was to provide for her children. She stated, “we look for life; life is difficult and at my age, I am supposed to look for something.” Cassandra added, “All I can do is hope that people come to buy. Money is the main resource that I need. Once I have it, I can buy all that I need.” Luisa concluded that she doesn’t have enough money to run a successful business. She stated, “More money equals good business”. She said that one of the main reasons that she had to close her business is because she spent all her money on her household expenses and had nothing left to invest in her business.

Impact of Natural Disasters and Recovery Strategies

The impact of natural disaster refers to how women microentrepreneurs’ households and businesses were affected and the challenges they faced. One of the emerging themes in this category was the overall lack of a safety net available to aid in recovery.

Impact on household

The degree of impact caused by a natural disaster varied among the women involved in the study. While the severity of an earthquake, hurricane or flood may have been the same throughout the region of Jacmel at the time of its occurrence, the vulnerability of women was not, thus the impact was different. Some women reported experiencing no direct impact on their household, while others reported severe impact, including loss of life.

In general, it would seem that women with fewer household assets would suffer more severe losses, because of the poorer building structures (thatched roofs, dirt floors, etc.) in which they live. In most instances this is the case, but following the 2010 earthquake, women with greater resources, e.g., cinder block and concrete slab houses, seemed to have experienced a greater impact on their household (collapsed roof, walls crumbled, etc.) than women who lived in more humble dwellings. The account given by Luisa, a microentrepreneur who lives in a thatched roof house with dirt floors at the base of a mountain exemplifies this situation. She said: “When the earthquake occurred, I lost some of my business supplies, but it did not affect my house or anything else.” Thus physical assets were not as compromised. However, because she possessed fewer resources, recovery from even the loss of few business assets was harder to achieve.

Impact on business (supply chain, customer base, and safety net)

The earthquake produced a host of effects on microentrepreneur’s supply chain, ranging from its impacts on raw material availability, damages to the supplier’s assets, and the destruction of some of the infrastructure. In some cases, women had to build relationships with new suppliers, which require time and networking ability.

Microentrepreneurs often rely on animal power for business production and/or distribution and the earthquake resulted in severe losses of livestock. This loss of animal life not only had a direct impact on business operations, but also affected their safety net. Many microentrepreneurs invest their money in the purchase of livestock, since opening a bank account is rare. As animals perished, an important safety net, which would have otherwise provided the relief to re-build had vanished. While a few participants had had some exposure to insurance, there was lack of trust about its benefits. Paulette expressed that she did not think that insurance would help. She recalled that an arsonist destroyed someone's business three years ago. It was reported immediately to DGE, which is an insurance company provided through a government agency, but they never helped. She said: "You can pay and pay, and they never repay your losses."

Marie K. confirmed this sentiment: "You may pay for insurance, but people believe that even if you pay, you may not receive anything." However, she went on to say that: "While this does happen in Haiti, I work with a good insurance company in Port au Prince, who gave me good service." The "marchan" itself was paralyzed for several weeks following the earthquake. Many customers lost their lives in the earthquake. Some women stated that they not only lost trustworthy customers, but they also suffered economic losses. Since they often sold on credit, they were unable to recover the money that was owed to them.

Perception of Self

Perception of self refers to how women view themselves in relation to their business, their personal motivation to succeed in business, and their business values and priorities. This category was developed from information obtained in response to

specific interview questions regarding how running a business had affected women microentrepreneurs personally, their ability to make household decisions, and their role in the community. Much of the research on women's microenterprises has suggested that women are motivated to seek self-employment for economic gains and personal independence. While this is evident in this study, I also learned that many women, especially in rural communities, had a desire to be viewed in a positive light by members of their community. In connection to this, some of the women I interviewed indicated that their involvement in microenterprise not only translated into their own higher status in the community, but that of their children as well, which was paramount to them.

Self-attribution of business success

Many of the women in the study had learned their trade from their relatives, particularly their mothers or a significant female kin. Interestingly, I found that even though they had received no formal business training, they had "good business sense." Good business sense meant that they evaluated how they conducted business dealings and the management of their business. They studied the "market zone" and evaluated their competition. They kept track of what sold and what didn't sell, stocking more of the items that were in demand. They differentiated their businesses by carrying items that were not available in other locals. They paid attention to customer preference and demands and provided great customer service. They paid special attention to making their businesses attractive through its cleanliness, nice displays, and the professional business attire of the owner and staff.

Sense of responsibility

Approximately 50 percent of households in Haiti are female-headed, thus generating a matrifocal influence. On the surface this may appear to be empowering for women, but it also contributes to women's vulnerability. Since women are the primary caretakers, they carry the burden of ensuring the survival of the family in an insecure environment. In disaster-impacted environments, female-headed household must manage extra reproductive, economic and social responsibilities. With no safety net available, women who have businesses must draw on the assets at hand to stay afloat and/or move forward. Most of the women in the study also reported that while they have taken on a variety of business activities, "everything at home is the same." One of the study participants told me that her husband makes decisions on how to spend the money. However, she said that they still respect each other and their relationship has not changed. Her responsibilities at home have not changed and she still does everything around the home except on market days. "It is not easy to find someone to help you", she stated. On the other hand, some women indicated that they had "always been in charge of decision making for the business." Many of the women, who were married, expressed that she and her husband made joint decisions related to their children's education and that this had not changed as a result of the business.

A key informant who owns an artisan workshop factory and store stated: "There are many emotional and physical burdens on women. They can't rely on the support of the husband often times because he has other women and many other children under his responsibility. Women are very alone. Women do the majority of the work and the men spend their money. Men should support the women and children. They need to

be united. Women, who become more successful in business, often feel more confident about leaving their husbands.”

Pride in workmanship and quality products

The quality of products and the pride in workmanship put into products created and sold were key entrepreneurial values for many women. According to Drucker (1973, pp. 64-65) “a business is defined by the want the customer satisfies when he or she buys a product or service” or simply stated “the customer defines the business.” These women understood that providing a quality product that the customer wanted was important to the success of their business operation. The account by Eloje, an artisan who sells products made of recycled materials, at the Mizak market and at a tourist shop illustrates these business attributes.

“The most important benefit that I get from my business is when I am able to sell the things that I make. My items are on exhibit at special events in Port au Prince and Jacmel every Sunday. I feel good when people buy my things. The most difficult problem for me is when I work with other people on a project and they waste material. If the other artisans are not able or interested in making a good product it affects my ability to make a sale. In order to increase the chances that I make a profit, I invest in good quality material.”

Attachment to business

Some women had a very special connection to their business that transcended the view of business as a moneymaking activity or chore. In one case, a woman referred to the business as her baby. In another, Fontil, an artist who sells in Jacmel and Port au Prince, said her inspiration to continue working in difficult times comes from her feelings about the business. She went on to say that the business had made her

very popular and she felt good about herself and she had a good reputation in the community. Some expressed a “love for the business” or stated: “This is what I was looking for.” Yet others viewed their businesses more remotely emotionally and simply as a vehicle to provide an income.

Sense of business accomplishment

Some women felt that they achieved success in business when they made a profit. Others tended to place an emphasis on customer satisfaction or on the appearance of the products or displays, while others felt that owning a business elevated their status in the community. In some cases the outcomes from owning a microenterprise was not only financially beneficial, but also emotionally rewarding to the women. For example, Marie expressed that in spite of the hardships she experiences, the business has helped in many ways. “I no longer have to rely on others for simple household items like salt”, she said.

Familial Ties

Familial ties refer to the type of bonds that women form with their children and the men in their lives. Specifically, this study analyzed which type of familial relationships and investment women most nurture. Familial ties are important as they impact business decisions and women’s standing in the community.

Significance of children and their education

According to the World Bank (2003), 92 percent of the schools in Haiti are privately owned and financed, and most are tuition-based. Because of the enormous financial costs associated with tuition, textbooks, and school uniforms, only half of Haitian children between the ages of six and twelve are ever enrolled in primary education. Only one-third of these will go to secondary school, and because of rigorous

placement standards and expense, even fewer will go on to the university. All of the women in the study who had children or cared for relative children, in some instances, a niece or nephew, cited supporting their education as an important reason for having a microenterprise. The women expressed that the ability to pay for their education was a source of great satisfaction and pride. One woman referred to her children's education as a "bank account" saying it was the best investment to make. This sentiment may be indicative of the women's understanding that an investment in children's education enabled upward social and economic mobility. None of the women, who indicated their children attended school, appeared to show any preference for enrolling girls or boys. This conveyed the realization that education is equally important to girls and boys.

One of the study participants articulated that while her status within the community has not changed as a result of her business, she feels that her children have gained more respect because they go to school. "If the business grows, they will even have more importance," she said. She concluded stating: "If you are a woman and you don't have a business, you are nothing." This exemplifies how interconnected the success of the women's microenterprises is with the opportunities children are afforded educationally, socially, and economically.

Importance of conjugal relationship

While in some cases men are a stable part of the household, in others men remain on the periphery. Women may gain some financial support from men. However, they are not dependent on the male as the primary provider as is in the case in traditional nuclear families. Mintz (1974) noted that while men in Haiti have no claim to women's earnings, the profits from the business are used for the children's education and maintenance of the household. As Safa (1995) noted, the conjugal bond has been

weakened through the legacy of slavery, colonialism and migration. The lack of stable employment opportunities has also resulted in men's inability to provide economically.

Beliefs and values

Beliefs and values refer to how women's faith helps them to continue in an uncertain and difficult business climate. In this study, women were not asked about religious beliefs or spirituality specifically, rather they were invited to discuss on whom and on what they relied for inspiration.

Religious beliefs (“Jezi and Bondye”)

Haiti is predominantly a Christian country (approximately 80 percent Catholic and 20 percent Protestant). Religion is woven into the fabric of Haitian culture and in many areas in Haiti, especially in rural communities, churches play a central role in everyday life. Following the earthquake, the church became a place of refuge and support for many people struggling to recover from its impact.

Women often referred to their faith in response to questions regarding their business success, their inspiration during difficult times, and future expectations for their business. Specifically, microentrepreneurs mentioned “Jezi” and offered two different views in relation to their business. On the one hand, Jesus was a symbol of hope, inspiration, and support for them, someone to turn to when the business was not doing well, someone to protect them and their business, and someone to give thanks to when it was doing well (good sales, many customers, and profitable). Eloje quoted scripture, psalm 23 “I lift my eyes toward the mountains,” as her source of inspiration.

Jolene explained her business is doing well and she is making a profit. She thanks Jezi because he knows how she works at her business. She prays to Jesus and asks him for direction. She insisted: “You are supposed to believe in Jezi to make a

business and not to go to Voodoo for special things.” Even when the children need something and she has to use money from the business, she believes that Jezi will give her another opportunity. Luisa added when her business is doing well, it is Jezi who helps her and when it isn’t, she prays to him.

On the other hand, some women viewed Jezi as a symbol of power who had control over their destiny, representing a belief that their business outcomes were more contingent on outside forces, such as fate or chance, than on personal behavior. This belief was conveyed by several microentrepreneurs in the study. For example, Marie expressed that when she leaves her house every morning she says “Jezi, I give this to you; it is you who takes care of my business.” Other comments included:

Only Jezi knows what will happen to my business.

If Jezi wants me to be successful, he will send someone to help me and I will be successful.

When my sales are not good, I put it in Jezi’s hands because this day is not mine.

It is entirely up to Jezi.

Voodoo

Many Haitians also practice Voodoo (Voudou). Although Voodoo has been in a part of Haitian culture for almost 300 years, it was officially recognized as a religion by the government under President Jean-Bertrand Aristide in April 2003. Voodoo is a syncretic religion, which combines native African religion, specifically the religion of the Dahomey region of Africa (modern-day Benin), with elements of Roman Catholicism. Many of the rituals of the Voodoo faith have some similarities with those in the Christian faith. Angels, burning incense, honoring spirits or saints, and praying are part of both

Voodoo and Christian religions. A distinctive feature of Voodoo is the use of physical rituals and objects to influence events. The Voodoo religion consists of one God “Bondye” similar to Christianity, Judaism and Islamic faith.

Here, an important difference between Voodoo and these other religions is that those who practice Voodoo do not believe that they can speak directly to God. Rather they believe that they have to contact the spirits to intercede on their behalf. A primary belief in Haitian Voodoo is that that Lwa (deities), which are subordinate to God, will intercede on their behalf.

The following interview excerpts highlight the influence of Voodoo in business operations: “The first thing people do is to protect themselves and their business. I know of some Protestants who use Voodoo to protect their business. Most Haitians don’t like to see you progress; even friends and family will not like for you to do well. They will kill you, if you are the first in the family to do well. I have experience with someone trying to ruin my business. Someone placed powder in my store. They burned it and spread it on my floor. It can make your feet swell and eventually kill you. When I found it, I swept it away.” Other women commented: “I don’t use any Voodoo in my business. If you do it, it can turn on you, even kill you,” “People give you money and sometimes it is bad; it is some kind of Voodoo thing,” “Sometimes I mixed lemon and garlic in with my money to protect it, because sometimes people do something to make disappear.”

My conversation with Yarose broadened my understanding of this issue. During our interview, when asked about whether or not she has had any experience in closing a business, she began to cry. Although she had never had to close a business, she

expressed that other people “make it difficult for her to run a good business.” She went on to explain that sometimes others place calabas (gourds) outside her door or defecate inside her business. She revealed that she was scared of these Voodoo practices and refused to go to her place at the market for almost two months. She was very fearful, until one night, when a spirit came to her and told her not to be afraid and to return to the market. Ever since then, she has not experienced any similar incidences. “Had it not been for the spirit telling me that it was okay to go back to the market, I would have closed my business,” she said.

Several key informants affirmed that women microentrepreneurs were influenced by their spiritual beliefs, including Voodoo. They stated they know some women do something to influence their business success, but they weren't exactly sure what they did and dismissed their belief in the power of Voodoo. Another key informant expressed that “sometimes Voodoo is used for revenge; a poison powder can be placed in your food.” She added: “Their spiritual quality is very low and people have faith in things that will not help them to have a good business.”



Figure 4-1. View of market women using the Tap-Tap as a means of transportation in Jacmel, Haiti, 2012. Photo courtesy of Celeste Wojtalewicz

Table 4-1. Primary Resources Available to Female Microentrepreneurs in Jacmel, Haiti, 2012, Organized by Broad Category of Type of Resource and Specific Nature of Resources within Each Category

Categories	Themes
Natural Capital	Access to Land Environmental Concern Significance of Water
Social Capital	Connection to Internal Networks Connection to External Networks Support from Friends Support from Family
Physical Capital	Access to Equipment and Tools Type and Access to Transportation Adequate Storage of Business Merchandise and Raw Materials
Financial Capital	Access to Credit Source of Financial Support
Human Capital	Exposure to Formal Training Exposure to Informal Training Family Apprenticeship Desire to Participate in Training

Table 4-2. Secondary Resources Available to Female Microentrepreneurs in Jacmel, Haiti, 2012, Organized by Broad Category of Type of Resource and Specific Nature of Resources within Each Category

Categories	Themes
Business Start-Up Patterns, Operations And Strategies	Family Business Tradition Significance of Customer Relations Creativity and Innovation Economize/Sacrifice Philosophy "Cheche Lavi" (Search for Life) Philosophy
Impact Of Natural Disaster	Impact on Household Impact on Business (Supply Chain, Customer Base and Safety Net)
Perception Of Self	Self-Attribution of Business Success Pride in Workmanship Sense of Responsibility Attachment to Business Sense of Business Accomplishment
Familial Ties	Significance of Children and their Education Significance of Conjugal Relationship
Beliefs And Values	Religious Beliefs (Jezi and Bondye) Voodoo

CHAPTER 5 DISCUSSION AND IMPLICATIONS

In analyzing the data, it was apparent that even when they are based in the same region and all reliant on the same natural resources, microentrepreneurs had remarkable differences in the way they conducted their businesses and in their business outcomes. It was then clear that to further answer my research questions on the asset structure of viable businesses, the recovery strategies after the 2010 earthquake, or the relationship between business performance and household dynamics, microentrepreneurs had to be segregated in distinct types.

Since there has been a proliferation of microenterprises established in developing countries since the 1960s, and accelerating over time, it seemed a prime opportunity to explore the unique or common characteristics of these entrepreneurs, many of whom are women, poor or of modest means. Thus, I chose to create a typology of female microentrepreneurs to help identify the differential pathways to business performance.

Female Microentrepreneurial Typology

The formulation of typologies is an established process in social science research. A typology is defined as a mechanism for separating events, items, or people into types that share specified combinations of factors (Stinchcombe, 1968; Rich, 1992). Formulating typologies offers advantages such as theorizing about complex phenomena without oversimplifying, clarifying similarities and differences among cases to facilitate comparison, providing an inventory of all possible kinds of cases, and specifying pathways through which particular types relate to specified outcomes (Bailey, 1994).

This process of grouping individual subjects allows for detailed analysis and intergroup comparison.

Typological frameworks may be developed through either inductive or deductive modes of inquiry. In many research projects, however, a combination of induction and deduction is necessary, with the relative roles of each varying according to the research objective, the state of development of the research project, and the availability of information. Often, the research will move back and forth between induction and deduction depending on the needs of the research project as it develops (George & Bennett, 2004).

There is a vast amount of literature on entrepreneurship that shows that there are many types of entrepreneurs (Gartner et al.; 1994). Typologies are appropriate in this study as they recognize the diversity of microentrepreneurs and allows for grouping them along different dimensions and according to common traits. This process is useful for understanding the different reasons why some women microentrepreneurs are able to develop viable businesses and the distinguishing aspects among types.

In developing a typology of women microentrepreneurs, I examined the various assets and combination of those assets utilized by different women microentrepreneurs to take advantage of economic and business opportunities and build viable business. While this study primarily relied on qualitative data, I also supplemented it with quantitative data to deepen the understanding of the important relationships between assets, microentrepreneurial strategies, and the contexts in which entrepreneurship occurs.

Traditionally, there are two main steps in developing typologies. In the first step, researchers form postulations that seek to explain the differences in types that they have observed in their research, and/or have noted in the literature. Additionally, in forming these postulations, it is usually helpful to interview key informants who know the area well.

In this first step, factors that explain differences among types are uncovered, such as why some microentrepreneurs own livestock and others do not or why some have more propensity to recover from a natural disaster and some do not. These factors are likely to come under the different classes of capital, namely natural capital, human capital, social capital, physical capital and financial capital.

Following the formation of postulations, variables or specific themes that can be used to test these postulations are identified. For example, a postulation might be that social capital is a major determinant in microenterprise ability to withstand natural disasters. As we explore further a key theme that could be used to explain these differences, we might then examine the form of social capital, for example external vs. internal networks.

My analysis of the data produced the following types of female microentrepreneurs: 1- the inspiring microentrepreneur; 2- the aspiring microentrepreneur; and 3- the surviving microentrepreneur. The names assigned to the three types are an attempt to capture the “essence” of the role of the business in the lives of each type. Demographic information for all three types is presented in Table 5-1.

The degree to which female microentrepreneurs rely on assets and the way in which they combine these assets results in their defining characteristics. This was my

first attempt at creating a typology and although these categories are not static, I present this as a framework to develop a better understanding of entrepreneurs' experiences and approaches to enterprise development.

Inspiring

The inspiring entrepreneur gives priority to her entrepreneurial obligations, with her familial obligations in mind. She identifies herself as a pure businesswoman, and gains satisfaction both personally and economically from her entrepreneurial activities. She is not formally educated and may even be illiterate; however, she has been very well-trained in business from the previous generation, particularly her mother. She has been in business her entire life, and her decision to be involved in business is viewed as a natural progression. She views herself as intelligent, competent and a “no-nonsense” business manager and has a vision for the future. Training and education are deemed important and she is interested in learning new strategies to maximize her business profits, but she recognizes the value of her practical on-the-job knowledge.

The factors of motivation include income, self-reliance, pride and respect. Although she believes in a higher power such as Jesus (Jezi) and turns to her faith in times of difficulty, she is not passive or influenced by negative actions of others toward her business (use of Voodoo) and takes responsibility for her business affairs. Multiple business strategies (market assessment, stocking quality products, providing quality customer service, and minimizing risks by only selling on credit to trustworthy people) are employed to achieve business goals.

She minimizes her business risks by diversifying the items she produces, buys, and sells, without overreliance on one product. Transportation and equipment are

important for her business, but she “does what she has to do,” combining various strategies: walks, rents motorcycle, takes tap-tap, etc. and borrows and rents. She has ambition to grow her business, either in size or scope of operation. While her business or business operations may be affected by the impact of natural disaster, she recovers by tapping into established networks of friends and business suppliers for moral and financial support.

Aspiring

The aspiring entrepreneur enters into the entrepreneurial field prioritizing her family obligations over the business. She may have started her business at the suggestion of a friend or community member. Although she may have ventured into business as a way to take care of her family or “have something to do,” she has come to discover her business skills. She is likely to have a mentor or a significant person who encourages or helps her manage the business. Her money is used primarily for household needs; however, she is mindful to reinvest money in her business. As her business profits increase, so does her satisfaction from her efforts, and her business success validates who she is as a person. She believes in a higher power; however, her philosophy is summed up in a simple belief: “Jesus says to help yourself and I will help you.”

She may have some formal education, be able to read and write, or have a talent or skill, e.g., art and crafts. Being a businesswoman may be a second career for her as she may have worked in another profession, e.g. schoolteacher, where the pay was insufficient to help support her family. She may also have had aspirations to obtain technical or academic training, but monetary and/or school placement obstacles may have prevented her from pursuing those paths. She views herself in a

positive light and gains personal satisfaction from her business achievements. She considers herself “a good businesswoman who has proven herself through her hard work.” She devotes “all of her time to the business” and invests time in the business. She is able to engage in activities in internal and external markets as a result of a supportive spouse and family members. She broadens her network through the existing contacts with family and friends. She has access to land, invests money in savings, and relies on microcredit. She is concerned about the environment and may take steps to reduce the effects of limited resources on her business through various strategies, e.g. cistern for water.

Surviving

The surviving entrepreneur focuses on making enough money to live. For her, the business is a vehicle to “make ends meet” and it is “her job,” rather than “her own business.” The lack of attachment and passion is evident in how she describes her business. She identifies herself as a simple person, or a mother, or a person “searching for life,” and rarely gains personal satisfaction, and in most cases economic satisfaction from her business. She is not formally educated, most often illiterate, and has received little guidance on how to run a business from any family member or mentor (neighbor, friend, etc.). Financial profitability alone rather than self-fulfillment or goal achievement is the measure of the success of the business.

The main benefit of her business is “it helps her to live.” She may be older, a nascent operator, be responsible for multiple dependents, and be the primary household provider. A true understanding of customer needs and buying habits, and the entrepreneurial environment (competition, developing niche business) in which she operates, has not yet been developed. Her access to capital, tools, equipment and

transportation is limited. Her network is limited, internal, and less productive. She has a network of friends, who are also poor, so she has limited opportunity to access capital (borrow from friends, exchange tools, etc.) to increase the capacity and potential for income generation for her business. Overwhelmed by day-to-day struggles, she is unable to contemplate strategies for improving her business. Her business operations are often interrupted because of illness and may have had to close her business as a result of her own or a family member's illness (malaria, typhoid fever, etc.) She does not have a network of people on whom she can rely for assistance in taking care of her children for example. Although she wants to see her business perform well, she does not have hopes for building a bigger business.

She believes in a higher power such as Jesus (Jezi) and turns to her faith in times of difficulty, but feels that many aspects of her life are out of her control. She may sell to people on credit, without verifying their trustworthiness, and lose merchandise and money as a result. Her business may be focused on selling few items and she lacks strategies to increase her sales. Common responses to the business strategies employed are "I don't have any strategies yet" and "I try, but I fail." She relies on walking or a tap-tap to transport merchandise. Although she may have had experience taking out a loan, she has had to use it for household rather than business purposes. She may have been unable to repay the loan or may have had to borrow from others to repay the primary loan, creating a pattern of dependency and indebtedness. Because she has limited assets, the impact of natural disaster on her business can be devastating and difficult to overcome.

Table 5-2 summarizes the characteristics of the three types of female microentrepreneurs, placing emphasis on distinctive features as they relate to the different forms of capital. I further identified salient features that are key in defining each type.

Recovery Strategies used by the Different Types of Microentrepreneurs after Disaster

My research was conducted two year following the January 12, 2010 earthquake and thus the process of recovery from this major disaster was still underway. In this study, 34 of the 38 women microentrepreneurs reported being impacted by a disaster-related event. Of the 34 women, 32 indicated that they were affected by the 2010 earthquake, with 15 of them reporting severe impact and two reporting moderate impact (broken dishes, loss of some business assets). While the other two were also affected by the earthquake, they indicated that the combined impact of the earthquake and the Golden Hurricane was critical. The impact of disaster on these women included: structural damage to house and/or business structure, loss of business materials, loss of savings (e.g. livestock), disruption of supply chain (supplier injured or business destroyed), and personal or family injury and illness. However, the two women reporting moderate affects from the 2010 earthquake, reported severe impact from the Golden Hurricane, in which their houses and the majority of their business assets were destroyed. The information that was used to ascertain the recovery strategies of microentrepreneurs following a disaster-related event was based on the responses of these 34 women microentrepreneurs. Since women's household and business assets are often intertwined and difficult to separate, a question on household assets was included in the following series of questions on recovery strategies following disaster:

1. Can you tell me how your business has been affected by natural disaster (e.g. hurricane, earthquake)?
2. In what ways has your household been affected (i.e., people moved in/moved away, care for injured or ill family member, fewer assets, etc.)?
3. Can you please describe in what way your assets (financial, social, human, etc.) helped you in your recovery?

My findings indicate that inspiring and aspiring microentrepreneurs had a high degree of social capital that enabled to recover after natural disaster. These women were able to draw on the support of friends, family, business suppliers, and even customers. A supportive spouse or family member and/or financial support were also important factor for both inspiring and aspiring microentrepreneurs in the aftermath of natural disaster. In addition, Inspiring microentrepreneur's social capital helped them derive other benefits that contributed to the accumulation of other resources such as financial capital, which was critical to restart their businesses. On the other hand, surviving microentrepreneurs had a low degree social capital, which was limited to an internal network of individuals of similar means. Also, inspiring microentrepreneurs were more likely than aspiring and surviving microentrepreneurs to obtain finance support from microcredit lenders, with whom they have current or previous involvement. Inspiring microentrepreneurs ability to access financial assistance from microcredit agencies may be the result of their having ownership of more assets (e.g. land, home, and productive equipment) and thus being able to leverage resources. Moreover, they may have a better understanding of managing the business risks associated with loan arrangements either through trial and error or through contacts with a more extensive network. The inspiring microentrepreneurs social and business connections also enabled them to access some type of financial gifts from external sources (Fonkoze,

remittances, or church), which aided their recovery. Alternatively, surviving microentrepreneurs were more likely to rely on community rotational financial support systems to fund business activities. As less money was collected, the money available was only enough for supporting day-to-day expenses.

Surviving microentrepreneurs were more likely to rely on labor of family or friends than aspiring and inspiring microentrepreneurs. Although surviving microentrepreneurs may have had some of their children enrolled in school prior to the disaster, their education, especially those of girls was disrupted so to help with market activities. Surviving microentrepreneurs were more likely to draw on the labor of family and friends and economize as primary strategies for recovery, while inspiring microentrepreneurs were more likely to draw on their supplier and customer relationships and various financial resources (loans, gifts, purchases on credit, and savings). Both inspiring and aspiring microentrepreneurs relied on gifts from friends and savings more than surviving microentrepreneurs. Where inspiring and aspiring microentrepreneurs sold off some of their assets (eg. livestock), surviving microentrepreneurs were forced to sell all assets.

Although all three types economized, surviving microentrepreneurs utilized this as a primary strategy more than inspiring and aspiring microentrepreneurs. Aspiring microentrepreneurs were more likely than surviving microentrepreneurs to receive primary financial assistance from a family member.

In conclusion, the asset structure of inspiring and aspiring microentrepreneurs afforded more avenues of recovery after disaster compared to surviving microentrepreneurs. They had more physical, financial and social assets to draw upon than surviving microentrepreneurs. Overall, of the three types, inspiring

microentrepreneurs were able to draw on more resources (physical, financial, and social) more than both aspiring and surviving microentrepreneurs. Inspiring microentrepreneurs had a more diversified portfolio of assets to use to recover from disaster. The most important factors related to women microentrepreneurs' ability to recover after disaster is the presence of social, physical, and financial capitals.

Relationships between Business Success and Family

As shown in Figure 5-1, inspiring microentrepreneurs have overall more support than aspiring and surviving microentrepreneurs. The most salient difference between the surviving and the inspiring type lies in the low emotional support and the support in household activities provided by the spouse of the surviving type, and the control over finances.

In my study, I found that inspiring and aspiring women had control over their business finances (microcredit loans, savings, gifts from friends) more than surviving microentrepreneurs. Inspiring and aspiring microentrepreneurs identified themselves as the primary decision-makers in their business. Inspiring microentrepreneurs were also more likely to assert control over household decisions related to children's education, household purchases, and home improvements (adding a wall or laying a concrete floor). Inspiring microentrepreneurs were more likely than aspiring and surviving microentrepreneurs to state that they were able to purchase personal items such as clothing as a result of their business. As Mayoux (1990) discovered, having control over their loans and income contributed to the women's increased bargaining power with men in the household. Also, in agreement with Chen (1992), women's access to finances allowed them to have more control over household decision-making and a stronger role in the community as well. In fact, inspiring and aspiring

microentrepreneurs emphasized they were more respected in the community and had a greater participation in community decision-making than surviving microentrepreneurs. This community support and recognition may add a layer of social protection for inspiring and aspiring microentrepreneurs that translated into better household relations.

In contrast, surviving microentrepreneurs' spouses maintained control over all finances. Surviving microentrepreneurs may receive limited financial business support from their spouses, however, the spouses decide how business profits are spent or invested. Similar to the findings of Goetz and Gupta (1996), in the cases where men had control over the loan, the money was primarily used for household expenses and there were no reported changes in household dynamics. In these households, women identified themselves as the person responsible for bringing in an income to support the family. Many surviving microentrepreneurs commented that their husbands or male family members had great difficulty in finding employment. In some cases, an injury from a farming accident or illness prevented the men from being able to contribute to the household. Indeed, some of the participants indicated if male members could find work, things would "be better" and this would help to improve family relations and overall well-being. Thus, similar to Kabeer's (1995) assessment, poor men may be almost as powerless as poor women in their ability to access resources and thus may derive their self-worth from their ability to be in control of household decisions.

In summary, my study showed a relationship between the strength of the asset portfolio (the ability to draw on multiple resources) and women microentrepreneurial success. The study revealed that two main factors that contributed to women's ability to create sustainable businesses were the presence of social capital and financial capital.

Women who had access to broad external networks as opposed to narrow internal networks, and access to financial resources (microcredit, savings, credit from suppliers) were not only able to provide for their children's' education and food, but also invest resources back into their businesses and purchase items for themselves. A supportive spouse and control over finances were also contributing factor that lead to viable businesses and recovery following disaster.

As a result of their microenterprise, for inspiring and aspiring microentrepreneurs family well-being has improved. Children are able to attend school, make visits to the health clinic when needed, and receive a more nutritious diet. Key informants and research participants attested to the fact that because microentrepreneurs are better able to care for their children, these children tend to experience less health-related problems than children of women who are not self-employed and thus require less medical treatment.

Inspiring microentrepreneurs tended to have a better understanding of how to create a sustainable business than those that maintained close linkages within their communities only. It also appeared that they were more self-aware of the skills that they could improve upon and the benefit they would receive from learning new skills.

Indirectly, women microentrepreneur's prioritization of their children's education, may have also contributed to their business success. Investing in children's education is viewed as a "savings account" which will pay dividends long-term both socially and economically, and this serves as a driving force for many of these women to do well in business. In addition, more nuanced categories explored in this research such as the psychological and spiritual aspects of women microentrepreneurs demonstrate that

women with a high sense of self and those who drew strength from their spirituality had a better vision for the future of their enterprise.

While all women in the study indicated that the lack of available and reliable transportation, the poor physical infrastructure impeded their ability to engage in market opportunities, inspiring and aspiring microentrepreneurs were able to overcome these obstacles using their network of friends and family. The availability of affordable and safe public transportation would both minimize personal risks to women microentrepreneurs and minimize produce loss during transport. Nonetheless, many of these women developed strategies to ensure their competitiveness, such as providing quality products, great customer service, well- stocked stores, and responding to changes in the market environment (higher prices, insufficient supply, etc.)

I found there was general agreement among the women microentrepreneurs and the key informants that the prevailing conditions of the current economic sector and poverty amplify the negative impacts resulting from natural events. From their perspectives, the availability of natural resources has diminished within the past decade and they expressed that “life had become harder.” Most cited long-term needs for adequate housing, the availability of financial resources and credit with more flexible terms, public infrastructure (schools, hospitals, roads) and mechanisms to support businesses (training and insurance).

Following the earthquake, key informants expressed that many more women entered the informal market, and this increased competition, has resulted in decreased revenues for many microentrepreneurs’ businesses. Thus, many of these women entered from a position of disadvantage. I did not find any of the participants in my study

to be displaced or rejected from their communities, and as a result driven into entrepreneurship as the disadvantage theory perspective proposes. However, the earthquake's impact on microentrepreneur's communities and their households pushed them into searching for scant avenues to conduct business. Their disadvantage was amplified by the lack of available time they had to dedicate to their business activities. Taking in additional family members, who escaped urban centers in search of safe havens, also placed an enormous burden on women's financial, physical, and psychological health. This, coupled with the loss of business assets and household assets, made it difficult for some women's businesses to reemerge based on the same mechanisms they had prior to the earthquake. Nonetheless, some women microentrepreneurs fared better than others in recovery.

Table 5-1. Demographic Characteristics of 38 Female Microentrepreneurs with Businesses in Jacmel, Haiti, Categorized by Three Types that Comprise a Typology of Microentrepreneur Types

Demographics	Inspiring	Aspiring	Surviving	Total
Participants per Type	16	14	8	38
Rural	13	8	6	27
Urban	3	6	2	11
Married	13	14	5	32
Single	3	0	3	6
With Children	12	12	8	32
Without Children	4	2	0	6
Literate	1	5	0	6
Illiterate	15	9	8	32
Own Home	16	10	4	30
Do Not Own Home	0	4	4	8
Own Land	10	3	3	16
Do Not Own Land	6	11	5	22
Own Tools	12	10	0	22
Do Not Own Tools	4	4	8	16
With Storage Facility	5	3	0	8
Without Storage Facility	11	11	8	30
Earthquake Affected	15	11	8	34
Earthquake Not-Affected	1	3	0	4

Table 5-2. Characterization of Three Ideal Types of Female Microentrepreneurs Identified in Jacmel, Haiti, 2012, Based on Resources Available to Them and Key Salient Features

	Inspiring	Aspiring	Surviving
Natural Capital	Has access to land and values it as a productive asset; uses conservation strategies such as water harvesting	Using business revenues seeks to have land access	Nil or limited access to land and inefficient use of it
Physical Capital	Owens equipment or has access to organizations that loan tools	Relies on sharing of equipment and tools	Has nil or random access to tools and equipment
Human Capital	Skills mostly acquired from female family members who inspired her; business-savvy	Has some formal education and seeks out business training	Mostly illiterate and no training exposure, but interested in receiving training
Social Capital	Has broad internal and external networks	Has some internal networks and seeks to build external ones	Has some internal networks, but these are mostly made up of other resource-poor individuals
Financial Capital	Draws from a variety of funding sources, including microcredit	Mostly relies on family funding and seeks to diversify	No access to funding; reliant on day-to-day business results
Salient Features	Spends long hours at work; has mobility and spends time away from home; uses multiple business strategies; supportive significant figure in the family	Balances business with family pursuits; has other sources of income; business growth is important but not imperative; supportive significant figure in the family	Extremely resource-poor; pursuing business is not a choice but a need; economizing is the main strategy

Table 5-3. Recovery Strategies after the 2010 Earthquake (frequency in %)

Recovery Strategy	Inspiring	Aspiring	Surviving
Client Loyalty	36	8	0
Economize	43	31	86
Borrow from a Friend	36	38	14
Borrow from Family	36	15	14
Sold Off All Assets	0	0	57
Sold Off Some Assets	36	23	17
Rotational Credit	43	15	14
Gift from Family	50	54	0
Gift from Friend	14	15	0
Purchases on Credit	36	15	0
Bank Loan	7	0	0
Fonkoze Loan	36	0	0
Personal Savings	36	31	0
Exploited Natural Resources	0	0	29
Labor Assistance from Children	0	0	29
Labor Assistance from Adults (Friends /Family)	0	0	29

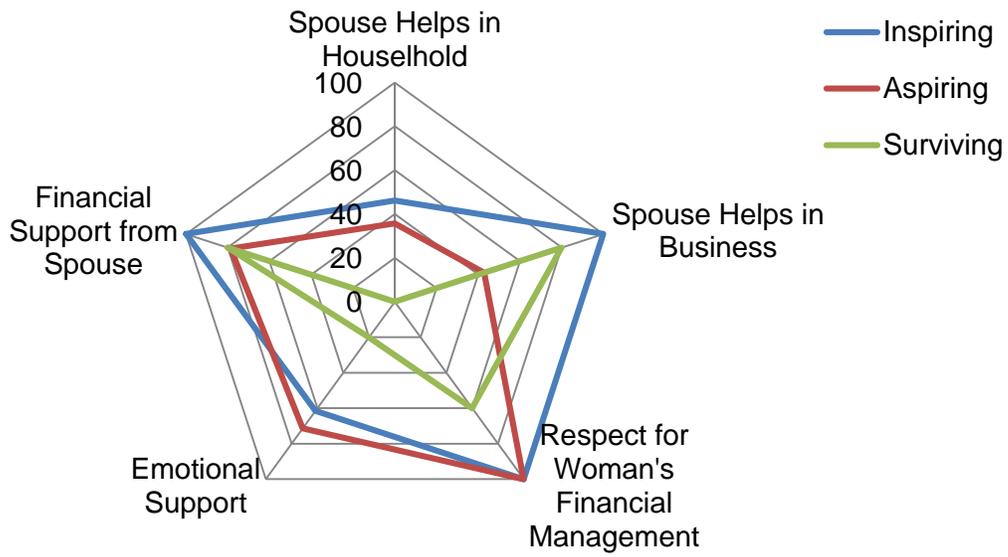


Figure 5-1. Spousal Influence on Business Functions and Decisions for Female Microentrepreneurs in Jacmel, Haiti, 2012 (in %, where 100% denotes maximum influence)

CHAPTER 6 CONCLUSIONS

My research explored female microentrepreneurship in an environmentally degraded and disaster-prone region. While various studies have been conducted on the linkages between women's asset ownership and poverty reduction, few studies have focused on the asset structure of women microentrepreneurs whose businesses are based on natural resources in a degraded environment. Also, unlike other studies that focus exclusively on microfinance and economic performance, this research is meant to provide insight into the drivers of entrepreneurial performance and facilitate a better understanding of societal and environmental connectivity.

While all entrepreneurs are exposed to risks, this is more so for those in developing countries with a limited portfolio of assets to draw upon. Risks can stem from macro-level (uncertain economic and political country situations) and micro-level (microentrepreneurial business strategies and household relations) processes. Microentrepreneurs operating under these conditions must exhibit inordinate flexibility, juggling multiple demands to create viable businesses with the resources at hand. Entrepreneurs are faced with similar issues such as having to manage resources, both financial capital, such as a loan from a microfinance lending institution or a family member, or a personal savings account, and physical capital such as a vehicle to transport goods, a roadside stand, or a storage facility, and ingenuity through the creation of products and marketing of goods and services. Entrepreneurs must have skill to bring a product to market, whether this entails locating a vendor to supply raw materials, or creating a saleable product out of recycled waste.

It is apparent in the literature on entrepreneurship that there is a broad array of characteristics, good and bad, attributed to entrepreneurs: creator, tenacious, independent, aggressive, leader, industrious, self-confident, use of resources, optimistic, risk taker, and flexible, the majority of which are based on Western studies with less focus on female entrepreneurs and on the impact of culture on entrepreneurial characteristic in developing countries. Based on the narratives of the women microentrepreneurs in this study, their definition of entrepreneurship incorporates many of these elements and it is clearly a process. Entrepreneurship for these women microentrepreneurs is a culturally and socially influenced resource based process. While research on entrepreneurship often discusses the ways in which entrepreneurs manage resources, this study also draws attention to the constraints that limit entrepreneurship in the first place. By examining the role of assets in achieving business objectives, it is possible to inform and direct investments and policy reforms that contribute to sustainable enterprises. The field of entrepreneurship is vast, vibrant, and expanding. Designing research that captures the entrepreneurial characteristics of women and men throughout the globe can allow us to develop a better appreciation for the entrepreneurial spirit in each culture and society.

Haiti has often been identified as a country lacking many resources, from water and healthy soils, to infrastructure and institutional capacity, but its human capital is one of its most important assets. The Haitian's entrepreneurial prowess and work ethic have enabled them to overcome enormous obstacles. Throughout its history, Haitians have had to "do what they have to do" to survive. Even building a business based on natural resources in a highly degraded environment is achievable in some cases, as evidenced

in this study. However, the long-term sustainability of these businesses remains unclear. Moreover, the fragility of the political and social mechanisms in place in Haiti, further compromised by the aftermath of the 2010 earthquake, appear inadequate to support women microentrepreneur's capability to achieve their desired business goals.

As Enarson (2001) and Cutter (2003) indicated, the social and ecological resistance of individuals who rely on natural resources for their livelihoods are severely weakened in times of natural disaster. Poorer entrepreneurs are especially vulnerable when disaster strikes, as they are less prepared to deal with this type of adversity given the limited resources they have to invest in preventive measures, e.g., better housing construction or terrains more suitable for human settlements.

Reducing microentrepreneurs' vulnerability to disaster requires a multidisciplinary approach to developing a broad-based socioeconomic plan, one that includes domestic as well as international solutions such as fair and favorable trade policies. Thus, microentrepreneurial outcomes in terms of faltering or failed businesses or sustainable and thriving businesses are the result of the cumulative process of many factors. A country's institutional frameworks surrounding socio-economic policies including human rights, property rights, and gender equity are essential aspects that can limit microentrepreneurial potential or create opportunities for them to seize. As evidenced in this study barriers to social mobility, employment opportunities, financial resources, public services, technology, and information can negatively impact microentrepreneurial progress and prevent development. In Haiti, the relationships of these structural processes (physical, political, socio-economic, and technologic) play a role in

influencing microentrepreneurial assets, strategies, and microenterprise resilience and sustainability. Moreover, how microentrepreneurs react to shocks in the system is the confluence of internal and external factors and processes at various scales. To help women microentrepreneurs move from stages of coping to adapting, and eventually thriving requires that the national and international development sector examine mechanisms that help microentrepreneurs build an asset portfolio that leads to sustainable enterprises.

Limitations of the Study

Since I am not completely proficient in Creole and I had to rely on my translator at times, there was the potential for miscommunication. However, in the few instances, where I suspected this might have occurred, I returned to the topics to ensure to the best of my ability that responses were understood as intended. Also, as I mentioned previously, there is always the potential for bias, however, there is no way to actually measure the degree to which this occurred and this could have affected the study results. Another limitation in the study was the use of digital equipment. While I was able to record 26 of the 38 interviews, the background noises (customers or family conversing, marketers calling customers, animal and traffic sounds, etc.) during some of the interviews affected the quality of the taping. Some segments were inaudible or unclear.

Due to time limitations and funding constraints, the data gathered were cross-sectional versus longitudinal. The results of microentrepreneurial progress may vary over a longer period of study.

Future Research

I believe that my research showed a relationship between social capital, access to finances, and the development of viable microenterprises. In Haiti, the challenge for many female microentrepreneurs is that there are few social mechanisms in place to support enterprises and provides safeguards against shocks. With no formal systems to call on for assistance following a disaster, women microentrepreneurs turn to family and friends, many of whom are also experiencing similar turmoil. Consequently, more research is needed on mechanisms to strengthen the business sector environment, reduce vulnerability, and support existing informal support systems.

This research prompted additional questions that are important to both short- and long-term microenterprise development strategies. Some suggested future research questions that would provide insight into women microentrepreneurship include:

1. How does asset ownership affect future generations?
2. How would capacity building be constructed if it was built from the perspective of the participants (bottom up vs. top down)?
3. How does asset ownership translate into investing in protecting those assets?
4. What can we learn by taking a deep-dive on individual types to understand factors underpinning behavior?

APPENDIX A
INTERVIEW FOR FEMALE MICROENTREPRENEURS IN HAITI

Date:
Time:
Place:
Name:

GENERAL QUESTIONS

1. Please, tell me about your business?
Pale m de bizinis wou a?

Probes:

- a. What is your business?
Ki sa ki biznis ou a?

- b. Why did you start your business?
Poukisa ou te kòmanse yon biznis ou a?

- c. How long have you been in business?
Depi konbyen tan ou te nan biznis?

2. What did you do to build your business?
Kisa w te fe pou w fe biznis wou a mache? W jwenn sikse oubyen w, w oubyen w
ou pa jwenn sikse?

3. Does your family help you with your business?
Pale m de fanmi w.

Follow-up:

In what way are they involved in your business? How?
Nan ki fason yo patisipe nan biznis wou a? Koman?

4. How would you define success in business? What do you consider a successful
business?
Koman w ou kadi w' gen sikse le w ap fe biznis?

Probe:

- a. Based on this definition, how would you describe your business?
Base sou definisyon sa a, kouman ou ta dekri biznis ou?

5. What are the strategies you use for running a business?
Ki estrateji wou itilize pou w fe yon biznis ki p ap tombe leve?

Follow-up:

Based on a ranking from 1 to 5 (1 very easy to 5 extremely difficult), how would you rate the ease or difficulty associated with each of these strategies?

Ki baze sou yon abize de youn a senk (yon sèl trè fasil a senk trè difisil), ki jan ou ta to fasilite la oswa difikilte pou ki asosye avèk chak nan estrateji sa yo?

6. What would you say are the most important benefits that you gain from running your own business?
Ki sa ou ta di se benefis ki pi enpòtan yo ke ou jwenn nan pwòp biznis ou?

7. What would you say are the main difficulties in running a business?
Ki pi gwo pwoblem oubyen difikilte w' rankontre pandan wap fe biznis?

Probe:

- a. What were you able to do to overcome these difficulties?
Kisa w te fè pou fè pou simonte difikilte sa yo? Kisa ki fe w pa ka fe yon biznis?

8. What do you think are the reasons that some women are able to run a good business?
Ki sa ou panse yo se rezon ki ke gen kèk fanm gen yon biznis bon?

9. Can you tell me about your own business success?
Èske ou ka di m 'sou siksè pwòp biznis ou a?

Follow-up:

What would you say are the two most important things that contribute to business success?

Ki sa ou ta di yo se de ki pi enpòtan bagay sa yo ki kontribye nan siksè biznis?

Probe:

- a. How were you able to accomplish these things for your business?
Ki jan ou te kapab akonpli tout bagay sa yo pou biznis ou?

10. What do you think are the reasons that some women cannot run a good business? Ki rezon w' panse k fe ke kek fanm pa ka fe yon bon biznis?

Follow-up:

Think about a specific person that you know who is struggling in her business, what are the two most important pieces of advice that you would give to this person?

Reflechì sou yon moun espesifik ke ou konnen ki moun ki gen pwoblèm nan biznis li, tanpri, di m 'de konsèy ke ou ta bay moun sa a?

Probe:

- a. What do you think are the reasons that some women-owned businesses fail?
Ki sa ou panse yo se rezon ki ke biznis kèk fanm nan pa fè byen?

- b. Can you tell me about any personal experience where you have had to close a business?
Eske w' ka pale m de yon esperyans pesonel kote ke w'te dwe femen yon biznis?

NATURAL CAPITAL

11. How important is it for you to have access to natural resources (e.g., land, water, trees) for your business operations?

Eske resous natirel yo impotan (dlo,late,pyebwa) pou w 'ta itilize yo kom biznis?

Probes:

- a. How do you access these resources? For example, you mentioned that you grow crops, so do you rent or own the land you work? What about the water for your crops, livestock, etc.?
Ki jan ou fè jwenn resous sa yo? Pou egzanp, ou mansyone ke ou grandi rekòt, konsa ou lwe oswa w posede peyi a, w ap travay? Ki sa ki sou dlo a pou rekòt ou, bèt, elatriye?

- b. If it is difficult to access these resources, why is it hard?
Si wi, koman w' ka montre l' fasil w oubyen l'difisil pou w'gen akse ak resous sa yo? Pou kisa?

12. How has access to these resources changed over the past 10 years?

Ki jan gen aksè ou a resous sa yo chanje nan 10 ane ki sot pase yo?

Probes:

- a. What do these changes in access mean for the ability of you to make a living from your business?
Ki sa ki chanjman sa yo nan aksè a vle di pou kapasite a ou fè yon k ap viv nan biznis ou a?
- b. What do these changes in access mean for the ability of your household to make a living?
Kòman chanjman sa yo nan aksè afekte kapasite fanmi w la fè yon k ap viv?

13. What strategies are you using to cope with the impact on natural resources?
Ki sa ki estrateji w ap itilize fè fas ak enpak li sou resous natirèl?

Follow-up:

Are these strategies sustainable, why or why not?
Èske estrateji sa yo ap kontinye, poukisa oswa poukisa pa?

Follow-up :

Based on a ranking from 1 to 5 (1 very easy to 5 extremely difficult), how would you rate the ease or difficulty in accessing these resources?
Ki baze sou yon abize de youn a senk (1 trè fasil a 5 trè difisil), ki jan ou ta to fasilite la oswa difikilte nan aksè nan resous sa yo?

PHYSICAL CAPITAL

14. How important is transportation for your business?
Eske mwayen transpotasyon yo impotan pou wou anpil nan biznis la? Ki enpòtan se ekipman pou biznis ou?

Probes:

- a. Can you please describe the access that you have to transportation needed to run your business?
Èske ou ka jwenn aksè a tanpri dekri ki di ou gen byen ki pwodiktif (zouti tankou?)
- b. If it is difficult to access these resources? Why is it hard?
Si, wi, koman w' ka montre l' fasil w oubyen l'difisil pou w'gen akse ak resous sa yo? Pou kisa?
- c. What are the transportation strategies that you use to operate your business?
Sa se estrateji yo transpò ke ou itilize yo opere biznis ou?
- d. Are there other resources that you need but do not have?
Èske gen lòt resous ke ou bezwen men ou pa gen?

15. How important is equipment for your business?

Eske mwayen transpotasyon yo impotan pou wou anpil nan biznis la? Ki enpòtan se ekipman pou biznis ou?

Probes:

- a. Can you please describe the access that you have to productive assets (e.g. tools and equipment) needed to run your business?
Èske ou ka jwenn aksè a tanpri dekri ki di ou gen byen ki pwodiktif (zouti tankouak ekipman) nesese fè biznis ou a?
- b. If it is difficult to access these resources, why is it hard?
Si, wi, koman w' ka montre l' fasil w oubyen l'difisil pou w'gen akse ak resous sa yo? Pou kisa?
- c. Are there other resources that you need, but do not have?
Èske gen lòt resous ke ou bezwen, men ou pa gen?

BELIEFS AND VALUES

16. When your business is doing well, to what do you attribute its success? Is there any one or any thing that you thank?

Lè biznis ou a ap travay byen, ki sa ki rezon ki fè yo pou siksè li? Èske gen nenpòt yon sèl oswa nenpòt ki bagay ke ou mèsè?

17. When your business is *not* doing well sometimes, where do you find inspiration to continue?

Tankou le biznis ou pap mache byen pafwa, ki kote w'jwenn rekonfo pou w 'pa le se sa tombe?

Probes:

- a. What motivates you to stay in business?
Kisa ki ba w (inspirasyon, motivasyon, lide) pou w 'fe you bon biznis ?
- b. I know that in Haiti some people do something special to protect their business, is there anything special that you do?
M konnen ke an Ayiti ampe moun fe kek bagay espesyal pou yo pwoteje biznis yo. W' pa gen yon bagay espesyal ke w fe pou sa?

SELF-IDENTITY

18. Can you describe how your experience in running a business has affected you personally?

Èske ou ka tanpri dekri kijan gen eksperyans ou nan fè yon biznis ki afekte ou pèsònèlman?

19. Can you tell me about how your status within your household has changed as a result of your business?

Èske ou ka di m 'sou ki jan gen wòl ou nan lakay ou chanje kòm yon rezilta nan biznis ou a?

Probe:

a. In what ways has your ability to make household decisions changed (i.e. savings and use of funds)? Who in your household decides on how money is spent?

Nan ki fason ou gen kapasite pou pran desizyon pou ou chanje nan kay (sa vle di depay ak itilizasyon lajan)? Ki moun ki nan fanmi ou deside sou ki jan lajan se te pase?

b. In what ways have your responsibilities in your household changed? Nan ki fason yo gen responsablite ou nan kay ou chanje?

c. In what way has your relationship with your family changed (i.e. spouse, extended family, etc.)?

Nan ki fason gen relasyon ou ak fanmi ou chanje (mari, pwolonje fanmi)?

Follow-up:

Of the changes that you have discussed, which one has been the most important for you personally and why?

Nan chanjman ki nan ke ou te pale sou yo, ki yon sèl ki te pi enpòtan an pou ou pèsònèlman epi poukisa?

20. Can you describe how your business has affected the your household decision-making about your children? For example, how do you make decisions about your children's enrollment and expenses for their education? Who decides?

Èske ou ka dekri kouman biznis ou te afekte moun nan kay la ou desizyon-ap fè sou pitit ou yo? Pou egzanp, ki jan ou pran desizyon osijè enskripsyon pitit ou yo ak depans pou edikasyon yo? Kiyès ki deside?

21. Can you tell me about how your status within the community has changed as a result of your business?

Èske ou ka di m 'sou ki jan gen wòl ou nan kominote a chanje kòm yon rezilta nan biznis ou a?

Probe:

- a. Can you tell me about activities in the community that you participate in as a result of your business?
Èske ou ka di m 'sou aktivite nan kominote a ke ou patisipe nan kòm yon rezilta nan biznis ou a?
- b. How do you select the activities in which you participate and why?
Ki jan ou fè chwazi aktivite yo nan kote ou patisipe e poukisa?
- c. In what ways do you benefit from participation in these activities?
Ki jan ou fè benefis nan men k ap patisipe nan aktivite sa yo?

22. What do you think will happen to your business in the next five years?
Ki sa w panse k pral rive biznis ou nan senk ane kap vini yo?

Follow-up:

Based on a ranking from 1 to 5 (1 very negative to 5 very positive), how would you rate how you view yourself?

Ki baze sou yon abize de youn a senk (1 trè negatif a 5 trè pozitif), ki jan ou ta to ki jan ou wè tèt ou?

HUMAN CAPITAL

23. In your opinion, what are the most important skills a woman needs for running a business?
Nan opinyon ou a, sa ki se ladrès ki pi enpòtan yo yon fanm bezwen pou fè yon biznis?

Probes:

- a. Is there any skill or knowledge that you are lacking to run a business?
If so, what are they?
Èske gen nenpòt konpetans oswa konesans ke ou se manke fè yon biznis? Si se konsa, kisa yo?
- b. What opportunities do you have available to acquire these skills/knowledge?
Ki opòtinite ki disponib ou gen yo aprann ladrès sa yo ak gen konesans?

SOCIAL CAPITAL

24. When you have an emergency (e.g. financial or medical) what do you usually do?

25.

Le ke w'gen yon ijans (tankou w ta bezwen yon kob ,oubyen w' ta gen yon pwoblem pou lopital) odine m an koman w'rezoud yon pwoblem konsa?

Probes:

a. Who can you rely on to assist you? Why?

Sou ki moun w'ka kon te pou asiste w? Poukisa?

b. How do they assist you?

Koman yo asiste w, kijan de sipoyo ba wou konsa?

26. In general, based on your experience, would you say you can trust most people?

Eske w' ka di poukisa wou ka kwe plis moun?

FINANCIAL CAPITAL

27. How would you describe the availability of financial resources for you and your business?

Ki sa ki resous finansyè yo disponib pou biznis ou a?

Probes:

a. Where do you get your money?

Ki kote ou jwenn lajan ou a?

b. Have you ever applied for credit?

Èske w te janm aplike pou kredi?

c. What has been your experience in accessing resources such as Fonkoze, community lenders, family members, money remittances, etc.?

Kisa ki te eksperyans ou nan aksè nan resous tankou Fonkoze, pretè nan kominote a, manm fanmi yo, anvwa lajan, elatriye?

IMPACTS OF THE NATURAL DISASTER

28. Can you tell me how your business has been affected by natural disaster (e.g. hurricane, earthquake)?

Silvouple w' ka di m koman biznis wou a te victim pandan katastwof natirel yo (tankou tranblemante, silklon)?

Probes:

- a. What about your family, your employees, your raw materials and suppliers, your customers, the roads you travel, etc?
Ki sa ki sou fanmi ou, anplwaye ou yo, matyè premyè ou yo ak moun ki bay machandiz ou yo, kliyan ou, wout yo w ap vwayaje, eks,?
- b. What about your household assets?
Pale avek m 'sou resous yo ou ak fanmi ou posede.

29. In what ways has your household been affected (i.e., people moved in/moved away, care for injured or ill family member, fewer assets, etc.)?
Nan ki fason dezas natirèl te afekte ou menm ak manm nan kay ou a?

30. What did you do to recover your business?
Kisa w'te fe pou w te remete biznis wou a rekampe ?

Probes:

- a. Can you provide some specific steps that you took?
Koman wou te fe sa? W ka esplikem koman wou te fe sa?
- b. Can you tell me about any one who helped you?
Èske ou ka di m 'sou de bagay prensipal yo ki te ede ou?

31. Can you please describe in what way your assets (financial, social, human, etc.) helped you in your recovery?
Èske ou ka tanpri dekri nan sa ki fason byen ou a (finansye, sosyal, imen, elatriye) te ede ou nan rekiperasyon ou a?

Probe:

- a. Can you tell me the three most important factors that contributed to your recovery?
Èske ou ka di m 'twa faktè ki pi enpòtan yo ki te kontribye nan ou rekiperasyon?

32. What would you say are the main priorities for long-term recovery?
Ki sa ou ta di yo se priyorite prensipal yo fè bagay sa yo pi byen nan lavni an?

33. Is there anything that we haven't discussed, that you would like to tell me?
Èske gen yon bagay ke nou pa genyen diskite, ki ou ta renmen di m '?

APPENDIX B
INTERVIEW FOR KEY INFORMANTS IN HAITI

Date:
Time:
Place:
Name:

GENERAL QUESTIONS

1. Please, tell me about your organization?
Silvouple wou ka pale m de biznis w' a?

2. In your opinion, what are the most important services/resources that your organization offers to women in business? Why?
Selon woumem, ki pi bon sevis woubyen resous òganizasyon w' lan ofri fanm k ap fe biznis yo? Poukisa?

3. If you could provide two additional resources to help women with their business needs, what would they be? Why?
Si w ta kabap ofri 2 lòt bagay ke fanm yo te ka itilize pou ede yo avek sa yo bezwen pou fe biznis yo, kisa w ou t ap ofri yo? Poukisa se sa w' chwazi?

Follow-up:

In your opinion, what more could be done by other organizations, including government agencies to support women in business?
Selon woumem, kisa ki te kapab fet pa lòt òganizasyon yo, asike gouvenman an ak tout lòt ajans k ap sipòte fanm ka fe biznis yo?

Probe:

- a) What other resources do you think are important to help women in business?
Ki lòt resous w' panse ki inpòtan te ka ede fanm k ap fe biznis?

NATURAL CAPITAL

4. I understand that many women's businesses rely on natural resources. (e.g., land, water, trees). How would you describe women's access to natural resources for women's business operations?

M kompran sa anpil fanm k ap fe biznis konte sou resous natirel yo (e.g, late, dlo, pye bwa) koman w' kapab pale de akse ke fanm yo genyen ak tout resous natirel yo pou kapab fe biznis?

Probes:

- a) How do they access these resources?
Koman yo fe pou akse resous natirel sa yo?
- b) If it is difficult to access these resources, why is it hard?
Si wi, koman w' ka montre l' fasil w oubyen l'difisil pou w'gen akse ak resous sa yo? Pou kisa?

5. How has access to these resources changed over the past 10years?
Koman akse ak resous sa yo vin chanje 10 ane de sa?

Probes:

- a) What do these changes in access mean for the ability of women to make a living from their business?
Kisa chanjman akse sa a vle di pou kapasite fanm yo pou yo te ka viva k biznis sila?
- b) What do these changes in access mean for the ability of the household to make a living?
Kisa chanjman avek akse sa yo fe pou kapasite w te genyen pou w' pran swen kay w' ?

6. What strategies do women use to cope with the impact on natural resources?
Ki estrateji fanm yo itilize pou debwouye yo pwiske akse ak resous natirel yo pa fasil?

Follow-up:

Are these strategies sustainable, why or why not?

Eske estrateji sa yo ede w, poukisa w' kadi yo ede w oubyen yo pa edwe w'?

PHYSICAL CAPITAL

7. Can you please describe women's access to assets such as equipment, technology, transportation, and land for example?
Silvouple eskew' kapab pale m de fanm ki gen akse (atou) tankou ,ak materyel,teknoloji,transpòtasyon,epi late pa ekzamp?

Sil difisil pou gen akse ak resous Sa yo, sak fe l tre difisil?

a) What are the most important obstacles to gaining access to these resources?
Pi gwo obstak wou ka rankontre pou w' jwen akse ak biznis?

8. In your opinion, what could be done to make it easier for women to access these resources?

Selon woumem, kisa k ta kapab fet pou ran sa pi fasil pou fanm yo gen akse ak resous sa yo ?

BELIEFS AND VALUES

9. In your opinion, where do women get the inspiration to succeed in business?
Selon woumen, ki kote fanm yo jwenn inpirasyon pou yo ka reisi le yap fe komes (biznis)?

Probes:

a) Does this inspiration come from within or does it come from something/someone else? How so?

Eske inpirasyon sa a pasot kras kote oubyen de yon bagay woubyen yon moun kelkonk?

b) I know that in Haiti some people do something special to protect their business, are you aware of anything special that these women do?

M' konen an ayiti kek moun fe kek bagay espesyal pou pwoteje biznis yo, eske wou pa fe yon bagay espesyal mem jan lòt fanm yo fe sa?

10. What would you say motivates women to stay in business even when their business is not doing well?
Selon woumen, ki kote fanm yo jwenn inpirasyon pou yo ka reisi le yap fe komes (biznis)?

11. Can you tell me about how women's lives have changed as a result of having a business?

Eske w' kapab esplike m kòman sa vin chanje lavi yon fanm kòm yon rezilta le yo gen yon biznis ?

Probes:

a) In what ways has the business been good for them?
Nan ki fason gen biznis la bon pou li?

b) In what ways has the business not been good for them?
Nan ki fason gen biznis la pa bon pou li?

12. Can you describe in what ways women's family life has changed as a result of having a business?

Eskew 'kapab di m koman sa chanje lavi fanm yo le yo gen biznis?

Follow-up:

In what ways have their children's lives changed?

Nan ki fason sa chanje lavi pitit li?

In what ways have their husband's lives changed?

Nan ki fason sa chanje lavi mari li?

13. Can you tell me about how her status within the community has changed as a result of her business?

Eskew kapab di m kòman vale yon fanm vin chanje nan kominotèl akòz l ap mennen biznis?

HUMAN CAPITAL

14. Can you describe the kinds of training and technical support that you provide to women to help them with their business?

Eskew kapab di m kijan de fòmasyon epi sipò teknik w bay pou ede fanm yo nan biznis yo?

Follow-up:

In your opinion, which services are the most beneficial? Ho so?

Selon woumem, ki sevis ki ta ka pi itil? Poukisa se sa w di?

15. Can you tell about some of the skills that women have acquired with assistance from your organization? For example, some women may have learned how to negotiate better prices for the products they sell.

Silvouple w' kapab di m kijan de talan fanm yo atèn avèk asistans òganizasyon w'lan? Pa ekzamp kek fanm ta ka apran kòman pou yo negosye bon pri pou pwodwi y ap van lan?

Follow-up:

How are these skills developed?

Koman fòmasyon sa yo devlope?

16. In your opinion, what are the two most important skills necessary for women to do well in business

Selon woumen ki de (2) pi bon talan (fòmasyon) nesese ki ta ka ede yon fanm pou fe bon biznis?

Follow-up:

What kind of information do women need to do well in business?

Kijan de infòmasyon fanm bezwen pou fe bon biznis?

17. In your opinion, are there any obstacles to acquiring these skills for women?
If so, what are they?

Selon woumem, eske genyen kek obstak yon fanm ta ka rankontre pou
aten talan (fòmasyon) sayo?

Follow-up:

What can be done to improve this situation?

Si wi, kisa k kapab fet pou amelyore sitiyasyon sa a?

SOCIAL CAPITAL

18. Please describe how your organization supports women in their businesses?
Silvouple, montre m koman òganizasyon w' lan ede fanm nan biznis (komes)
yo?

Probe:

a) In what ways do you assist them? Please provide examples.

Nan ki fason w' asiste yo? Silvouple w' ka ba m kek ekzamp.

19. Can you tell me about any network building activities in your organization?
W ka pale m de kek aktivite batiman rezo nan òganizasyon w' lan?

Follow-up:

If so, what has been the focus of these networking activities (i.e.,
business, health, education, etc.)?

Si wi, sou kisa etablisman sa afikse je yo?(savledi: biznis, sante,
edikasyon, eksetera)?

Among whom are networks
fostered? Pami ki moun rezo sa a te
aten?

Probes:

a) How are these networks formed?

Kòman rezo sa te fòme?

b) How do women join these networks?

Kòman fanm yo te fe pou rejwenn (antre an kontak) ak
rezo sayo?

c) In what ways does your organization connect women to other communities?
Nan ki fason òganizasyon w' lan met fanm yo an kontak ak lòt Kominote yo?

20. Can you tell me about any network building activities in your organization?
W ka pale m de kek aktivite batiman rezo nan òganizasyon w' lan?

21. Can you describe a situation where someone has been excluded from a group?
Nan ki fason òganizasyon w' lan met fanm yo an kontak ak lòt kominote yo?

22. Overall, based on a ranking from 1 to 5 (1 very important to 5 not important) how important is networking for women in business?
An general ,sou yon baz komple de 1 a 5(1 trez inpòtan epi 5 pa inpòtan) ki inpòtans etablisman sa a genyen pou fanm ka fe biznis(komes)?

FINANCIAL CAPITAL

23. Please describe the financial resources available to women in business?
Silvouple pale m de resous finansman ki disponib pou fanm k ap fe biznis?

24. Can you tell me about the most common money requests you receive from women in business?
W' ka pale m konsenan lajan ki pi komen yon fanm kap fe biznis mande resevwa?

Probe:

a) For what purpose is the money needed?
Poukisa l bezwen kòb sa a?

25. What is the process for acquiring money?
Ki pwosesis pou moun lan swiv poul jwen lajan sa a?

Probe:

a) What about collateral?
Ekonsenan yon kontra?

26. How would you describe the business performance of the women who receive financial assistance?
Kòman w' kapab pale de pefòmans komes fanm ki jwenn asistans finansman ?

27. What would you say are the most important benefits that women derive from financial assistance?

Ki pwofi kipi inpòtan w' ta ka di yon fanm tire le l jwenn asistans finansman ?

28. What would you say are the most important barriers to women gaining access to financial assistance?

Kisa w ta ka di kòm pi gwo barye yon fanm kapab rankontre pou gen akse ak yon asistans finansman?

IMPACTS OF THE NATURAL DISASTER

29. Can you tell me about how your organization's ability to provide services has been affected by natural disaster?

30. Can you tell me how women's businesses have been affected by natural disaster (e.g. hurricane, earthquake)?

W'kapab dim kòman biznis fanm yo te frappe pa katastwòf natirel yo (e.g., siklòn, tranblemante)?

Probes:

a) What about their family, their employees, their raw materials and suppliers, their customers, the roads you travel, etc?

Konsenan fanm yo, moun k ap travay ak yo ,pwodwi y ap van yo, epi lòt bagay yo itilize nan biznis la, kliyan yo, wout yo vwayaje eksetera?

a) What about their household assets?

Ekonsenan sevant kap travay aktif lakay yo?

31. Please describe in what way you or your organization was able to assist in the recovery?

Silvouple dim kòman woumem oubyen ògnizasyon w'lan te asiste nan retablisman sitiyasyon yo?

32. In your opinion, what factors contribute most to the vulnerability of women in business?

Selon woumem, ki pati ki te pi kontribye pou ede nan fanm kap fe biznis yo ?

Probe:

a) Based on your contact with these women, what would you say are their most important concerns?

Baze sou kontak w' avek fanm sayo, kisa w taka di ki pi gwo inkyetid yo?

33. What would help better protect women's businesses from future losses?
Kisa ta ka ede fanm k ap f biznis yo pi byen si tavin gen yon lòt pe t?
34. What would you say are the main priorities for long-term recovery?
Kisa w' ta ka di ki se priorite principal pou yon retablisman (redresman)
pou lontan?
35. Is there anything that we haven't discussed, that you would like to tell me?
Eske gen yon bagay ke nou pa genyen diskite, ki ou ta renmen di m'?

APPENDIX C
CONSENT FORMS & BACK TRANSLATIONS

The Role of Microfinance on Female Entrepreneur’s Resiliency in Haiti
Key Informant Questionnaire

My name is Celeste Wojtalewicz. I am a graduate student at the University of Florida in the United States. My advisor is Dr. Mickie Swisher in the Department of Family, Youth & Community Sciences at the University of Florida. I am conducting research about how women in business succeed, especially after disasters like the 2010 earthquake. You have been identified as a person in a leadership position in the community who can provide insight into the needs and resources of female entrepreneurs.

We are asking you to participate in a one-hour face-to-face interview. The interview will be conducted at a time of your choice. I will conduct the interview. You can pick any time and place for the interview. My assistant is fluent in Creole and will translate if we need it because my Creole is not always good. If you agree, we will audiotape the interview. I will take notes during the interview. The only people who will see my notes or hear the tape are me, the translator, and my advisor in the United States. We will destroy the tape within one year.

We will keep your identity confidential to the extent provided by law. We will publish some articles in this study, but we will not put your name or identify you in any publication. There are no anticipated risks, compensation or direct benefits to you as for helping us. You are free to stop answering questions at any time. You do not have to answer any question you do not wish to answer. You can decide that you want us to destroy the notes and tape at any time.

If you have any questions about this research protocol, please contact me at (407) 756-8156 or at cwojtale@ufl.edu or my supervisor, Dr. M. E. Swisher at (352) 273-3538 or at mesw@ufl.edu. Questions or concerns about your rights as a research participant may be directed to the UFIRB office, University of Florida, Box 112250, Gainesville, FL 32611; ph (352) 392-0433.

I have read the procedure described above and I understand my rights. I voluntarily agree to participate in the interview and I have received a copy of this description.

Signature of participant

Date

Thank you for your help.

Celeste Wojtalewicz
Graduate Student

Wòl tifinansman fanm biznisman k ap viv an Ayiti

Kesyne kle pou infòmate

Non mwen se Celeste Wojtalewicz. Mwen se yon etidyan nan gradye nan Iniversite Florida Oetazini. Koseye mwen se Dr.Mickie Swisher nan eta Florida, jenes epi cominote sians nan inivesite sila. M ap mennen rechek konsenan fason fi ki ap fekomes yo te fe espesyalman apre tranblemante 2010 la. W te idantifye w kom yon moun ki lide nan kominote, moun ki kapab apesi nan tout bezwen epi resous pou fanm k ap mennen biznis.

N ap mande w pou w patisipe nan yon entevyou k ap dire 1 edtan fas-a-fas a. Intevyou sa a ka planifye pou l fe l le w vle (le k ap bon pou wou a) se mwen k ap vin dirige entevyou sa a. Asistan m lan pale kreyol li va tradwi si nou bezwen sa paske kreyol mwen an pa finn kle tout tan. Si w dako n ap anrejistre entevyou a. M ap gen pou m ekri kek ti detay tou wi pandan entevyou a. Mwen se sel moun k ap ka kote epi li ti detay mwen te ekri yon, epi interpret la, ak koseye m lan osi nan etazini. Nou gen pou n detwi kaset ke nou te anrejistre entevyou a nan mwens ke yon ane.

N ap kenbe idantite w an sekre pou si lalwa ta ka ba w pwoblem pou sa. N ap gen pou n pibliye kek atik de etid nou an, men nou p ap mete non w' ni anyen ki ka idantifye w nan piblicasyon atik nou yo. Pa gen kras ris, benefis direk oubyen kompanyasyon pou wou mem ki te vle jis ede nou. W lib pou w sipann reponn kesyon nou nenpot le w vle. W pa dwe reponn yon kesyon ke w pa t swete reponn. W kapab deside kile pou n detwi ti nòt nou te ekri yo, ak pawol nou te anrejistre pandan entevyou a.

Si w ta gen yon kesyon wou vle pose kosenan noun sa yo k ap fe rechek sa a. Silvouple kontakte m nan (407) 756-8156 oubyen ekri m nan imel sa a cwojtale@ufl.edu oubyen sipevise m lan, Dokte M.E swisher nan (352) 273-3538 oubyen ekri l nan imel sa a_mesw@ufl.edu. Kesyon oubyen rapo konsenan dwa w etanke yon moun k ap patisipe nan yon rechek ka adrese direkteman nan biwo UFIRB, Inivesite Florida bwat postal 112250, Gainesville, FL 32611;ph (352) 392-0433.

Mwen te li tout sa ki ekri an le a e mwen komprann dwa mwen. Mwen aksepte volonteman pou m patisipe nan entevyou an e mwen te resevwa yon kopi de - deskripsyon l.

Signati moun k ap patisipe
Mesi deske w te aksepte eden

Dat

Celeste Wojtalewicz
Etidyan Gradye

12-08-2011

Back-translation by Andrew Tarter (andrew.tarter@ufl.edu)

Role of Microfinance on Female Business Woman's Lives in Haiti
Key Informant Consent Form

My name is Celeste Wojtalewicz. I am a graduate student at the University of Florida, USA. My adviser is Dr. Mickie Swisher from the state of Florida, youth and community science at this same university. I am conducting research about how women involved in small business are doing, especially after the earthquake of 2010. We identified you as a leader in the community, a person who has a sense of all needs and resources for women who run businesses.

We are asking you for your participation in a face-to-face interview that will last one hour. This interview can be planned so you can do it when you want (when it's good for you). I will lead the interview. My assistant speaks Creole and he/she will translate if we need, because my Creole isn't always strong. If you are okay with it, we will audio-record the interview. I will also write down notes during the interview. I am the only one who can have access to these notes, and my interpreter, and my adviser in the USA. We will destroy the cassette that we record the interview on in less than one year.

We will hold your identity a secret, in case the law gives you problems about it. We will be publishing a few academic articles, but we won't put your name or any thing that would identify you in these articles. There is no slight chance of risk, direct benefits, or compensation for you at all, for helping us. You are free to stop responding to questions any time you like. You don't have to respond to a question that you don't wish to respond to. You can decide, when you want, for us to destroy the notes and the audio recording we made during the interview.

If you have a question you would like to ask us about this research, please contact me at (407) 756-8157 or write me an email at: cwojtale@ufl.edu or my supervisor, Dr. M.E Swisher at (352) 273-3538 or email her at mesw@ufl.edu. Questions or reports of your rights as a person who has participated in research can be addressed directly at the office UFIRB, University of Florida, postal box 112250, Gainesville, FL 32611; ph (352) 392-0433.

I have read all that is written here and I understand my rights. I accept voluntarily, my participation in this interview and I have received a copy of this description.

Signature of the person participating
Thank you for helping us.
Celeste Wojtalewicz
Graduate Student

Date

The Role of Microfinance on Female Entrepreneur's Resiliency in Haiti

Questionnaire

My name is Celeste Wojtalewicz. I am a graduate student at the University of Florida in the United States. My advisor is Dr. Mickie Swisher in the Department of Family, Youth & Community Sciences at the University of Florida. As part of my research, a field assistant and I will be conducting interviews to learn about female microentrepreneur's views on how various assets affect their businesses and the strategies they employ to operate their businesses.

The interview will last between 45 minutes and 3 hours depending on the extent of information that you are interesting in sharing with us. You do not have to answer any question you do not wish to answer. Your interview will be conducted in person at a time and place that is convenient to you. With your permission, we would like to audiotape this interview. Only the field assistant and I will have access to the tape. The tape will not be transcribed and will be erased at the end of the study.

Your identity will be kept confidential to the extent provided by law and it will not be revealed in any publications. There are no anticipated risks, compensation or other direct benefits to you as a participant in this interview. You are free to withdraw your consent to participate and may discontinue your participation in the interview at any time without consequence.

If you have any questions about this research protocol, please contact me at (407) 756-8156 or at cwojtale@ufl.edu or my supervisor, Dr. M. E. Swisher at (352) 273-3538 or at mesw@ufl.edu. Questions or concerns about your rights as a research participant may be directed to the UFIRB office, University of Florida, Box 112250, Gainesville, FL 32611; ph (352) 392-0433.

I have been read the procedure described above and I understand what is requested of me. I voluntarily agree to participate in the interview and I have received a copy of this description.

Signature of participant

Date

Thank you for your help.

Celeste Wojtalewicz
Graduate Student

Wòl tifinansman fanm biznisman k ap viv an Ayiti

Kesyone

Non mwen se Celeste Wojtalewicz. Mwen se yon etidyan nan gradye nan Iniversite Florida Ozetazini. Koseye mwen se Dr.Mickie Swisher nan eta Florida, jenes epi cominote sians nan inivesite sila. M ap mennen rechek konsenan fason fi ki ap fe komes yo te fe espesyalman apre tranblemante 2010 la.

Non kab finn intevyou a nan yon edtan, mem w' kapab pran vale tan w' vle pou reponn kesyon yon. Wou kapab pran nenpot tan pou intevyou a. Asistan m lan pale kreyol li va tradwi si nou bezwen sa pake kreyol mwen an pa finn kle tout tan. Si w dako n ap an rejistre intevyou a. M ap gen pou m ekri kek ti detay tou wi pandan intevyou a. Mwen se sel moun kap ka kote epi li ti detay mwen te ekri yon, epi interpret la, ak koseye m lan osi nan etazini. Nou gen pou n detwi kaset ke nou te anrejistre intevyou a nan mwens ke yon ane.

N ap kenbe idantite w an sekre pousi lalwa ta ka ba w pwoblem pou sa. N ap gen poun bibliye kek atik de etid nou an, men nou pap mete non w' ni anyen ki ka idantifye w nan piblicasyon atik nou yo. Pa gen kras ris, benefis direk oubyen kompensasyon pou woumem ki te vle jis ede nou. W lib pou w sipann reponn kesyon nou nenpot le w vle . W pa dwe reponn yon kesyon ke w pa t swete reponn. W kapab deside ki le pou n detwi ti nòt nou te ekri yo, ak pawol nou te an rejistre pandan intevyou a.

Si w ta gen yon kesyon wou vle pose kosenan nou n sa yo k ap fe rechek sa a. Silvouple kontak te m nan (407) 756-8156 oubyen ekri m nan imel sa cwojtale@ufl.edu oubyen sipevise m lan, Dokte M.E. Swisher nan (352) 273-3538 oubyen ekri l nan imel sa a_mesw@ufl.edu. Kesyon oubyen rapo konsenan dwa w etan ke yon moun k ap patisipe nan yon rechek ka adrese direkteman nan biwo UFIRB, Inivesite Florida bwat postal 112250, Gainesville,FL 32611; ph (352) 392-0433. Mwen te li tout sa ki ekri anle a e mwen komprann dwa mwen. Mwen aksepte volonteman pou m patisipe nan intevyou an e mwen te resevwa yon kopi de deskripsyon l.

Signati moun k ap patisipe
Mesi deskew te aksepte eden

Dat

Celeste Wojtalewicz
Etidyan Gradye

12-08-2011

Back-translation by Andrew Tarter (andrew.tarter@ufl.edu)

The Role of Microfinance in Female Businesswomen Who Live in Haiti

Participant Consent Form

My name is Celeste Wojtalewicz. I am a graduate student at the University of Florida, USA. My adviser is Dr. Mickie Swisher in the state of Florida, youth and community science at this university. I am conducting research about women who are involved in commerce, especially after the earthquake of 2010.

We can finish the interview in one hour's time, but you can take as long as you want to respond to a question. You can take any time you want for the interview. My assistant speaks Creole and he will translate if we need, because my Creole is not super strong. If you are alright with it, we will audio-record the interview. I will also take notes during the interview. I am the only person who can access these notes, and also my interviewer and my adviser in the USA. We will destroy the cassette we used in the interview in less than one year's time.

We will hold your identity secret unless the law gives you a problem for that. We will publish a few articles about our study, but we won't put your name or anything that could identify you in these publications. There is no slight risk, direct benefit, or compensation for you who would just like to help us. You are free to stop responding to questions any time you like. You don't have to respond to a question that you don't desire to respond to. You can decide when you want us to destroy our notes, and the words we recorded during the interview.

If you have a question you would like to ask use about the research we are conducting, please contact me at (407) 756-8156 or write me an email at cwojtale@ufl.edu or my supervisor, Dr. M.E. Swisher at (352) 273-3538 or write her an email at mesw@ufl.edu. Questions or reports concerning the rights of a person participating in research can be addressed directly to the office of UFIRB, University of Florida, postal box 112250, Gainesville, FL 32611; ph (352) 392-0433.

I have read all that is written above and I understand my rights. I accept voluntarily my participation in the interview and I received a copy of this description.

Signature of the person participating

Date

Thank you for helping us.
Celeste Wojtalewicz
Graduate Student

The Role of Microfinance on Female Entrepreneur's Resiliency in Haiti

Participant Observation

Thank you for your participation and your help with the interview. Over the next week, I will accompany you and I will observe your interactions with people you come in contact with in your business. I want to observe how you achieve your business goals. I only want to accompany you on business related activities. I do not intend to observe any personal activities unrelated to your business.

Now, let me remind you of your rights. You can pick any time and place for the observations. I will take notes during the observation. The only people who will see my notes are me and my advisor in the United States. We will destroy the notes within one year.

We will keep your identity confidential to the extent provided by law. We will publish some articles in this study, but we will not put your name or identify you in any publication. There are no anticipated risks, compensation or direct benefits to you as for helping us. You are free to stop the observation at any time. You do not have to let me observe anything you do not want me to observe. You can decide that you want us to destroy the notes at any time.

If you have any questions about this research protocol, please contact me at (407) 756-8156 or at cwojtale@ufl.edu or my supervisor, Dr. M. E. Swisher at (352) 273-3538 or at mesw@ufl.edu. Questions or concerns about your rights as a research participant may be directed to the UFIRB office, University of Florida, Box 112250, Gainesville, FL 32611; ph (352) 392-0433.

I have been read the procedure described above and I understand my rights. I voluntarily agree to participate in the interview and I have received a copy of this description.

Signature of participant

Date

Thank you for your help.

Celeste Wojtalewicz
Graduate Student

Wòl tifinansman fanm biznisman ak viv an ayiti

Obsevasyon patisipan

Mesi pou ed wou avek intevyou ke nou te genyen byen bone. M toujou ap fe rechek mwen yo epi m' vle mande w ed wou ankò. m 'ta renmen akonpaye w epi obseve kòman saye avek moun kivini nan kontak avew diran senen pwochen. M selman vle akopaye w nan biznis aparamman ki genyen anpil aktivite. M pa konte obseve kras aktivite pesonel nan biznis wou a.

Koulye a kitem raplew' tout dwaw'. W kapab pran nenpòt tan wou vle pou obsevasyon yo . M' gen pou m ekri kek ti nòt pandan obsevasyon an. Sel moun kap kapab we nòt yo ak pawòl mwen te anrejistre yo, se mwen epi konseyem lan nan etazini. Nap kraz kaset la nan mwens ke yon an.

Nap kenbe idantitew an sekre pousi lalwa takabaw pwoblem pou sa. Nap gen poun pibliye kek atik de etid nou an, men nou pap mete non w' ni anyen kika idantifyew nan piblicasyon atik nou yo.pagen kras ris, benefis direk oubyen kompansasyon pou woumem ki te vle jis ede nou.w lib pouw kanpe obsevasyon yo anenpòt kel moman. W pa dwe kitem obseve yon bagay wou pat vlem obseve. W kapab deside anenpòt kelmoman w' vle poun detwi not sayo nou te ekri a.

Si w ta gen yon kesyon wou vle pose kosenan noun sayo kap fe rechek sa a. Silvouple kotaktem nan (407) 756-8156 oubyen ekrim nan imel sa cwojtale@ufl.edu oubyen sipevisem lan, dokte M.E swisher nan (352)273-3538 oubyen ekri nan imel sa mesw@ufl.edu. Kesyon oubyen rapo konsenan dwaw etanke yon moun kap patisipe nan yon rechek ka adrese direkteman nan biwo UFIRB, inivesite florida bwat postal lise 112250,Gainesville,FL 32611;ph (352)392-0433.

Mwen te li tout sa ki ekri anle a e mwen komprann dwa mwen. Mwen aksepte volonteman poum patisipe nan intevyou an e mwen te resevwa yon kopi de deskripsyonl.

Signati moun k

dat

Mesi deskew te aksepte eden

Celeste Wojtalewicz
Etidyan Gradye

12-08-2011

Back-translation by Andrew Tarter (andrew.tarter@ufl.edu)

Role of Microfinance on Female Business Woman's Lives in Haiti
Participant Observation Consent Form

Thank you for your help with the interview we are having very early. I'm always doing my research, and I'd like to ask for your help again. I would like to accompany you and observe how you are with people who come in direct contact with you during the next week. I only want to accompany you on business that is apparent to have a lot of activity. I'm not interested in observing your personal activities in your business.

Now let me recall for you all of your rights. You can pick any time you like for these observations. I will take notes during the observation. The only people who will be able to see these notes I write are me and my adviser in the United States. We will destroy the cassette in less than one year.

We will hold your identity secret, in case the law gives you problems for that. We will publish a few academic articles about this study, but we will not put your name or anything that could identify you in these articles. There is no expected risk, direct benefit or compensation for you at all, just you aiding us. You are at liberty to stand the observations at any moment. You don't have to let me observe anything you don't want me to observe. You can decide at any moment that you want us to destroy the notes we took.

If you have a question you would like to ask us about the research we are doing, please contact me at (407) 756-8156 or write me an email at cwojtale@ufl.edu or my supervisor, Dr. M.E. Swisher at (352) 273-3538 or email her at mesw@ufl.edu.

Questions or reports about the rights of someone who participates in research can be addressed directly to the office of UFIRB, University of Florida, postal box 112250, Gainesville, FL 32611; ph (352) 392-0433.

I have read all that is written above and I understand my rights. I accept voluntarily my participation in the interview and I have received a copy of this description.

Signature of the person participating

Date

Thank you for helping us.

Celeste Wojtalewicz Graduate Student

LIST OF REFERENCES

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BIOGRAPHICAL SKETCH

Celeste holds a Master's degree in Public Administration and a Bachelor of Science degree in Criminal Justice, with a minor in Psychology from the University of Nebraska. She received her Ph.D. in Interdisciplinary Ecology from the University of Florida in the fall of 2012.

Prior to moving to Florida, Celeste was Director of a nationally- recognized gang reduction program based in Southern California, and overseen by the Federal Office of Juvenile Justice and Delinquency Prevention.

Celeste has extensive experience in community services, having been a trainer in New York, Texas, Pennsylvania, Illinois, and Arizona. Celeste lived and worked in Buenos Aires, Argentina and spent time in Osaka, Japan. She also traveled extensively throughout Haiti as well as other parts of the Caribbean and Latin America.