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Counting on change:

What can money tell us about inequality in Haiti?

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Introduction

The relationship between money and economic inequality is the subject of a great deal of public and scholarly consideration. Economic inequality necessarily includes different kinds of value, including income, savings, stocks, housing, livestock, and jewellery, as well as money. In fact, money is often just a small part of the wealth commanded by poor people, as it is often saved in other forms (Shipton 2010; Taylor 2013). In the absence of investment accounts and liquid funds, building up material capital in the form of moveable and immoveable property is generally the most important means for carving out security and space for social production (Taylor 2013). However, the fungibility of money means that it is the primary means through which processes of accumulation and redistribution of wealth are enacted at both the macro and micro levels. This means that it is fundamental to our understandings of how inequality operates.

Analyzing money's effects and competences with respect to inequality is a complex and substantial task; however, in this paper I attempt to do just that. I draw upon empirical research in Haiti, carried out between 2010-2012, to show how an analysis of the production, distribution, and consumption of money (and related products) can help us assess economic inequality amidst changing circumstances. Haiti has undergone significant demographic changes over the past few decades, and focusing on money forms and means of circulation is a useful way to analyse how inequality and poverty are also changing, without losing the complexity of how they are structured and experienced. First I give some background information about Haiti. Second I discuss the production, distribution, and consumption of money in Haiti. Finally, I assess the efficacy of this approach.

Money and inequality: Divergent perspectives

Money's dual potential to both increase and decrease inequalities means that the roles it plays in society are subject to a wide range of interpretations. At one extreme, money is viewed negatively as a source of moral and economic corruption. At the other extreme, money is viewed as a solution to human suffering and inequalities, since its liquidity means that it can easily be redistributed. Practically speaking, most people's experiences of money lie somewhere in the middle, since money and its secondary products are, above all, tools that we incorporate into our lives in a wide variety of ways—rather than a moral barometer or a source of salvation. But money also operates at an abstract level that is amoral and intangible. These many capacities of money make it a difficult subject to analyze.

How can we understand the relationship between money and inequality as it affects people in their everyday lives, taking into account that money operates at many levels? Scholars, policy makers, and development professionals have taken a wide range of approaches, focusing variously on the effects of money production, distribution, and consumption on people and economies at macro and micro levels.

For example, scholars who examine the *production* of money tend to focus on issues of sovereignty or the democratization of money production. All currencies are not made equal; as the global distribution of the US dollar illuminates, even fiat currencies do not enjoy the monopoly that they are theoretically supposed to hold (see, for example, Truitt 2013). Proponents of community-based monies, such as cryptocurrencies, tend to view them as a healthy antidote to its control by states and banks. Ideas for democratizing currency creation envisage placing power in the hands of individuals or small groups, altering not just the distribution of wealth but also the means to create it (Lovink, Tkacz and de Vries 2015).

A more common theme is *distribution*. Debates on this theme have historically tended to focus on the role of the state in collecting taxes and providing social security, but in recent years they have shifted somewhat. Granted, the state still figures in current debates, most notably with Thomas Picketty (2013) recently gaining the attention of policymakers through showing that a great degree of capital is inherited, and by recommending that governments introduce a wealth tax to prevent soaring wealth and political turbulence in the future. Apart from this, however, much public discussion of redistribution today focuses on individual-centred strategies, such as the provision of a basic income in wealthy countries or the idea that one should "just give money" directly to the poor rather than invest in infrastructure or community programs (Hanlon 2010).

Strategies for redistribution often depend upon the consumption of financial products (credit, savings, etc) and their means of access (bank accounts, mobile phones, etc). Personal and national debt has long been central to debates on inequality, with much written about the entrapment and mental health problems caused by household indebtedness (Davies, Montgomerie, and Wallin 2015; Deville 2015; Han 2012; Stoll 2012), student loan debt (Collinge 2010; Norvilitis 2014), postcolonial debt

(Farmer 2012; Roitman 2005), mortgates (Pellandini-Simányi, Hammer and Vargha 2015), and microfinance (Roodman 2012).

Arguments for debt relief, however, must find their place alongside arguments for the democratization of access to financial products, with services such as microfinance and mobile money promoting the idea that the main problem is not poverty so much as it is “financial inclusion”, as though access to credit allows everyone to become an entrepreneur. According to the logic of microfinance, technology and markets are not the threat; rather, they are a pathway out of inequality that relies upon the market to increase consumer choice in financial tools (Schwittay 2011). To date, however, there is little to no evidence that microcredit or any other financial inclusion product has a positive impact upon households' poverty levels (Roodman 2012). A person can be “financially included” but have no money to save or circulate. Similarly, one can be “financially excluded” in terms of not having access to formal financial services, but possess “financial well-being” in the sense of having enough money to cover basic costs (Taylor and Lynch 2015). Access to financial tools is useful, but not transformative.

At first glance, there seem to be few similarities in approaches to the relationship between money and inequality, as commentators tend to emanate from quite different ideological bases, address different problems, and their prescriptions for solutions are worlds apart. However, they share an underlying assumption that there is problem with how value is allocated. Discussions across the board are also tending to downplay the role of states in controlling the supply and application of money and instead viewing institutions, companies, and individuals as the main actors. This has the effect of obscuring both macro processes of wealth concentration and micro processes of personal wealth accumulation, or, in Don Robotham's words, creating a “hidden abode” of production (Robotham 2005). Throughout the remainder of this paper I attempt to make this hidden abode visible through an analysis of money's many roles in Haiti.

Haiti's financial ecology

Discovered by Columbus in 1492, the western half of Hispaniola became French in 1697, when the treaty of Ryswick divided the island into French St Domingue to the West and Spanish Santo Domingo to the East. As a result of being the wealthiest colony in the Caribbean, St. Domingue soon became known as the “pearl of the Antilles.” Using labour from the more than five hundred thousand Africans brought as slave labour to the colony’s plantation, St. Domingue supplied France most of its coffee, sugar, rum and cotton. At its height, Haiti was the wealthiest colony in the Americas.

One of the most important institutions the then-enslaved Africans developed was the domestic market system. On many Caribbean plantations, slaves grew the bulk of their own food on small allotments of land. Through this arrangement, slave owners reduce their own capital outlay and gained access to locally produced foods, while slaves gain some independence as producers, distributors, and consumers, trading surplus produce in town markets and purchasing some imported goods.

Sidney Mintz (1983) argues that, for slaves, the freedom to trade was economically important, symbolically important, and taught slaves skills that prepared them for independence. He points out that, seemingly paradoxically, this capitalist mode of production violated the ideal of the plantation society as defined by the metropolis, which was itself capitalist but would have little use for free societies in the Caribbean. Hence, by fashioning themselves as marketers, slaves were resisting servitude and producing the conditions for their freedom. Indeed, where money and marketing are concerned, Mintz notes that they became highly skilled:

> “These traders have no difficulty with such concepts such as opportunity costs, arbitrage, long-term supply costs, or marginal utility. In fact, nothing in the world but the stock markets may come so close to representing the economist's 'perfect market' as the Caribbean marketplaces I have studied. But the contemporary renderings of economic activities, impressive as they are, serve best to reveal the remarkable past of a region nailed to the scaffold of slave-based capitalist growth, whose peoples struggled against their subjection by being more capitalist in ideology than their masters intended.” (Mintz 1983: 115)

When the independent Republic of Haiti was declared on 1 January, 1804, a nascent capitalism was already therefore well-established. In the absence of other forms of institutionalization, the market system was possibly the dominant feature holding the nation together. This is because the market system formed not just the backbone of the economic system, but also maintained social-symbolic unity, given that peasant production and market participation represented freedom from slavery (Mintz 1983).

This early trade formed the basis of the informal market system that criss-crosses Haiti today, and is still run primarily by women who work as small traders (Madame Saras) and wholesalers (komesyan). Another important surviving structure is the institutionalization of *pratik* (trading relations) in which clients and traders agree to deal with one another preferentially (Mintz 1967). The *lakou* (household) and *kombit* (working group) are also informal institutions that continue to underpin Haitian socio-economic structure today (Edmond, Randolph and Richard 2007; Smith 2001).

These early markets did not, however, entirely live up to the promise of freedom across the entire country; in some areas they transitioned into something akin to a feudal system, with large landholders and a population who survived on a combination of subsistence farming and wage labor (see Mintz 1983, 1961). The state played a pivotal role in reinforcing the newly emerging, post-independence hierarchies, maintaining dominance primarily through violence, rather than through the development of its institutions and their extension to citizens. One American physician described Saint Domingue (Haiti and the Dominican Republic) under Boyer as “a sort of republican monarchy sustained by the bayonet” (Jonathan Brown 1837, cited in Dayan 1995: 14).

Today, Haiti has an estimated population of over 9 million people. The population is decidedly young; the median age of Haitians is 21.1 years. With a GDP of $6.558 billion and an average GDP per capita of $1,300 in 2009, over 80 per cent of Haiti’s population lives below the poverty line. Although Haiti has reserves of natural resources (bauxite, copper, calcium carbonate, gold, marble, and hydropower), the nation remains economically reliant upon agriculture, service sector jobs and remittances. Only 52.9 per cent of the population over the age of 15 can read or write (2003 est.) and while approximately half of primary school aged children are enrolled in school, less than 2 per cent finish secondary school. Haiti also has the highest rates of infant, under-five and maternal mortality in the Western hemisphere and a significant portion of the population remains vulnerable to malaria, tuberculosis, HIV/AIDs, respiratory infections, and diarrhoea (UNICEF 2010).

Domestic distribution: Wealth and taxes

Wealth distribution in Haiti faces severe internal problems and tends to be dominated by foreign interests. There are a number of issues. First, there is not a great deal of wealth to go around. Second, tax collection is inefficient. Third, there is little accurate economic data for Haiti to feed into effective policy development. Fourth, social welfare and governance mechanisms are underdeveloped and, indeed, dominated by NGOs and multinational companies such as Digicel, who sponsor sporting and other events (Taylor and Horst, forthcoming 2016).

Foreign interests have controlled money flow in Haiti since the days of plantation slavery. A major factor provoking state violence in favor of capital accumulation was its lack of revenue with which to govern peacefully. After Haiti’s slaves successfully revolted and declared independence from France on January 1, 1804, the international community refused to recognize the new nation, fearing that revolt would spread. In 1825, to gain recognition and be able to trade, Haiti was forced to agree to pay reparations of 150 million gold francs to France to compensate them for the loss of slaves and land.

Additionally, trade concessions set preferential conditions for European and U.S. partners (Farmer 2004). To raise the cash, the Haitian state passed the Rural Code in 1826, imposing strict discipline upon plantation wage laborers and indenturing their children into the same occupation.

While this code was never fully implemented, violence remained a stand-out feature of citizen-state encounters throughout the nineteenth and twentieth centuries, between the occupation and loss of Santo Domingo (1822-1844), a series of state coups, the Duvalier dictatorship (1934-1968), and clashes related to Aristide's rule and deposition in the 1990s. Paul Farmer (1997; 2004) argues that the "structural violence" of French debt crippled the economy and set the tone for international relations. The U.S. navy occupied Haiti from 1915 to1934 to take control of customs houses and ensure debt repayment. Haiti's debt was not paid off until 1947. After the January 2010 earthquake, France pledged to cancel Haiti's current debt, although they have refused to pay billions in reparations (Jamaica Observer 2015).

Aside from national debt, money flowing into the country has also been subjected to international influence. When Duvalier was amenable to foreign powers, aid flowed in; when Aristide objected, the flow slowed to a trickle (Farmer 2003, 2012). While tourism boomed in the 1950s and again in the 1980s, public revenues were never sufficient to provide all Haitian people with a broad range of social goods, particularly in remote areas. This set the scene for the influx of development agencies, first with a classic model of giving aid, later with a more overtly neoliberal model aimed at the individual. Indeed, Haiti is often referred to as the "Republic of NGOs" (Schuller 2007) in reference for the dominance of international institutions rather than domestic ones. Foreign interests therefore dominate many aspects of money in Haiti, including debt flows, social security expenditure, and even the kinds of currency that circulate (with US dollars reigning supreme).

Haiti's precarious position in the global economy is mirrored in its internal stratification. According to the World Bank's Gini coefficient calculations, Haiti has the sixth most unequal income distribution in the world. A tiny elite control most of the resources, while the majority of the population are poor. The World Bank (2014) estimate that the wealthiest 20 percent of households earn 64 percent of the country's total income, while the poorest 20 percent earn just 1 percent. There is some evidence that property is reasonably well-distributed in rural areas, with most peasants owning some land, albeit a small amount (Lundethal 1996). However, a major problem with measuring the distribution of income and resources in Haiti is the poor quality of available data. In 1996, development economist Mats Lundahl reviewed numerous national and private surveys, and pointed out major flaws in data collection. Surveys of expenditures therefore consistently show that households' costs exceed their income, indicating that people are under-reporting their incomes and assets, perhaps out of fear that they will be taxed.

According to most estimates, at least two-thirds of Haitians do not have formal employment, and by extension, do not pay income tax. Because so much trade is informal, tax paid on goods and services is also low. Instead, tax on international trade represents the main component of Haiti's tax revenues, at 4.6 percent of GDP versus a regional average of 2.5 percent (IMF 2013). Taxes charged on goods and services are the second largest component of taxes particularly at customs clearance. Collection of taxes on income is just 2.5 percent of GDP, versus a regional average of 4.1 percent. With a net emigration rate of -2.07 migrants per 1,000 in 2010 and roughly one-sixth of Haitian citizens living abroad, remittances remain one of the primary forms of income and foreign exchange. According to the World Bank, remittances constitute almost 19 per cent of Haiti’s GDP and garner twice as much earnings as exports.

Over the past few decades, significant demographic changes have taken place in Haiti. In 1995 it was estimated that more than 70% of Haitians still lived in rural households (Lundethal 1996); today, the World Factbook gives an estimate of 57.4% of the population living in urban areas. In twenty years, then, nearly a third of the population have moved to urban areas. Agricultural production has decreased due not to a combination of factors, including land degradation and shrinking prices (Barker 2012). Simultaneously, urban employment has increased, although not to the levels hoped for during the 1990s, when plans were developed to construct factory zones similar to those in the Dominican Republic. A significant portion of income is concentrated in Port-au-Prince where the vast majority of the country’s trade, business and government services are centred. Port-au-Prince is sometimes referred to as “the republic of Port-au Prince” because of its economic and administrative primacy (Nicholls 1986). This urbanization implies that far more Haitians have access to the kinds of employment and consumption possibilities that are largely found in cities. Urbanization improves access to better wages and financial infrastructure. However, change has also brought new problems, such as the creation of urban slums and increased violence (Taft-Morales 2011).

Due to this urban concentration, and the difficulties of travel to the capital, residents of Haiti’s provinces have little contact with the national government and its services. Despite their bureaucratic disconnection, however, rural regions remain connected to Port-au-Prince through social and economic networks. The majority of the Port-au-Prince’s residents arrived in the capital city less than two generations ago and thus many still have family members who live in the country. In the process of maintaining these social connections, the city's residents send and receive money and goods between the city and the provinces, and between the provinces themselves.

The problems that have accompanied rapid urban growth were especially felt when, on January 12, 2010, the nation of Haiti experienced a 7.0 magnitude earthquake, the epicentre located 15 kilometres away from Port-au-Prince. The earthquake destroyed homes, businesses, and families across the island nation, killing over 250,000 thousand people and displacing another 560,000 (Bengsston, et. al. 2010). It exacerbated the challenges and sense of hopelessness that many Haitians experience (Taylor 2014). Haiti's poor infrastructure means that even small crises become large ones. Many of the difficulties faced by Haitians in the aftermath of the earthquake were not entirely new; rather, they were extensions of issues and challenges that Haitians must contend with in their everyday lives.

After the earthquake there was an influx of foreign interventions aimed at redressing poverty and inequality in different guises. The initial efforts were focused on disaster relief, but other programs quickly followed, including cash-for-work, conditional cash grants, the extension of microfinance programs, and mobile money. These exist along state efforts such as a program called Ti Manmam Cherie (state payments to mothers whose children attend school regularly), as well as corporate sponsorships, especially by the telecommunications industry (Taylor 2015). By bringing in foreign currencies, employment opportunities, microcredit programs, and new payment systems, these foreign interventions (individual and institutional) and state initiatives are having a notable impact on Haiti's *consumer* finance ecology, although it it unclear whether they have much impact upon inequality per se. However, they are not the only players shaping big and small finance. They sit alongside a domestic informal system of money practices that is at least as important in the everyday lives of the Haitian people.

Production: Fiat and imaginary currencies

Haiti has always had a rich and varied currency system. In addition to the national currency (the Haitian gourde), Haitians also use a range of non-Haitian currencies in their everyday affairs (Baptise, Taylor and Horst 2010; Neiburg 2014). These include the United States dollar (of which the gourde is measured against) and the Dominican peso. US dollars are universally accepted, and are generally used in transactions with foreigners (Neiburg 2014).

The circulation of multiple real and imaginary currencies show the various ways that Haitians are unevenly incorporated into both their own state and the global economy. A hallmark of a "modern" state is the envelopment of its citizens into a system of centralized governance, including money and taxation. In Haiti, however, US dollars have greater dependability and are often demanded in payment. Currency inequalities can also be seen clearly on the border of Haiti and the Dominican Republic. Since the Dominican Republic is the stronger economy, residents of Haitian border towns tend to circulate Dominican pesos and Haitian gourdes equally. Conversely, the Haitian gourde is virtually never used in transactions on the Dominican side of the border. Moreover, the recent drop in value of the Haitian gourde relative to the peso is creating difficulties for Haitians who live and trade across the border region, since prices have risen and they have lost a trade advantage (Dominican Today 2016; see also Taylor and Horst, forthcoming). Thus dependency on a non-national currency is a source of insecurity and inequality along multiple fronts.

Besides these formal currencies, Haiti also has an imaginary currency, known as the Haitian dollar, that can provide insights into inequality domestically. Technically, the Haitian dollar does not exist, nor has it ever existed. It has no material form; rather, it is an alternative way of counting the formal currency, the Haitian gourde. The Haitian gourde is fixed to the Haitian dollar at a rate of 5:1. A consumer may be quoted prices in either currency, but in either case they will complete the transaction by paying in Haitian gourdes, either using notes and coins or, less commonly, electronically. For example, consider the following exchange as I shopped for fruit one day in Port-au-Prince. I selected some apples and papaya from cloth laid on the pavement and asked the vendor for the tally. "Two dollars," she told me. I pulled a crumpled ten-gourde note from my pocket and handed it over. In other words, the vendor asked for two dollars; I handed over ten gourdes. In fact, two U.S. dollars are currently worth around 90 gourdes.

The Haitian dollar stems from the period 1912-1989 when the gourde was pegged to the US dollar at a rate of 5:1 (today, 1 US dollar is worth around 46 Haitian gourde). Since Haitians in all parts of the country were used to making daily conversions between dollars and gourdes, they continued to refer to their own currency in dollar terms once the peg was dropped. With most exchanges taking place in informal local markets, where the lexicon was well understood, there was little incentive to drop the dollar. Today, a great deal of informal trade, and quite a lot of formal trade, is carried out in Haitian dollars. As the anthropologist Federico Neiburg describes:

> “Although basically an oral phenomenon, the imaginary currency also appears in writing in some contexts, such as the example of the supermarket receipt, on some restaurant menus, at some gas station pumps, on some service contracts for international cooperation projects, 25 and especially in the notebooks recording debts and credits for bets in general and lotteries in particular.” (Neiburg 2014: 12)

The Haitian dollar is particularly prominent in areas that Neiburg labels “undisciplined”: areas in which people are not well-incorporated into formal economic and social institutions. He suggests that these are prevalent in cities as much as in rural areas.[1] However, the Haitian dollar is also used by formal businesses, such as mini-marts. In many stores, even in the cities, goods are labelled with prices in Haitian dollars. Cashiers ring up the prices in gourdes, but quote the price in dollars. To make matters more complex, the receipt will state the price in gourdes, but the currency symbol preceding the price may be a dollar sign or a Euro sign. Most registered businesses are small-scale with low profit margins and cannot afford technology appropriate to the official currency. Instead, they use financial technology imported from the USA and France.

In 2007, the Haitian government banned the use of the Haitian dollar (2007), but this move seems to have had little impact. However, In recent years, Haiti's demography and economy have changed significantly, increasing Haitians' exposure to forms of transaction in which the gourde is made explicit (identified verbally, by Arabic numerals, the symbol “G”, or the ISO code HTG). Formal institutions and businesses are required by law to use the gourde, so Haitians who engage with these institutions as consumers or employees are incorporated to a greater degree into the formal monetary system. Indeed, foreign workers and Haitian returnees, who often hold key positions in large organisations, may have little familiarity with the intricacies of the Haitian dollar.

In terms of consumer goods, it could be argued that mobile phones are one of the major means to institute a centralized currency lexicon, cutting across all geographic areas and age groups. Since Digicel entered the market in 2007, mobile phone ownership has become near-universal. Using mobile handsets doesn't just increase communications capacity, it also has the potential to change how people think about money. In contrast to cash, which people “read” as dollars by glancing at the material appearance of notes and coins, mobile phone balances (in gourdes) are electronic and enable no such

1 It is unclear, however, what influences people's decisions to use the Haitian dollar or the Haitian gourde in any particular transaction. Some survey data suggest that dollars are more often used to denominate small amounts of under 100 or 200 gourdes, whereas gourdes are used to discuss larger amounts (personal communication from Timothy Schwartz, 2015). However, this observation requires further investigation.

short-cut. In order to read their balance, people must either accept the gourde denomination or make the currency conversion themselves.

The struggles of the Haitian state to control currency circulation could be read as a failure of governance in light of domestic political turmoil, a weak economy, and the domination of foreign interests. In other words, it is an indicator of Haiti's position as a poor nation in the global economy. When considering domestic socio-economic stratification, however, the situation is more complex. Given that use of the dollar is widespread, one could argue that the Haitian dollar represents a “domesticization” of currency in the sense that people have taken a financial tool and bestowed it with their own practices and significance.

Yet, while this cultural feature is interesting from an academic point of view, however, it presents clear disadvantages with respect to inequality and financial inclusion. First, while Haitians are producing their own money culture, they are certainly not producing wealth through their denotation of the gourde as the Haitian dollar. Second, it is possible (though unconfirmed) that use of the Haitian dollar inhibits financial literacy with respect to the formal currency, the Haitian gourde. Third, anecdotal reports and our own observations suggest that the gourde-dollar distinction reflects a social divide, with the wealthier classes (including foreigners and Haitians) eschewing the Haitian dollar as an illogical cultural feature that is associated with the peasantry and the urban poor. In this sense, inequality is built into Haiti's currency lexicon and objectified in the notes, coins, and electronic money that circulate around the country.

Circulation: Formal and informal payments

Haiti has a varied system of both formal and informal payments. Informal financial services include rotating savings and credit associations (sangues), lotteries, informal lending, and sending money via public transport. In terms of formal services, Haiti boasts the usual suspects, including banks, international money transfer services, and microfinance institutions. It is estimated that just 10% of Haitians have a bank account, and approximately 66 percent of bank branches are located in Port-au-Prince.[2] A greater number of people have access to microfinance services, since these tend to focus on reaching into rural areas. Fonkoze, Haiti's largest microfinance bank, reports that 96% of their 46 branches are located in rural areas. Since they were founded in 1994, they claim to have disbursed $30,100,000 over 138,799 loans, an average of $217 per loan. In fact, it focuses more on savings than

2 This estimate is given by Fonkoze on their website, http://www.fonkoze.org/why-it-matters/key-statistics/, accessed 6 August 2014.

lending, with about 220,000 savers to 62,000 borrowers. Mobile money has the potential to reach a greater number of people, since mobile phone ownership is near-universal. To date, mobile money services include storing money, sending money, and making merchant payments. Unlike with M-PESA in Kenya, credit and insurance services are not currently available.

The factors that influence the use of formal and informal services cuts across different aspects of inequality, poverty, and financial inclusion. How people decide which services to use depends upon a range of factors, including their income (whether they can afford to use the faster, formal services), how far they have to travel to access formal financial services, whether they have time to use these services (e.g., free time during opening hours), and whether they have money to send. There are also issues of trust to consider. A 2011 survey of 1,008 Haitians by InterMedia compares the levels of trust that Haitians hold for various institutions. Their data show that while 65 percent of Haitians reported that they trust mobile phone operators "much/very much," only 43 percent trust banks to the same extent, 42 percent trust the Central Bank of Haiti, 37 percent trust international NGOS, 14 percent trust electronic payment services, and just 8 percent trust the Haitian government (InterMedia 2011). This means that telecommunications companies such as Digicel (who provide a mobile money service) may be better received as financial service providers than banks, and indeed tend to be viewed as better providers of social welfare than the government.

Informal financial services

Because of the time and cost associated with the money transfer services, many Haitians prefer to wait until a friend or relative is going to their village to send money to their family. Alternatively, many use the transport system to send money informally. For example, on the south coast of Haiti, boats travel twice per week, on market days between the towns of Anse-a-Pitres on the border of the Dominican Republic, and the town of Marigot eighty kilometres away. The boats carry goods and passengers between the two towns, and the boat captains carry cash transfers for people as well. They do not tend to charge for this service. The boat is the fastest method of non-electronic transfer because there is not a single paved road connecting Anse-a-Pitres with any other part of Haiti. The fleet takes around seven hours to arrive in Marigot (using 70 gallons of gasoline), where tap-taps are waiting to take clients to their next destination (primarily Belle Anse, Peredo, and Jacmel).

Joseph, a fisherman in Anse-a-Pitres, uses the boat transfer service once per month on average. He has children studying and living with relatives in Jacmel and he also has family in Santo Domingo who sometimes send him money. Joseph has two mobile phones - one Haitian with Digicel and one

Dominican with Claro - so that he can maintain contact with both sets of relatives. He cannot visit his relatives in Santo Domingo because he doesn't have a passport or the 4000 peso bribe to pay the military to let him pass without identification. When he can, he sends money to his children in Jacmel. He told us,

> There are times when I send 400 pesos, or 200 or 500 as well. Whatever I find, I send, because the life of us Haitians is difficult. We barely have a President. We work hard and the government isn't even building a school or anything. But this isn't the case in the Dominican Republic or Spain. Haitians work more than anyone else in the world. We have to work hard and this makes people old because this effort is too much for the little money that we earn. (Joseph, Anse-a-Pitres, July 2010)

To send money with a boat captain, Joseph speaks with a captain and gives him the cash with the name and phone number of the intended recipient. If the sender does not have a phone, then a neighbor or friend's number will be given instead. The sender will then send a text message to the receiver with the amount of the transfer and the captain's name and phone number. While the boat service is widely used and is considered to be relatively trustworthy, it has significant limitations compared with an electronic transfer service because the boats only travel as far as Marigot. In addition, sending money beyond Marigot is difficult due to issues of time, social capital, and logistics, meaning that final destinations are highly curtailed and the boats have been known to sink, with two reported incidents in the preceding year. Finally, thieves are reported to pose a problem at all stages of the transaction.

Residents often find they must use traditional services in conjunction with electronic banking. For example, Emmanuel has been a resident of Anse-a-Pitres since 2002. He has family in Port-au-Prince, Santo Domingo, and the United States. Because he works for the United Nations base in Anse-a-Pitres as a translator, he has an account with Scotiabank in Jacmel. He can use his Visa card to withdraw money 'from any ATM around the world', but he uses the local boat service to send money to his children who are studying in Jacmel. He sends 500 gourdes once per month to pay for their daily living expenses, plus extra money at the beginning of the school semester for fees and uniforms. Emmanuel is more fortunate than most of his fellow neighbours because he has regular, full-time employment. Even if residents have the time to travel to Jacmel, they may not have money for the fare. Others do not have the identification documents required to open a bank account.

Formal banking

Banks and other formal services tend to be located in cities and large towns, and are generally not accessible for people living in rural areas. Microcredit institutions, such as Fonkoze, cover a larger portion of the country. However, even people living in cities can struggle to access formal banking services due to infrastructure problems (Baptiste, Horst and Taylor 2010). Accessing and using financial services depends upon the availability and adequacy of bureaucracy and service provision. Any Haitian who wishes to use a financial service must have official identification, usually a national identity card. Obtaining an identity card requires a birth certificate that not all Haitians possess. Even with the proper documentation of identity, banks and other formal institutions hold considerable power over their customers.

Because of complicated banking rules (such as the requirement to have a checking/current account to use an ATM), most banking transactions necessitate a visit to a bank branch. This can be an uncomfortable experience for clients who cannot speak French (the official language of business) and those who primarily operate in the informal sector. Fear of humiliation and the inability to speak on one's own behalf causes many Haitians to avoid banks and other official settings, thereby creating two worlds: a formal one that operates mostly in French and requires a knowledge of office culture, and an informal one that operates in Haitian Creole based on social networks and personal relationships where trust is the main currency.

Banking represents one of the many Haitian institutions where long lines are the norm. Haitian banks do more than holding and lending money; they receive payment and schedule tourist visa appointments for the American, Canadian and French embassies as well as receive payments for a number of microcredit organizations. However, an increase in the number and kinds of services that banks offer has not resulted in additional staffing for bank branches. As a result, rather than being one of many errands done in the course of a day, for many people going to the bank can take most of the day. On one day we visited, there were over a hundred people waiting in line an hour before the bank was to open. The line moved so slowly that it took over three and one-half hours to reach a teller for a transaction that took less than five minutes.

The lines and time it takes to access banking services have given rise to a variety of strategies to negotiate and sometimes avoid the lines. Banking in Haiti requires planning, whether it is to know if one's contact is working on a particular day or to remember to wake up early in order to be one of the first in line. Who you know at the bank can also make a difference in how fast one receives service. As a result, friendships and family relationships, however distant and tenuous, can be called upon in a moment of need. Some people are able to walk in the manager's office and receive service while others spend hours in the bank, creating a hierarchical system among bank customers. Jean-Jean, for example, navigates the lines and time it takes to complete a transaction at the bank through careful planning and the use of his friend who works at the bank. As he explains:

> Going to the bank requires planning. If I need to go to the bank I will first call my friend early in the morning to tell him that I will be coming to the bank. I tell him at what time because they are not allowed to use the phone while working but if he knows that I am coming, he will be waiting for my call. When I get to the bank I call him. Once he sees the call, he tells one of the security officers to come and get me. (Jean-Jean, Croix des Bouquets, August 2010)

Using the phone as a beeper to alert his friend of his presence, Jean-Jean escapes the line through a combination of his social capital represented by his friendship and his access to technology. For the unlucky ones who do not have friends and/or relatives working at the bank, time becomes money. They translate their money into time by bribing the security officer at the door in order to escape the line. How bribing works in the in the banking experience was explained by Clotaire who says:

> Lines at the bank are for idiots. I don't have time for lines. When I go to the bank, I go directly to the security guard and tell him that I am in a hurry and if he can do something to help me I will "checke avel" (literally "check with him" in order to give him some money) when I get out of the bank. My time is more valuable, if I have to give him twenty of the five or twenty thousand dollars that I have just withdrawn, I come out ahead. (Clotaire, Port–au-Prince, August 2010)

Jean-Jean and Clotaire's experiences at the bank illustrate how money, class, and the connections that it engenders work in Haiti since these kinds of actions are not limited to the banks. They are prevalent in all sectors, especially the government sector. Jean-Jean's connections and Clotaire's ease with money kept them out of the line. Haitians who have neither of these resources avoid the formal banking system by keeping their money at home or in sangues, or else they endure the lines whenever the need to make a transaction.

Money transfer services

As with the international diaspora, Haitians in the countryside depend on relatives who live in Port-au-Prince for financial support. For some, sending money is as simple as depositing the money into the recipient’s bank account and for them to withdraw it at their local branch. The unbanked and those who do not live close to a bank depend on transfer services such as CAM, SogeXpress, Unitransfer and Western Union and MoneyGram. The sender goes to their local branch and gives the money and the required fee; the recipient will then present the appropriate form of identification to their local branch. Most banks and transfer services operate in major cities and towns. For individuals who reside in places where these services are not available, sending and receiving money can be an expensive and time-consuming undertaking.

To illustrate, David needed to send money to his cousin in his home town, Le Borge, because he still owed some money for his brother’s funeral. For David, the transaction was relatively easy; he visited a SogeXpress office in Port-au-Prince and paid 150 gourdes to send the 1250 Gourdes he owed. However, for his cousin in Le Borge, receiving the money required a considerable expenditure of time and money. Since there is no SogeXpress office in Le Borgne, David sent the money to SogeXpress’s office in Port de Paix. According to David, in order to reach the office in Port-de Paix, his cousin must walk one and a half hours from his house to the town of Anse a Foleur. Once in Anse a Foleur, he spent two hours and paid 300 gourdes for the tap-tap (bus) that took him to the to Port-de Paix. His journey ended after he paid 30 gourdes for the taxi that took him to the money transfer office. In sum, David and his cousin spent 760 gourdes and 7 hours to send 1250 gourdes from one part of Haiti to another.

Mobile money

Since 2010, a nationwide mobile money system, run by the telecommunications company Digicel, has challenged the rural-urban divide in formal services. Mobile money was initially envisaged as a way to move money around following the earthquake on January 10, 2010. Widespread damage to financial, communications and transport infrastructure crippled Haiti’s already underdeveloped financial system. Given that mobile phone infrastructure recovered quickly, mobile money provided an alternative means for NGOs and others to pay staff and deliver aid. In the long term, mobile money is intended to bring financial services to Haiti’s largely unbanked population. Touted benefits of mobile money range from the primarily economic, such as through facilitating the circulation of currency and the ability of poor people to save money, to the overwhelmingly social, including sending money to a family member to pay school fees or help fund a cultural event, such as a carnival performance.

As 2010 drew to a close, there were two publicly available mobile money services in Haiti: Digicel’s TchoTcho Mobile and Voilá’s T-cash. The basic services that TchoTcho Mobile and T-Cash offered were similar. It permits customers (both Haitians and foreigners) to deposit, withdraw and transfer money using SMS-based menus. Neither service currently has a facility for paying bills. It offers a mini-wallet, which requires no identification to open, and which holds up to 2500 gourdes (USD$62.50) To open an account with a full wallet, which holds up to 10,000 gourdes (USD$250), customers must present identification. Any registered business–such as a clothing store, pharmacy, mechanic, or restaurant–can apply to be a mobile money outlet. Classic domestic remittances (P2P), money storage and savings (Me2Me) (Taylor, Baptiste and Horst 2011), payment for goods bought on credit, aid delivery, payment of school fees, and phone top-up are just some of the way that mobile money has already been used.

By the end of 2011, over 800,000 Haitians had signed up for mobile money services; of these, between 6000-9000 were in development programs at any given time. [6] NGOs were the earliest adopters of mobile money in Haiti, which is perhaps not surprising given their strong presence (Schuller 2007; Kristoff and Panarelli 2010). The cooperation of NGOs such as World Vision and Mercy Corps was crucial to the stimulation of mobile money in its first year of operation and its extension into creative new areas of use. Mercy Corp's food donations in Saint Marc and World Vision's cash payments in Port-au-Prince both contributed to early growth and marketing of mobile money services, injecting regular payments into their target populations. Moreover, the NGOs provided training in mobile money use and financial literacy to consumers and the mobile money agents. Mercy Corps used the new T-Cash service to distribute relief aid in the form of one-off cash payments, food aid, and cash-for-work. They were granted HIFIVE's first technical assistance grant in October 2010 (PRLog 2010). Beginning in November 2010, Mercy Corps used T-cash to deliver cash payments of US$40 to IDPs in Mirebalais in November 2010 and Saut d'Eau in December 2010. They partnered with USAID to provide US$40 per month in food aid to 5,000 beneficiaries in Saint Marc between December 2010 and September 2011. Beneficiaries received the money on their T-Cash accounts and used it to buy rice, beans, oil and cornmeal at approximately fifty different small merchants throughout the town.

Like any development program oriented at personal responsibility and entrepreneurialism, mobile money emphasizes the capacity of the individual as a producer and consumer in the market. Mobile money, while a commercial service, is often introduced into countries with the aim of improving financial inclusion. Formal services are often cheaper, more reliable, and more flexible. They give people a greater range of choices, helping them to organize their finances in ways that suit their circumstances.

For example, one young man we knew well, Emmanuel, lives in Anse-à-Pitres on the border of Haiti and the Dominican Republic. Emmanuel signed up for mobile money so that a cousin of his, who lives eighty kilometers away in Jacmel, could send him money to pay her Sky television bill across the border in the Dominican Republic. In this case, her financial inclusion was not as a person attempting to escape poverty, but as a consumer whose payments were made more efficient through this new technology. Previously, she had sent the money for free via a fleet of fishing boats that travel from Marigot (near Jacmel) to Anse-à-Pitres twice per week on Mondays and Fridays, which are market days on the border. “Financial inclusion” enhanced Emmanuel’s and his cousin’s well-being by saving them time and effort. While this may not seem like a major advantage of financial inclusion, time and effort in fact carry a heavy social cost because they interfere with people's abilities to devote themselves to core activities such as earning a living, looking after families, and relaxing.

In contrast, people can have a reasonable level of well-being without formal financial inclusion. Even when people have access to financial services, the transaction costs in using them can be a deterrent. For example, David has been a resident of Anse-à-Pitres since 2002. He has family in Port-au-Prince, Santo Domingo, and the United States. Because he works for the United Nations base in Anse-à-Pitres as a translator, he has an account with Scotiabank in Jacmel. He can use his Visa card to withdraw money “from any ATM around the world,” but in fact he rarely uses formal financial services at all. Instead, he uses the local boat service to send money to his children who are studying in Jacmel. He sends 500 gourdes once per month to pay for their daily living expenses, plus extra money at the beginning of the school semester for fees and uniforms. The boat service may be slow, but David is not in any particular rush. Learning to use a new service, and teaching his family how to use it, poses economic costs and transaction costs, and he does not consider the efficiency gains made to be worth the effort.

Yet other people technically have access to financial services, but do not have sufficient resources to make use of them. Here the problem of insufficient income is more important than transaction costs. Nicolas, for example, also lives on the border of Haiti and the Dominican Republic. He has a wife and two school-aged children, and he earns US$30 per week carting goods, baggage, and people onto the boats that travel between Anse-à-Pitres and Marigot. He earns just enough money to feed himself and his family. He is three months behind on rent payments for his house, and when we spoke with him he could not travel to find better work because he was ill. Before the earthquake in January 2010, Nicolas sometimes received money from his relatives in Port-au-Prince via both the informal boat service and the formal Western Union office. Few transaction costs blocked his use: the services were located in the center of his town, and he had sufficient time during working hours to visit them. However, he has not received any assistance since because he has not been able to contact his relatives. He has no phone or even spare money to buy a calling card so that he can borrow someone else's phone. He is very stressed because he does not even know if they survived:

> "The earthquake killed a lot of people in Port-au-Prince, and I don't know if my relatives are alive or dead. I had my uncle's telephone number but I lost it. I want to go past the house of a neighbor here who knows well how to use the telephone, but I have no money to give him." (Nicolas, Anse-à-Pitres, July 2010).

Nicolas has essentially become "un-serviced" as his fortunes have changed. His case is a telling reminder of how, for the poor, financial inclusion does not just depend upon access and literacy, but also on receiving a minimum income to remain a customer.

In terms of understanding poverty, let alone redressing it, financial inclusion is inadequate. Not all people have access to new technologies, and even when they do have access, they may not have currency to distribute through them. Practical programs aimed at reducing poverty need to address the bases of inequality in resource distribution as well as increasing the means of moving resources around.

What money can tell us about economic inequality in Haiti

There are many things that money cannot tell us about the production and experience of economic inequality in Haiti. It says little about salary distribution, income regularity, the role of property, or everyday coping mechanisms.

However, it can give us insights into how money is implicated in the reproduction of inequalities, and how money and its tools are being used to redress such inequalities. It can inform our knowledge about how Haitians from different socio-economic demographics are affected by their access and use of value, and how money culture interacts with class politics. It can point to circumstances in which money-related interventions assist poor Haitians or fail to be transformative. It also provides insights into Haiti's social structure and relations between citizens, companies, institutions, and the state. Last but not least, it assists our analysis of how the production, consumption, and distribution of money shape or redress economic inequality.

In terms of production, it is clear that, while fiat money dominates in Haiti, the Haitian gourde is not the only currency that shapes the economy. Numerous other currencies continue to circulate, making a state monopoly elusive. Given that the majority of Haitians do not have the technology necessary to partake in digital money production, multiple fiat moneys are likely to continue to exist in everyday economic practices. The Haitian dollar, while not an official currency, is an interesting case. It simultaneously reflects both the history of foreign currencies in Haiti and is an example of a domestic cultural production with a political import. It appears that changes such as urbanization, globalization, and economic growth are increasing the dominance of fiat currencies and reducing the role of the Haitian dollar. This change may *potentially* have a small impact on inequality if greater familiarity with the official currency assists financial literacy, but this is difficult to assess. Overall, at the present point in time it would appear that the sphere of money production is not a particularly promising area through which to redress issues of inequality.

Consumption is currently the area upon which the hopes of many socioeconomic development practitioners and scholars are placed. Clearly many Haitians are enthusiastic about the roll-out of new financial services, and they do tend to increase consumer choice and lower transaction costs. Financial tools such as mobile money are being put to the service of redistribution through their use in state welfare and development programs. Given Haiti's underdeveloped financial infrastructure and low rates of formal service use, sending money via mobile phone is a far less cumbersome process than delivering money by hand, through a bank, or via a transfer service such as Western Union. However, while the tools of “low finance” are useful, they do not address the problem of Haiti's national poverty or the unequal distribution of wealth domestically.

Distribution, however, remains the key issue. Haiti's informal economy, low tax revenues, and the limited power of the state to provide services and welfare mean that addressing economic inequality is difficult. For decades, infrastructure creation and service provision have depended to a significant degree on a combination of market and development institutions rather than the state. Companies, especially telecommunications ones, sponsor a range of services, including street signs, education, and football (Taylor and Horst forthcoming 2015). The presence of NGOs has proliferated since the 2010 earthquake, at first providing much-needed disaster relief, then a wide range of services including cash-for-work grants, food programs, housing, entrepreneurship courses, and medical care. Farmer (2012) points out that shifting service provision away from the state is dangerous because the latter have specific interests, do not tend to coordinate with each other, and are likely to leave after a few short years. Similarly, while companies can provide useful assistance, their ultimate aim is to profit and their scope is narrow.

Farmer's caution about directing social welfare programs through NGOs is relevant to current discussion about the production, distribution, and consumption of currency and other stores of value. For all the recent enthusiasm about the democratization of money creation and tools for its circulation, inequality is a structural issue, not a household or individual one. Strategies to redress inequality that rely on either the production, circulation, or distribution of money may not be comprehensive enough, because all three are part of to the mechanisms that produce and reproduce economic inequalities. Taking a step back and examining all three can be a useful exercise in identifying both how inequalities eventuate and analysing where intervention programs do or do not address them.

Finally, whether we are talking about production, distribution, or consumption of money, the case of Haiti shows that making effective use of money requires multiple kinds of resources. As the case of bank usage indicates, social capital and connections are necessary to make successful transactions, even when “financial inclusion” exists. Conversely, people who are not “included” in the formal system find a myriad of ways to move money around, through market-based networks and relying heavily upon social trust. As Mintz pointed out, Haitians' financial and market skills are also critical components of their socioeconomic transactions. And while the Haitian dollar has historical roots in the dominance of US currency, it is testimony to the flexibility and creativity of money practices. Mobile money and other technologically-mediated forms of transacting enter the logic of this financial ecology more than they change it. They lower some transaction costs, but are ultimately just one more tool in people's repertoires. In Haiti, then, the inequalities generated through money tend to emanate from the macro level, but solutions are founded in everyday socioeconomic practices.

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