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PRIVATE SECTOR ASSESSMENT OF HAITI



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This PSAR is adapted from the MIF report and was formatted and edited by The Economist Intelligence Unit, with additional editorial input from the Compete Caribbean Program, but was not authored by The Economist Intelligence Unit, and neither The Economist Intelligence Unit, nor its affiliates, accept any liability or responsibility for the content of this report or how it has been formatted.

Executive summary

The Private Sector Assessment Report (PSAR) presents an overview of the private sector in Haiti¹. The basis for this report was drawn from the Final Integrated Report on a Strategy for Haiti, which was originally developed for the Inter-American Development Bank's Multilateral Investment Fund (MIF).² It was intended to inform the MIF's strategy in Haiti. The original report consisted of an analysis of private sector development; an overview of the MIF's experience in Haiti from 2002-2013; a summary of donor programmes, international cooperation and public aid to development; lessons learned by the MIF and potential partners; and suggested focus areas and criteria for future MIF programs.

The report below represents a synthesis of the original document and includes supplementary analysis of the private sector development environment. The original report draws on both primary and secondary data sources. Primary data analyses were derived from interviews with key stakeholders from the domestic private and public sectors as well as interviews with regional and international agencies. More than 100 in-person interviews were conducted and six thematic workshops gathered nearly 90 participants. A listing of the stakeholders interviewed is documented in the original report. Secondary data was utilised to describe the state of the country at both the micro and macro levels.

The Haiti PSAR analyses the characteristics and primary components of the private sector, key challenges to private-sector development, and emerging sectors. Finally, it presents recommendations and an action plan to foster private-sector development.

Haiti's private sector consists mainly of small enterprises. There are around 900,000 micro, small and medium-sized enterprises, 60,000 of which are small and medium-sized enterprises—small firms (with between 10 and 49 employees), and mid-size companies (with 50-250 staff).³ The private sector is dominated by the manufacturing sector (particularly the textile and garment industries) and the agricultural sector. Nearly 51% of workers are employed in agriculture. The textile and garment industries account for over 90% of Haiti's exports, thanks largely to privileged access to the US market. Agricultural products—mainly vetiver, mango and cocoa—account for the remainder of the country's exports.

¹ This Private Sector Assessment Report (PSAR) is one in a series commissioned by the Inter-American Development Bank. The PSARs provide an overall assessment of private-sector development issues and make recommendations regarding steps needed to accelerate private-sector investment, growth and development. The original report for Haiti was developed using a different methodology than the other country PSARs in this series but has been adapted to fit the PSAR format.

² The integrated report, authored by Daniel Boutaud, attempts to integrate the main results in three thematic reports, available in three separate documents presented as appendices. Appendix A corresponds to the Access to Markets report prepared by Carlos Puig Esteve, Appendix B to the Access to Finance report prepared by Guy Champagne, and Appendix C to the Access to Basic Services report, prepared by Stéphanie Maurissen.

³ <https://finances.worldbank.org/Enterprise-Finance/IFC-Enterprise-Finance-Gap-Database-Raw-Data/2ppx-k958?>

Haiti is distinct from its Caribbean neighbours given the extreme poverty levels and inequity in the distribution of wealth and income (Gini coefficient of 0.65). The country is highly dependent on financial resources through remittances coming from the diaspora and public aid to development (PAID). According to the United Nations Development Programme's 2012 Human Development Index (HDI), Haiti's level of development is the lowest in the region⁴. Sectors in Haiti suffer from low skilled labour and poor infrastructure including bad roads, unreliable electricity and telecommunications systems and a lack of basic services. Additionally, Haiti's vulnerability to natural disasters and environmentally destructive agricultural practices limit productivity.

Private sector development is constrained by poor access to and quality of basic services including water and sanitation, healthcare and education, especially in rural areas. Other PSD constraints include a difficult business environment (as indicated by the country's overall ranking of 177th out of 189 countries in the World Bank's 2014 Ease of Doing Business index), a lack of private-sector development co-ordination, a shortage of data and information to inform policy decisions, limited access to finance and markets, and an inadequately educated workforce.

The PSAR identifies agribusiness, construction, basic services such as health, water and education as sectors that have the potential to drive private-sector growth in Haiti. Financial services and tourism are sectors that could have major potential in the long-term but for which the barriers are currently too high to enable them to grow strongly.

The PSAR concludes that private-sector development would benefit from institutional strengthening and a forum for cooperation between the private sector and the government. Additionally, the report recommends that research and studies should be undertaken in order to provide a better understanding of the market; that information and communications technology should be employed to improve access to markets; that mobile banking and other innovative financial instruments should be used to improve access to finance; and that basic social services (including healthcare, sanitation and education) should be provided to improve the skills and productivity of the workforce and attract investment.

⁴ Haiti achieved a rank of 161 out of 187 countries in the UNDP's 2012 HDI index. Haiti's 2012 HDI value was 0.456, below the average of 0.741 for countries in Latin America and the Caribbean. Guatemala, at 0.581, and Honduras, at 0.632 are the countries ranked closest to Haiti in the region.

I. Private sector assessment

Background Haiti represents a challenging environment for private-sector development. The country is one of the poorest in the Caribbean region and indeed the world. Poverty has been exacerbated by natural disasters such as earthquakes and hurricanes. Even though Haiti's ranking in the Human Development Index compiled by the UN Development Programme (UNDP) has improved in the past 30 years, the country is still among the world's poorest performers in terms of human development, at 168th out of 187 countries.

International aid tends to be concentrated in supporting the development of a limited number of sectors and value chains prioritized based on their export potential. The Haitian government supports a number of private-sector development initiatives through the Ministry of Trade and Industry, the Ministry of Economy and Finance and the Fonds de développement industriel (Industrial Development Fund). Founded in 1981, the Fund is a financial institution of the Bank of the Republic of Haiti (the central bank) whose mission is to promote the country's industrial development by supporting the financing needs of small and medium-sized enterprises (SMEs). The Industrial Development Fund offers bank and non-bank financial institutions loans, risk capital, subordinated loans, long-term leasing, debt disposal, institutional microcredit and technical assistance.

The Centre de développement des entreprises et de l'entrepreneuriat (Centre for Enterprise and Entrepreneurship Development), an arm of the trade and industry ministry, is responsible for three initiatives promoting the development of micro, small and medium-sized enterprises (MSMEs). Since February 2012, in coordination with the UNDP, the trade and industry ministry has been in charge of a Providers Development Programme, under which a value-chain leader is brought into closer contact with a number of providers (up to ten per value chain) with the aim of implementing agreements to use locally sourced inputs in place of imports. Currently, a supermarket chain, Giant, is offering vegetable and fruit purchase guarantees to producers in the region surrounding the capital, Port-au-Prince. There will also be pilot projects in construction, involving Unox, and transport, with the participation of Texaco, an American oil firm.

A programme supported by the World Bank, with additional support from the International Labour Organization, provides finance, management, and strategic planning training for owners of small- and medium-sized enterprises and grants to cover the purchase of materials for enterprises' operations; grants can reach US\$4,000 for micro-enterprises, US\$10,000 for small enterprises and US\$20,000 for mid-size enterprises. In addition, entrepreneurship development workshops have been held in Haiti in collaboration with the UNDP and the EU's support programme for the trade and industry ministry.

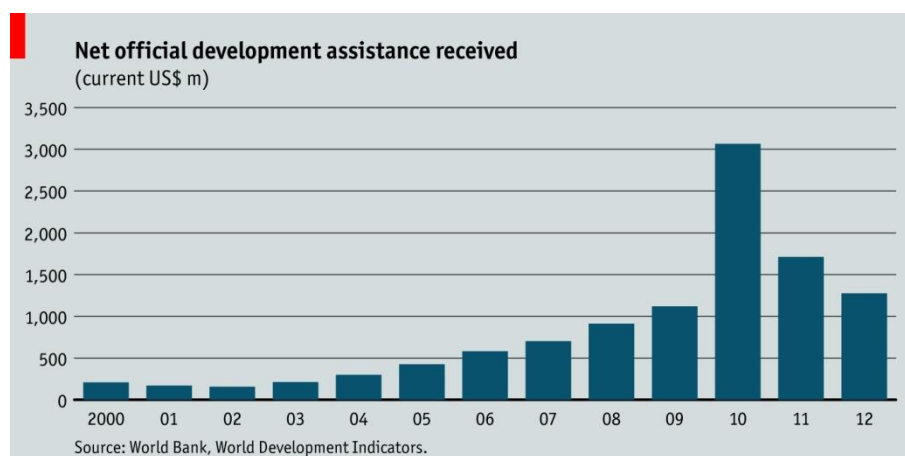
Other initiatives supported by the trade and industry ministry and the economy and finance ministry are (1) agribusiness microparks in St-Raphaël that facilitate farmers' access to services, water for irrigation and electricity (2) salt production in the Artibonite region, (3) the Caracol Industrial Park, a

collaboration with the International Development Bank, the US State Department and the Clinton Foundation, and (4) in cooperation with the United Nations Development Program, production support for flagship products of different regions.

Macroeconomic overview

Government policies and structural reforms have been monitored by the IMF under a US\$63m extended credit facility (ECF), approved in 2010 and extended to December 2014. The Economist Intelligence Unit expects that the ECF will be extended again or a new lending agreement arranged. Policy is also being guided by the Plan Stratégique de Développement d'Haïti (PSDH, Strategic Plan for the Development of Haiti), which establishes a framework for long-term growth and poverty reduction beyond earthquake reconstruction. It is supplemented by a Three-Year Investment Programme for 2014-16, which, if fully implemented, would cost up to US\$7bn, and which will be followed by another plan for the subsequent three years. Policies focus on building the capabilities of public institutions, upgrading infrastructure and public services, supporting agriculture and rural development, while modernising other sectors, reviving tourism, improving the business climate and attracting foreign investment. The plan also emphasises enhancing human development and strengthening democratic governance.

Figure 1



Haiti is heavily reliant on international donations, and bilateral and multilateral loans, as well as on non-governmental organisations (NGOs), to finance its development and import needs. Although an estimated US\$7.5bn in post-earthquake official aid and private donations (according to the UN's office for Haiti) had been disbursed by the end of 2013, much of this was not spent. Spending will speed up in 2014-16 to rebuild, create jobs and alleviate poverty. More funding is likely for conditional-transfer programmes targeting Haitians living in poverty.

The EIU expects that policy will focus on generating resources for poverty-related and growth-enhancing spending, and improving the execution rate and quality of capital investment. Under the IMF ECF (which was accompanied by US\$268m in debt relief), Haiti pledged to strengthen tax and customs administration, reduce and rationalise exemptions, and expand the tax base,

but it will take time for these efforts to show full results, and the EIU expects the fiscal accounts to remain weak. The central government deficit widened to 6.7% of GDP in 2012/13 (October-September), owing to a gasoline price freeze that dented revenue, transfers to the electricity industry and above-budget capital spending. The EIU forecasts that it will remain at this same level in 2013/14, before falling modestly, to 6.2% of GDP in 2014/15. The deficit will be financed mainly by external grants and concessional financing from Venezuela's PetroCaribe programme.

The government has made progress toward creating a Treasury Single Account (TSA), designed to improve spending effectiveness, controls and cash management. These upgrades are critical to boosting economic growth, which is largely dependent on the implementation of government investment projects. In its latest staff report, the IMF recognised advances in bolstering macroeconomic stability, but pointed to the need to boost revenue collection to offset expected declines in foreign aid transfers. The government also needs to address the performance of Electricité d'Haïti, the state power company, as subsidies to the entity are considered a burden on public finances.

Haiti has benefited from substantial debt relief from multilateral and bilateral lenders, both before and after the earthquake, which has helped to reduce pressure on the public finances. Its total external debt service paid fell from 2% of GDP in 2010 to 0% of GDP in 2012. The EIU estimates that this rose to 0.7% of GDP in 2013.

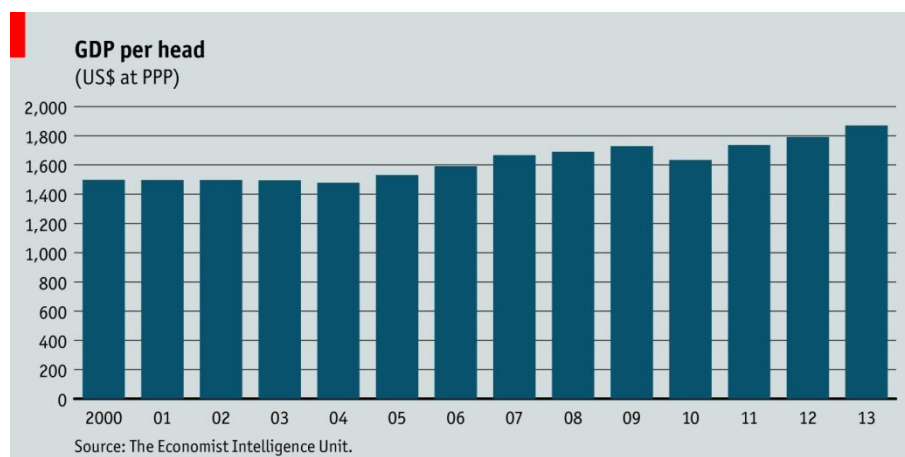
Figure 2



After GDP growth of 4.3% in 2012/13 (October-September)—the result of strong recovery in agricultural output, construction activity related to public works and new hotels, and a rebound in commerce—the EIU forecasts growth of 4.5% in 2013/14. Construction, industrial output and commerce are expected to underpin growth, as will exports of apparel from Haiti's large new Caracol Industrial Park. Domestically, a key contributor to the economy will be increased government capital spending. Inflows of workers' remittances was estimated at US\$1.7bn (20.1% of GDP) in 2013, and is expected to continue to be essential in propping up household incomes. GDP per head (\$ at PPP) totaled just \$1,870 in 2013, up only marginally from the \$1,683 in 1990 (see Figure 3). For

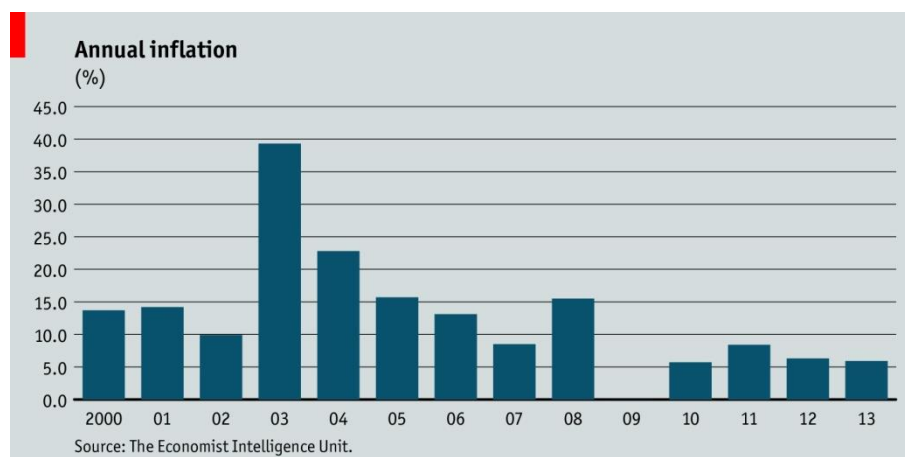
the past ten years Haiti has received higher official external aid per capita than other countries in the region, as well as substantial remittances from the diaspora. Indeed, remittances and grants represented a substantial contribution to total available gross income, at 22.9% in 2011/12, down from 27.1% in 2009/10 but up from 19.9% in 2008/09⁵. However, official aid and remittances are not enough to put Haiti on a trajectory that would bring the country closer to its neighbours in terms of economic growth and income levels.

Figure 3



Food and fuel prices have the strongest influence on inflation (food makes up 50% of the consumer price index, CPI, and imported food 70% of the total food basket). An increase in food prices, owing to the impact of drought conditions on domestic output early in 2014, has contributed most to inflation.

Figure 4



Inflows of foreign direct investment (FDI) to Haiti are weak compared with flows into other countries in the region (see Figure 5). Investors' perceptions are that Haiti does not have a favourable environment for investments. Also, domestic private investment is low and limited to certain sectors, in particular in services, agriculture, agro-industry and manufacturing. This weakness in

⁵ IMF Country Report, March 2013.

investment deprives the country of fundamental means to achieve productivity gains and improve its competitive position, including in the sectors in which Haiti has natural and situational competitive advantages. Foreign telecommunications companies have made large investments in Haiti in the past few years. Many integrated development environment (IDE) projects are currently being submitted to the Ministry of Agriculture.

Figure 5

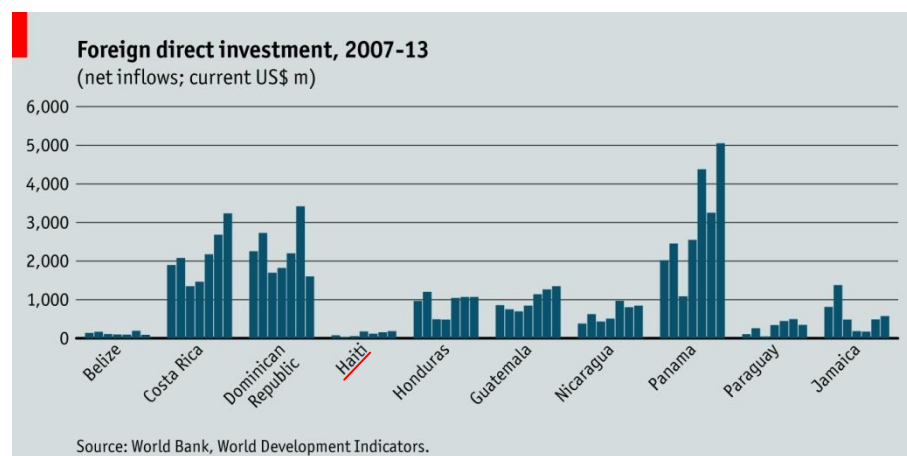


Figure 6



Institutional effectiveness

Socioeconomic tensions, relatively weak government administrative and implementation capacity, and a difficult security situation will continue to complicate economic recovery from the 2010 earthquake and damage caused by subsequent hurricanes, and this will also sustain the possibility of an increase in social discontent. The legislature is highly fragmented, which makes it difficult to secure passage of legislation needed to improve economic performance and the business climate.

The security situation is precarious, exacerbated by Haiti's high levels of poverty and unemployment, and its position as a transfer point for illegally trafficked drugs. The government aims to work with the UN on a plan for the eventual withdrawal of the Mission des Nations Unies pour la Stabilisation en

Haïti (Minustah, the UN Stabilisation Mission in Haiti) and to hand over full responsibility for security to the Police Nationale d'Haïti (PNH, the national police). However, in 2013 the UN renewed Minustah's mandate to October 2015 (although the size of the force was reduced), and a UN presence will be needed for several more years.

Table 1: Haiti: Government Effectiveness ratings

	2005	2006	2007	2008	2009	2010	2011	2012
Percentile rank	5.9	6.8	6.3	7.3	3.3	2.9	2.4	2.4
Score	-1.4	-1.3	-1.3	-1.3	-1.5	-1.6	-1.7	-1.6

Notes: Percentile rank indicates the number of countries in the index that rate below Haiti. Scores range from -2.5 to 2.5, with 2.5 being the best.

Source: World Bank, Worldwide Governance Indicators.

There are significant governance issues in Haiti. The regulatory environment is weak, and public-sector capacity and government effectiveness are low in terms of provision of basic services and the design, planning, management, and monitoring and evaluation capacities of policies and programmes. In particular, the decentralized regional government departments and local administrations are not well equipped and lack the necessary skills and capacity to execute private-sector development policies. This has led to a failure to adopt policies supportive of private-sector development and MSMEs. These weaknesses contribute to a challenging business climate, which places constraints on productivity, competitiveness and the capacity for more inclusive economic growth.

The private sector provides most basic services in Haiti. Basic services in Haiti are considered to be weak, especially in outlying regions and rural areas (see Table 2)⁶. In the majority of the country there is no electricity, water, sanitation or waste collection. The lack of basic services is paired with the poor quality of the services that are provided. According to a study by DINEPA's community technicians, only 37% of rural water networks have functioning chlorination systems⁷. The perception in the capital, Port-au-Prince, is that municipal water is not potable.⁸ According to the World Bank, "the government's negligence for the provision of public services and the history of a repressive dictatorship during three decades make the Haitian state largely absent from the life of the majority of citizens."⁹

⁶ We can retrace certain contradictions between statistics from different actors in the sectors that keep to the current definition of "access" and to populations and research samples (see Appendix C, Thematic report: "Access to Basic Services").

⁷ Blanc et al. Institutional Strengthening and Data Reporting on Key WASH [water, sanitation and hygiene] Indicators in Rural Haiti. DINEPA.

⁸ Water Consumption Practices in Haiti: A Report on Water Users Survey Conducted in Port-au-Prince Communes. Oxfam: Haiti Earthquake Response Programme 2010.

⁹ Social Resilience and State Fragility in Haiti, World Bank Country Study, 2007.

Table 2: Basic services

(% of population covered)

Sector	Coverage	
	Urban	Rural
Water ¹⁰	30	29
Sanitation ¹¹	50	12
Health ¹²	60	60
Education ¹³	86.0	73.0
Waste management ¹⁴	20 (Port-au-Prince)	n/a
Energy ¹⁵	91.0	10.0

Sources: Various, see footnotes.

Table 3: Providers of basic social services by type

	Providers	
	Private	Public
Healthcare	85%	15%
	75% private non-profit	
	10% private for-profit	
Education	89%	11%
	36% of students attend Protestant church facilities	
	31% attend Catholic church facilities	
	33% attend secular facilities	

Sources: Various, see footnote.¹⁶

The need to address institutional weaknesses is an important challenge in terms of facilitating sustainable development in Haiti. Such weaknesses present obstacles to domestic and foreign investment, improvements to productivity, funding for productive and commercial activities, and the economic inclusion of microenterprises, small producers and vulnerable groups.

¹⁰ IDB. Haiti Water and Sanitation Sector Note, August 2011.

¹¹ Ibid.

¹² Michael, M. and Hill, P. Perishable Results: An Assessment of the Health System in Haiti: Providing Health Care in Severely Disrupted Environments, A Multi-Country Study. University of Queensland, January 2012.

¹³ UNDP. La Bonne Gouvernance: Un Défi Majeur Pour le Développement Humain Durable en Haiti. 2002. Haitian Childhood Institute and US Agency for International Development (USAID) Demographic and Health Survey. Enquête Mortalité, Morbidité, et Utilisation des Services. 2012. Ministry of National Education and Professional Training, Vers la Refondation du Système Éducatif Haïtien: Plan Opérationnel 2010-2015: Des Recommandations du Groupe de Travail sur l'Éducation et la Formation. April 2012.

¹⁴ IDB. Op. Cit.

¹⁵ IDB. Haiti: Energy Sector White Paper. 2010

¹⁶ Various years. Education statistics: UNDP, "La Bonne Gouvernance : Un Défi Majeur Pour le Développement Humain Durable en Haiti." 2002. Jadotte. "Income Distribution and Poverty in the Republic of Haiti." June 2006. Poverty and Economic Policy, PMMA Working Paper. Health statistics: Michael, M and Hill, P. "Résultats périssables: An Assessment of the Health System in Haiti: Providing Health Care in Severely Disrupted Environments, A Multi-Country Study." University of Queensland, January 2012.

Components of the private sector

Overview of the sector

Haiti's private sector is dominated by agriculture, light industry and assembly, the textile and garment industry and services. According to the CIA World Factbook, in 2010 50.4% of employment was in the services sector, while 38% was in agriculture and 11.5% was in industry. Haiti's exports are heavily concentrated in textile products, particularly garments. The agricultural sector mostly consists of smallholder and subsistence farmers. Despite the large employment in agriculture, Haiti does not produce enough food to feed its population and imports more food than it exports. This speaks to the fundamental challenges of low-skilled labour and low productivity. A number of donor funds and projects support development of the industry, including USAID, the French Development Agency (AFD), the Yunus Social Business Fund and the Soros Economic Development Fund.

Most of Haiti's industrial and assembly activities are integrated into international value chains: factories in Haiti work in specific segments in which the country has a competitive advantage based on the combination of low-cost labour, proximity to the US market, and preferential trade agreements, such as the Hemispheric Opportunity through Partnership Encouragement (HOPE) agreement with the US.

The bulk of private-sector investment is concentrated in export-related sectors. The textile and garment sector receives the most investment and support. Support also goes to the agricultural sector in activities focused on exports, mainly mango and cocoa production. FDI is concentrated in the telecommunications sector, in business hotels in the capital, Port-au-Prince, and in assembly-line activities that produce items for export. Little FDI is directed towards agribusiness. The provision of education, water, and health is predominantly based on private sector providers.

The Enterprise Finance Gap Database compiled by the International Finance Corporation (IFC, the World Bank's private-sector financing arm) estimates the total number of micro, very small, small and medium-sized formal and informal enterprises at around 900,000, of which slightly fewer than 60,000 are small and medium-sized enterprises, or SMEs (small enterprises employing between 10 and 49 people and medium-sized firms with 50 250 employees)¹⁷. The great majority (around 95%) of companies in Haiti are informal. In 2012-13 the Ministry of Trade and Industry conducted the first national SME census, but the results are not yet available.

¹⁷ <https://finances.worldbank.org/Enterprise-Finance/IFC-Enterprise-Finance-Gap-Database-Raw-Data/2ppx-k958?>

Table 4: MSMEs in Haiti

	No. of enterprises, 2010
Large enterprises	233.0
Annual income over 50m gourdes (US\$1.2m)	
SMEs	10,000
Small enterprises with annual income below 5m gourdes	
Medium-sized enterprises with annual income of 5m - 50m gourdes	
Micro-clients of microfinance institutions (MFIs)	250,000
Annual income below 5m gourdes	
Other micro-enterprises	123,134
Annual income below 5m gourdes	
Total	383,367

Source: Study on the impact of the earthquake of January 2010 on the Haitian private sector. USAID, in partnership with Watershed Initiative for National Natural Environmental Resources, Private Sector Economic Forum, Strategic Management Group, Université Kiskeya, March 2010.

Services The services sector is the largest sector contributing to both GDP and employment in Haiti. It contributed 56% of GDP in 2013¹⁸. The services sector is dominated by travel and communications. The construction sector has shown the largest growth in recent years. Tourism and financial services have potential for private sector development and job creation as Haiti moves up the development scale.

Most basic services, like healthcare, water and sanitation, are provided by private institutions that are not regulated by the government. As these services are not standardized and providers are not accredited or regulated by the government, basic services range in cost and are unreliable in terms of service and quality. Since they cannot rely on fixed costs and the consistent availability of services, foreign and domestic investors' perceived risk of investment is high. These factors provide little incentive to build and invest in business in Haiti.

Agriculture A large proportion of the active population works directly in agriculture and animal husbandry, particularly in the rural areas. Haiti has several natural competitive advantages in the production of its major export crops, oils, sugarcane, mango, coffee, cocoa and vetiver. There is an important domestic market for cassava, yams, plantains, bananas, beans, sorghum, poultry and rice, and these products also have development potential for SMEs and underprivileged sections of the population.

Historically, swine and poultry have been essential products for farmers because they ensured a food supply and the means of generating supplementary income. During the 1980s, swine production fell sharply due to swine fever, and today the local market is flooded by poultry and eggs imported from the Dominican Republic and the US. Attempts to grow the number of swine after the number fell sharply in the 1980s owing to swine fever have as yet been unsuccessful. Climatic shocks, insufficient drinking water, and parasites and disease have significantly affected the productivity of husbandry.

¹⁸ CIA World Factbook.

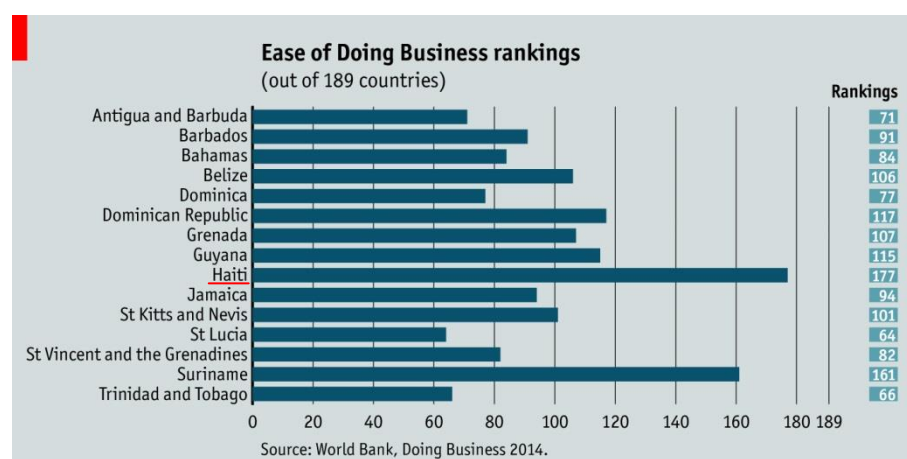
The agricultural sector consists mainly of small rural producers and subsistence farmers, and is characterized by low productivity. Small producers face challenges accessing markets on which to sell their goods. Markets for traditional agricultural exports are characterized by oligopsony, wherein a small number of large domestic buyers serve most international clients. Poor road infrastructure and weak communication systems limit the ability of rural farmers to access markets and bargain effectively with buyers. Furthermore, buyers of export products invest little in the value chain, thus the market for agricultural products generates few productivity gains.

II. Key challenges to private sector development

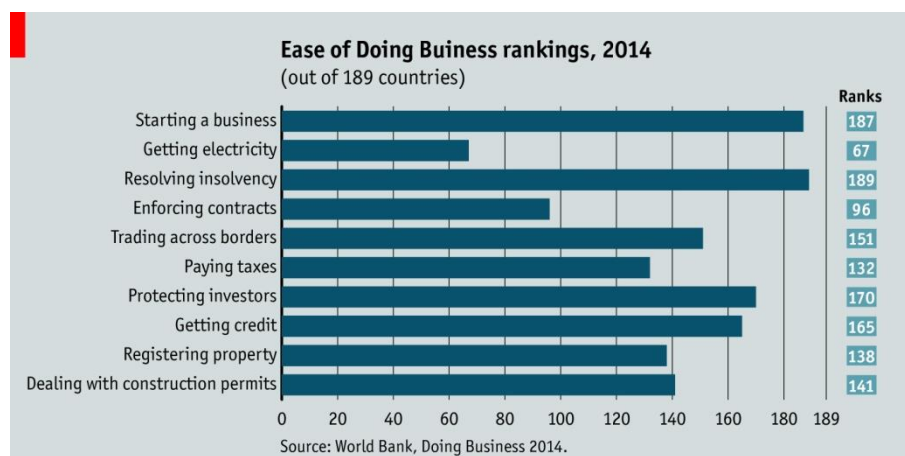
The effectiveness of remittances and PAID in terms of spurring socioeconomic development must be addressed. One of the challenges with efficiently maximizing official development aid is increasing the number of Haitian MSMEs that successfully penetrate markets. In terms of remittances, more needs to be done to channel funds to investment in MSMEs instead of being exclusively used on beneficiaries' subsistence consumption. In addition, more needs to be done to reduce the costs of accessing remittances, particularly in rural areas where financial access is very limited. One potential solution is to broaden access to mobile banking, although adjustments to the country's regulatory framework would be required.

The World Bank's Doing Business report for 2014 shows that Haiti struggles with a difficult business environment: the country is ranked 177th out of 189 countries in the Ease of Doing Business index (see Figure 7). Haiti does poorly and receives low rankings for a number of indicators in the index, including "resolving insolvency" (189th), "starting a business" (187th), "protecting investors" (170th), "getting credit" (165th) and "trading across borders" (151st). Haiti is also ranked poorly (in the fourth quintile) for "dealing with construction permits" (with a ranking of 141st), "registering property" (138th) and "paying taxes" (132nd). It fares better in "enforcing contracts" (96th) and "getting electricity" (67th) (see Figure 8).

Figure 7



In addition to a difficult business environment, there are a number of challenges facing private-sector development: problems regarding private sector development coordination, including a scarcity of data and information, limited provision of basic services, low levels of education and an inadequately trained workforce, low access to markets, limited access to finance and a lack of property rights. Together, these issues significantly limit Haiti's productivity, competitiveness and inclusive economic growth.

Figure 8

Private-sector development coordination

Public aid to development (PAID) and private-sector development coordination in Haiti are very fragmented, and there is poor coordination of projects. Indeed, there is very little coordination between different actors within the same sector (agriculture finance, health, etc). At the same time, there is little coordination between actors working in different sectors in the same geographic area. Despite some sharing of information between public officials and private-sector stakeholders, initiatives are generally not coordinated, meaning that actions taken are insufficient to remove the various constraints to sectoral or local development and can lead to distortions in some regions and sectors (for instance, through the unplanned interference of grant and incentives mechanisms in the Artibonite region, and also in the rice sector). In addition, many stakeholders work in parallel in the same areas or in the same sectors, leading to duplication of efforts. Many initiatives—for example, the inclusive development of an export-oriented agricultural value chain—have failed because of a lack of cooperation, coordination, and complementary and joint action on the part of public and private sector actors.

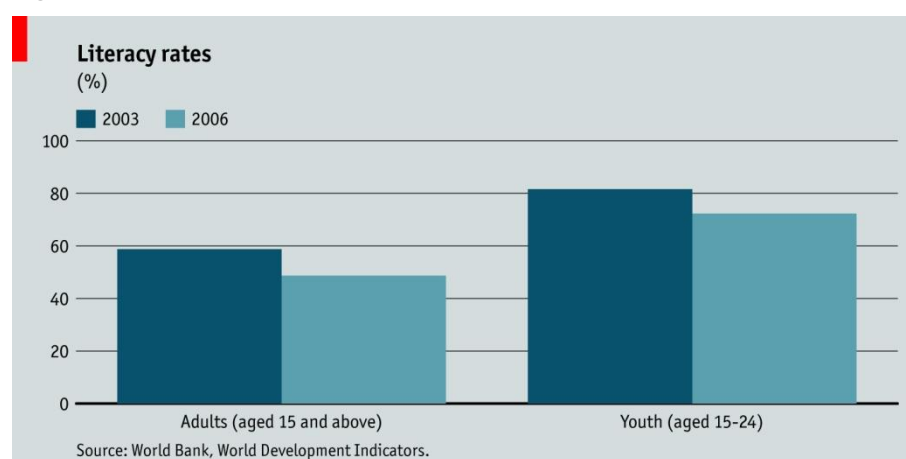
Further impeding private sector development coordination is the marked lack of socio-economic data available in Haiti. The most recent data from an exhaustive national survey, carried out by the Haitian Institute of Statistics and Informatics, Haiti Enquete sur les Conditions de Vie en Haiti, are from 2001. The gaps in data on the private sector and SMEs make establishing coherent policies, strategies and programmes for the sector a challenge. Decision-making in public policy, including the field of development aid, is not supported by knowledge; for example, there is no ex-ante impact evaluation of major investment projects, such as the Caracol Industrial Park. Despite the fact that numerous studies of the agricultural and animal-husbandry sector have been carried out, only a few provide price analyses in terms of value added, margins at the various steps, and value-chain segments. The studies that are available too often provide information that is general and imprecise, and thus are insufficient to form a basis for the creation or implementation of programmes. Given the urgent need to respond to frequent natural disasters and other shocks, the deficit of socioeconomic data in Haiti constitutes an important challenge.

Basic services provision that enables the private sector to grow

The lack of adequate provision of basic services is one of the greatest constraints facing private sector development. The government is largely absent from the provision of basic services. Private, unregulated companies provide the majority of basic services like electricity, education, health, sanitation, and water services in Haiti. The government has little control over private sector participants and lacks accurate information about how many entities are operating in these sectors. Approximately 10-15% of health facilities are under the direct control of the Ministry of Health. In the area of water and sanitation, only 26 executing agencies have signed a framework agreement with the national water and sanitation directorate, DINEPA. Because private service providers are not regulated or overseen by the government, services vary in regularity, quality and cost. Furthermore, there is a huge discrepancy in access to basic services by income level. While the richest Haitians can contract private services, poor Haitians cannot afford to pay the cost of these services.

Additionally, there is a lack of adequate education in Haiti, which has resulted in an inadequately trained workforce. According to the Ministry of Education, over 75% of private schools lack accreditation. In the first two grades of primary school, 79% of teachers have received no basic training; about 10% of this 79% do not reach the ninth grade level. Only 15% of all teachers are trained to what is considered an adequate level by the education ministry.

Figure 9



Poor educational standards and limited opportunity have repercussions for the entire economy. The labour force is characterized by low levels of financial, technical and management skills. Many Haitian SMEs lack staff with the education and skills required to increase productivity and grow their companies. Without a source of high quality labour, private companies have limited ability to grow, and foreign and domestic investors have little incentive to invest capital or locate their businesses in Haiti. Moreover, without a clear commitment from the government to provide and regulate basic services, private sector development will remain constrained.

Access to markets

Haiti's economy consists mainly of microenterprises and small producers that have limited access to value chains and markets. Small producers face barriers

such as oligopsonies and custom tariffs that favour imports over locally produced goods. For example, poultry and rice have strong potential for import substitution, but low import tariffs in Haiti and subsidies to producers in exporting countries limit its realization.

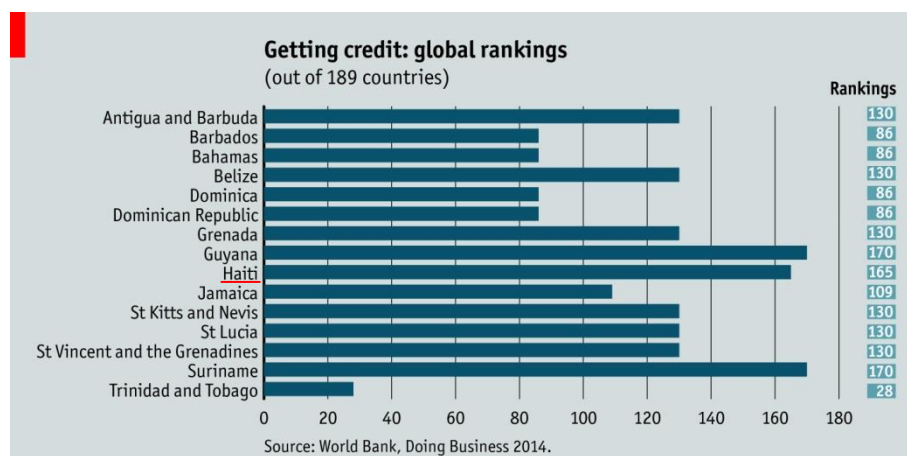
Oligopsonies dominate a significant number of value-chain markets and markets for traditional agricultural products in Haiti. International buyers that have substantial negotiating power dominate exporting sectors such as textiles, tourism and handicrafts, and oligopsonies also exist in construction and the provision of basic services. The small number of local buyers of vetiver, mango and cocoa gives them strong negotiating power, and the integration of the most vulnerable sections of the country's population into the value chain depends on these buyers' agreement. Small producers have very little negotiating power or ability to command higher prices for their products. Furthermore, buyers of domestic products destined for export that are in an oligopsonic position invest little or nothing in the value chain. Thus there are few opportunities for productivity gains through knowledge transfers or capital investment in small producers. Small producers, therefore, have few opportunities to improve their businesses or increase productivity.

Access to finance

Access to finance in Haiti has been hindered by the country's general economic environment, the financial regulatory environment and the high cost of credit. According to the World Bank, domestic credit to the private sector as a percentage of GDP is very low, at 19% in 2013, well below the Latin America and Caribbean regional level of 28.2%. According to the EIU's 2014 Microscope on Financial Inclusion, at 2.74 per 100,000 people, commercial bank penetration is among the lowest in the world. There is a geographical gap in credit provision as the majority of banks and approximately 30% of microfinance institutions (MFIs) are located in the Port-au-Prince region, leaving the rural population underserved.

The cost of credit in Haiti is very high, especially in the microfinance sector. Commercial banks typically charge annual interest rates of 8 - 15%, while MFIs charge 2-4% per month (24-48% per year) and pawnbrokers and moneylenders charge up to 20% per month (240% per year)¹⁹. The lack of a credit bureau makes it difficult for financial institutions to assess risk and monitor over indebtedness. Due in part to the general economic environment, financial institutions are unwilling to make uncalculated risks and thus act conservatively when granting credit. Therefore, only a small proportion of liquid assets are loaned.

¹⁹ 2010 Annual report, Banque de la République d'Haïti, Microfinance industry census in Haiti 2010-2011, SMG for USAID/HIFIVE, September 2012 and Statistical annex of the 2012 annual report of the Banque de la République d'Haïti

Figure 10

Microfinance institutions and other non-bank financial institutions are the main providers of credit in Haiti, yet Haiti lacks regulation of these financial providers and draft legislation is currently held up in the legislature. Access to mobile banking is also constrained by an “agency banking” network that is currently limited to banking agencies, Digicel Haiti (an affiliate of the pan-Caribbean Digicel group), Natcom (the part-privatized national telecoms company) and a few other large merchants’ points of sale. Finally, although Haitians’ access to finance is among the most constrained in the world, the government has no initiatives to support financial inclusion. Without a credit bureau and microfinance regulations, access to finance in Haiti will remain constrained.

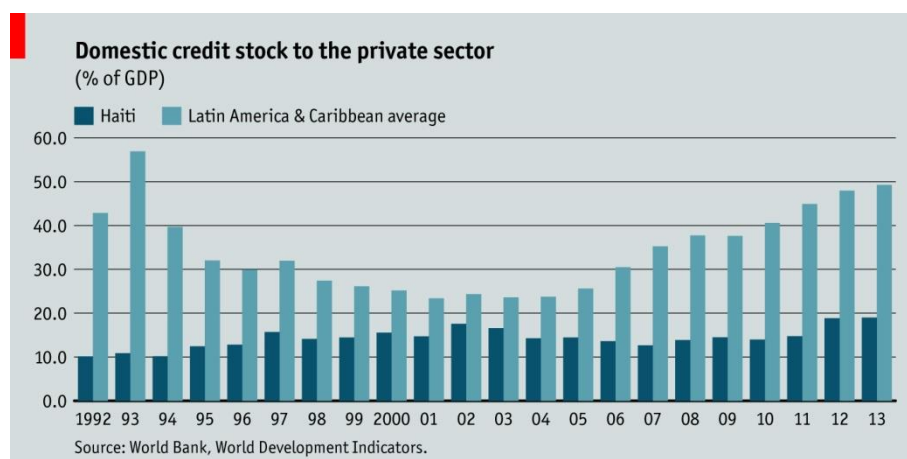
Figure 11

Table 5: Haiti: financial services indicators, 2011

(% aged 15+)

Account at a formal financial institution	22.0
Account at a formal financial institution, female	21.1
Account at a formal financial institution, male	23.0
Account at a formal financial institution, bottom 40% of income	5.3
Account at a formal financial institution, top 60% of income	33.1
Account at a formal financial institution, rural	15.3
Account at a formal financial institution, urban	38.2
Account used to receive wages	8.2
Saved at a financial institution in the past year	18.0
Credit card	1.8
Debit card	2.7
Loan from a financial institution in the past year	8.3
Loan from a private lender in the past year	3.5
Mobile phone used to pay bills	1.0
Account used for business purposes	5.2

Source: World Bank, Global Financial Inclusion Database.

Property rights

Less than 5% of Haiti's land is registered. According to the World Bank's Étude diagnostic sur l'intégration du commerce report for 2013, around 75% of rural property contracts are regulated by traditional procedures and are not legally registered. Conflicts over property rights are a frequent occurrence in both urban and rural areas. This adversely affects investment by delaying or causing the shutdown of large agricultural development projects and by obstructing road improvements.

III. Emerging sectors

The Private Sector Assessment Report (PSAR) for Haiti indicates that the sectors that have the potential to contribute significantly to private-sector development are (i), basic services, such as healthcare and education, (ii) agriculture and agribusiness, (iii) light manufacturing and (iv) financial services. The sectors listed above have potential for future large domestic demand, to integrate traditionally vulnerable, small producers into value chains, and to increase Haiti's net exports. While Haiti's private sector must combat a number of challenges to production, basic services, agriculture, manufacturing, financial services and livelihood products²⁰ represent opportunities for Haiti to create jobs, strengthen the domestic market, and reduce reliance on foreign aid and imports.

Basic services Healthcare, education and water provision are largely dominated by private providers, and there are strong and sustainable domestic markets for these services. While there is a need for the government to regulate private providers, there is demand for more services than are currently available. The provision of these services in a regulated and standardized manner would create jobs and have a ripple effect on the private sector, incentivizing private firms to make capital investments and grow their businesses. It would also open untapped market opportunities in terms of the industries supplying goods and services to develop the basic services, including construction, housing, road maintenance.

Agriculture/Agribusiness Haiti's agribusiness sector has the potential and capacity to integrate the rural sector into value chains with national scope. The areas of agribusiness to be targeted for such development would include export-oriented value chains (notably cocoa) and those oriented towards import substitution in the domestic market.

The domestic market for livelihood products supports prices and offers solid potential for development. Livelihood products made by small producers perform relatively well on the domestic market, and their developmental potential has led to growing interest in government and large development agencies, such as the Inter-American Development Bank (IDB)²¹. There are sustained domestic markets in Haiti for fruits and vegetables, coffee, poultry, eggs, tubers, dried beans, rice and aquaculture, providing high developmental potential for these products. The realization of the potential in the medium to long term for agricultural value chains oriented towards local and national domestic markets will flow from productivity gains (in terms of yield and quality, and reductions in product losses through better storage conditions and transport). The transfer of knowledge and skills through the value chain will improve the productivity of small producers.

Light manufacturing Food processing and the textile and garment industries dominate Haiti's manufacturing sector. The textile and garment industry accounts for over 90%

²⁰ Livelihood products are defined as those products that will be used for human consumption, such as fruits and vegetables.

²¹ See Thematic Report A2M [Access to Markets] for analyses of markets according to sectors and value chains.

(US\$800m per year) of Haiti's total exports²². The industry enjoys privileged access to the US market thanks to the Hemispheric Opportunity through Partnership (Hope II) Act of 2008, which allows for duty-free treatment of certain apparel imports from Haiti. Like other industries in Haiti, the manufacturing sector struggles with an unskilled labour force and low productivity. However, with skills training and minimal capital investments, the manufacturing sector could increase its productivity. According to a 1999 Carana Corporation report on the manufacturing sector, "It not only provides opportunity for quick job growth, but also for advancement into the higher value-added work as investment, experience, contacts, and labor skills progress."²³

Financial Services Two financial segments have been identified as possessing potential for future development: housing finance and micro-insurance. However, the capacity to transform this potential into real demand is very limited at present. Microinsurance is still underdeveloped, and it is estimated that only around 0.7% of the population is covered by microinsurance²⁴. The potential is huge, but supply is limited by the high risks involved in insuring certain clients (such as small producers and small merchants) and insurers' inadequate capacity to evaluate risks. Asset-based financing, leasing and microcredit leasing—the microfinance institution (MFI) and Savings and Credit Cooperatives market—could eventually address all the different segments of the market.

There is also a market for residential and commercial mortgage financing. The segments of the mortgage market for loans of US\$1,000-5,000 (consisting of microfinance for housing, for gradual construction and for renovations), US\$5,000-25,000 (micro-mortgages) and US\$25,000-40,000 (mortgages for large microenterprises, SMEs and their owners) are those that currently suffer from a shortage of options.

Analytical remarks There are many sectors that demonstrate potential for private-sector development in the long term, notably agribusiness, finance and the textile and garment industry. Tourism also possesses great potential, but its realization will depend on improvements to important elements of the institutional context, the business environment and public security. The potential for expansion in tourism could be explored in terms of the market opportunities that it offers in the medium and long term for local food products and handicrafts. Agribusiness and the textile and garment sectors offer good opportunities for the integration of SMEs²⁵.

²² Massachusetts Institute of Technology's Observatory of Economic Complexity. In 2012, Haiti's textile exports were 86.68% of total exports (a value of \$805 million of total exports and \$620 million of net exports). http://atlas.media.mit.edu/explore/tree_map/hs/export/hti/all/show/2012/

²³ CARANA Corporation, Garment Manufacturing in Haiti: An Economic Analysis of the Cost Structure and Recommendations for the Way Forward, Prepared for CHF International Haiti, June 14, 2009, pp. 5-7.

²⁴ The Landscape of Microinsurance in Latin America, Multilateral Investment Fund, IDB, CITI Foundation, Microinsurance Center, Munich Re Foundation, 2012.

²⁵ According to the Ministry of Trade and Industry, notably Towards a strategy for HOPE II, September 2013, via markets for workshops gatherings.

IV. Priority areas and action plan

The Haiti Private Sector Assessment Report (PSAR) identifies several key challenges to private-sector development, as well as a number of sectors that are expected to drive economic growth in the future. These have been used as the basis for developing recommendations to address issues in the following priority areas: private sector development coordination and improving knowledge, data and the availability of market information; basic social services and education and skills training; improving access to markets; access to finance; and property rights.

Priority areas Strengthen institutions, government coordination, and the knowledge agenda to encourage private-sector involvement in development

To improve the involvement of private-sector actors in the sector's development, the government must improve coordination at two levels: (i) between the government and the private sector, and (ii) between private actors. The government must communicate its goals with private actors so that overlapping projects and priorities are not created. Coordinated investment will ensure that development and investment projects complement one another, effectively increasing the rate of development.

Institutional strengthening is fundamentally important to ensure lasting benefits and sustainable development. Investor confidence in Haiti is low. The demonstration of commitment to private sector development can act as a boost to investor confidence, encouraging investment in sectors and business infrastructure.

Additionally, it is essential to improve the data and information environment in order to identify real market needs and opportunities. The government should create private sector development policies that are based on market needs and demands and are focused on the long-term. If the market is not well understood it will be difficult to determine what sectors and regions to focus on. Research projects can focus on better identifying the size and structure of markets, including demand for financial and basic social services.

Opportunities identified for production of knowledge regarding private-sector development and the environment for MSMEs

Access to markets	Access to finance	Basic Social Services
1) Review and evaluation of public markets, and evaluation linked to private-sector development and MSMEs as well as existing online platforms (National Commission for Public Markets, Ministry of Trade and Industry)	1) Capital cost: profitability threshold for lenders and borrowers	1) Identification of needs of different segments of population and definition of vulnerable/target population
2) Market studies: housing and retail trade in relation to agriculture/food products	2) Delivery costs and financial services: means of improving access to services while reducing costs (via mobile banking, etc.)	2) Identification of cost-recovery systems and key market approaches available in Haiti in terms of basic social services
3) Value-chain structures, margins and income—value chains with strong potential for import substitution	3) Tools/application/training that could improve the effectiveness of credit advisers	3) Map actions being implemented by actors to promote co-ordination, management and standardization of interventions and establish quality criteria
4) Survey of national investment climate (survey of enterprises including MSMEs in various regions)	4) Market study of insurance and microinsurance	

Education and training Education and skills training will help to ensure that businesses have the skills needed for growth. Public education should be improved. Skills training for adults and management training for entrepreneurs should be made available either through the public sector, NGOs or the private sector. To strengthen skills, local organizations should pursue work with international donors from whom they can learn financial, technical and project management skills. A skilled labour force will help boost productivity in all sectors and encourage private investment.

Basic social services Improving basic social services will make Haiti more attractive to foreign and domestic investors. Three priorities have been identified for improving basic services: 1) study and training of successful multi-stakeholder development partnerships in other countries for the distribution of drinking water and the provision of accessible education, healthcare, energy and waste management; 2) organization of dialogue platforms between the public, investors and donors to discuss ways of providing as many people as possible with sustainable, good-quality services; and 3) support for the creation of enterprises that are able to ensure the maintenance and operation of service systems.

How to attract the private sector into the provision of services that have previously been provided largely free of charge?

The important point with regard to the maintenance and sustainability of necessary services is to ensure profitability. Prices should be fixed at levels acceptable to the general population, while also bringing in enough income to make services profitable. Services could be subsidized and other incentives should be offered to encourage private companies.

How to support basic social services with a private sector focused on maintenance of systems?

This idea is particularly important in the water and sanitation sector. Once water-supply and sanitation systems have been put in place, it is vital for their sustainability that maintenance services be provided and that spare parts be available locally. This offers an opportunity for enterprise development. The maintenance of water systems could create jobs. A few donors have training programmes in this area, but additional programmes and training are needed.

How to ensure service quality?

The government must guarantee the quality of basic social services, which is a complex task in a sector in which there are many private actors. Although there is currently little regulation of the large number of private providers, there are opportunities for the development and promotion of multi-stakeholder development partnerships. Accreditation, transparency and oversight will be important to ensure service quality. Good quality and regularity of service instills confidence in the private sector and can help boost productivity as production can continue unstopped by service outages.

Improving access to markets A strategy based on the development of agribusiness products (particularly rice and poultry) for import substitution could have a strong socioeconomic impact on the country, taking advantage of strong domestic demand. However, the

success of such a strategy would seem to require customs tariffs on these products to be raised in order to neutralize the distortions created by subsidies to producers in exporting countries and international aid (in the form of seed and food grants).

There are three models of international development that could be relevant in this context: (i) pressure from foreign buyers on domestic operators historically in control of value chains; (ii) foreign direct investment; and (iii) organization and control of producers (limited to small niches in organic fair trade – purchases by American, German restaurants, etc.).

Information and communications technology (ICT) to facilitate access to markets

Other than the functionalities offered by the two platforms that are already in place (at the National Commission for Public Markets and the Ministry of Trade and Industry), ICT could contribute to improving the functioning of public markets by facilitating the exchange of information 1) about projects up for bid, 2) to transmit offers, and 3) to enable companies seeking financial services to compare prices and terms.

Improving access to finance

It is imperative to put in place financial products that are affordable, accessible and tailored to the needs of micro, small, and medium-sized enterprises. It would be useful to determine the minimum value of loans that the various types of financial institutions (namely banks, microfinance subsidiaries of banks, MFIs and savings and credit cooperatives) can provide while covering their risks and transaction costs—that is, their profitability thresholds. Based on these values, it might be informative to test various different means of reducing the risks incurred by financial institutions, such as "know your customer", analysis and internal databases, and credit scoring. It would also be interesting to evaluate means of reducing financial institutions' transaction costs and improving the effectiveness of credit officials. It would be useful to create a credit bureau to improve information on clients' credit histories and reduce the cost of credit. This information would potentially assist in improving access to financial services and financial inclusion for hard-to-reach and risky sections of the population. In parallel, the minimum value (profitability threshold) of loans should also be examined from the standpoint of borrowers, in terms of the impact of the cost of credit on production and trade and on households' activities and finances.

Utilize mobile banking to facilitate access to finance

Electronic transactions, mobile banking, and pay-as-you-go arrangements for basic services can help to reduce costs while improving access to finance outside urban centres, where commercial banks are concentrated. To improve access to mobile banking, commercial banks (with a larger presence in the country's financial structure) should be allowed to act in consultation with telecommunications enterprises.

Securing property rights

Private investment is imperative for private sector development. Companies must be assured that the government will protect their investments. The

government must strengthen individuals' property rights to encourage private companies to make long-term investments in Haiti.

The way forward

Many crucial activities will need to take place at the beginning of the process of implementing these strategies. Key actions include:

- A mapping of initiatives (mainly consisting of multi-stakeholder development partnerships) in the sectors of interest to provide an understanding of successes and failures. This analysis will help to identify: (1) innovative methodologies that allow the population to be reached with high-quality services, and (2) small and large organizations that could be paired for upscaling.
- There are high levels of public aid to development (PAID) and external private aid, both of which are important for private sector development in Haiti. However, this aid is fragmented, with poor sectoral and regional coordination. Cooperation, coordination, and complementary and joint actions are critical to support private sector development. The need for greater cooperation is recognized between aid agencies, the private sector and the public sector, and many have expressed an interest in pursuing future partnerships. Such partnerships and cooperation are crucial to ensure complementary actions, both geographically and sectorally. It is also important to guarantee that successful innovative experiences lead to upscaling, in order to have significant development impact in a region or sector. Stakeholders should promote inter-sectoral coordination, strategic coordination of donors, integrated investments and partnership alliances.
- A knowledge-management meeting (involving ministries, important donors and private actors) to provide more information on sectors and projects identified as priorities for development. Such a meeting will also constitute an opportunity to initiate a debate on how best to reach the most vulnerable sections of Haiti's populations and ensure the quality and sustainability of services to them.
- A strategy including economic and technical support for the priority sectors and projects identified
- The creation of a model under which small organizations that have innovative ideas are paired with larger organizations that possess the technical expertise and financial resources required to upscale such projects.

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