

2025 Social Impact Monitoring Report

Main findings for Sèvis Finansye Fonkoze – SFF S.A.

1,468

validated interviews

12

branches

928

Solidarity + Kd Sant clients

Five findings that matter most



98%

Women clients

SFF continues to reach women as intended.

51%

Poor or severe

MPI confirms the portfolio serves poor households.

Kd Sant

Poverty reduction signal

Repeated exposure is associated with lower deprivation.

Both products

Resilience increases with exposure

Cycle is positively linked to resilience indicators.

Access remains strong

High satisfaction

88% intend to renew; 99% cite clear loan information.

Strategic read

SFF is reaching its target market.

The strongest impact signal is Kd Sant poverty reduction.

Solidarity clients remain more vulnerable and food insecure.

SFF is serving the intended population



98%

women

across Kd Sant and Solidarity

37–41

typical age range

new clients around 37; continuing around 41

5

average household size

two children and three adults

Rural

dominant residence

majority live outside town centers

New client profile

A rural woman, age 37, living in a five-member household.

Average monthly income below 20,000 HTG.

Schooling is limited: about 11% have no schooling at all.

Continuing client profile

Also predominantly female, slightly older, and still rural.

Higher home ownership: 52% overall, with Kd Sant ownership reaching 59% when spouse-owned homes are included.

Savings and housing indicators are stronger than among new clients.

Clients remain poor by income and multidimensional measures

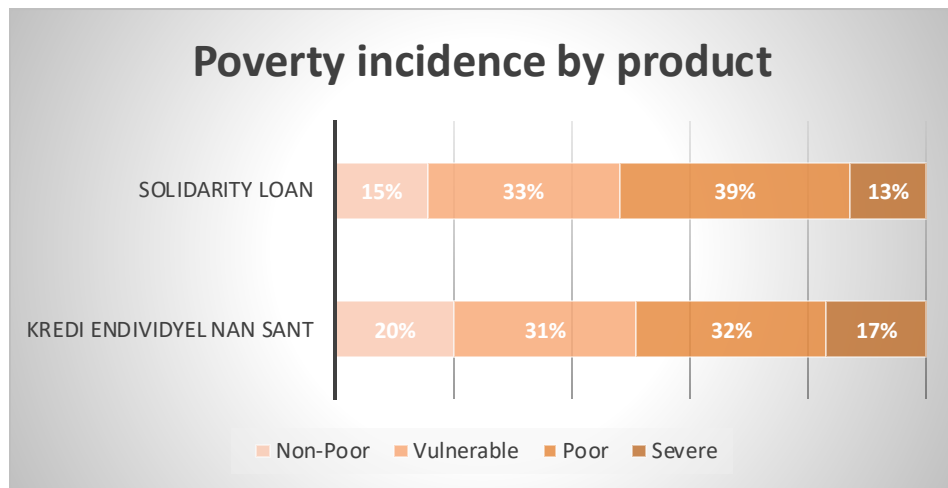


15,000
median monthly household revenue, HTG

17,996
average monthly household revenue, HTG

\$0.69–\$1.08
daily income per capita range

Below \$3
World Bank poverty line



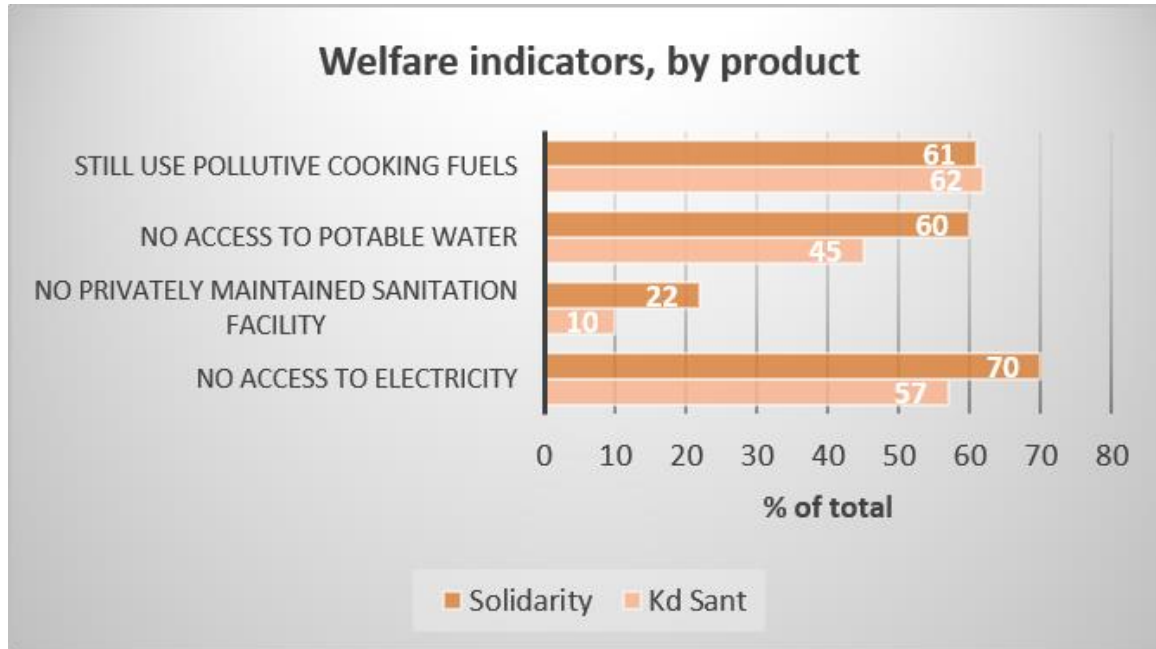
What MPI reveals

51% are poor or severely poor in the social performance summary.

Living standards are the dominant deprivation driver: sanitation, potable water, energy, housing quality and assets.

Solidarity clients show slightly higher poverty incidence than Kd Sant clients.

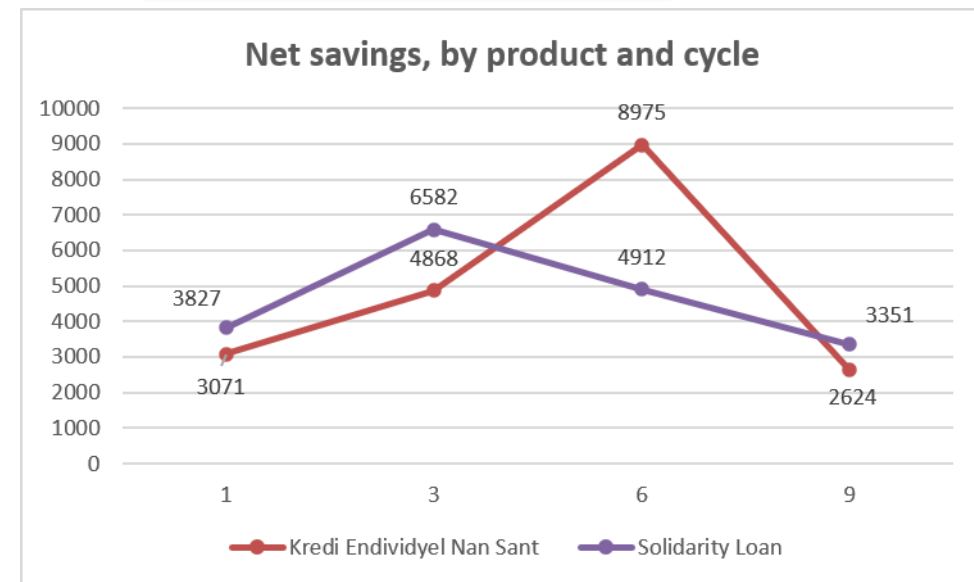
Solidarity clients are more vulnerable on several welfare indicators



Interpretation

Both products reach poor households.

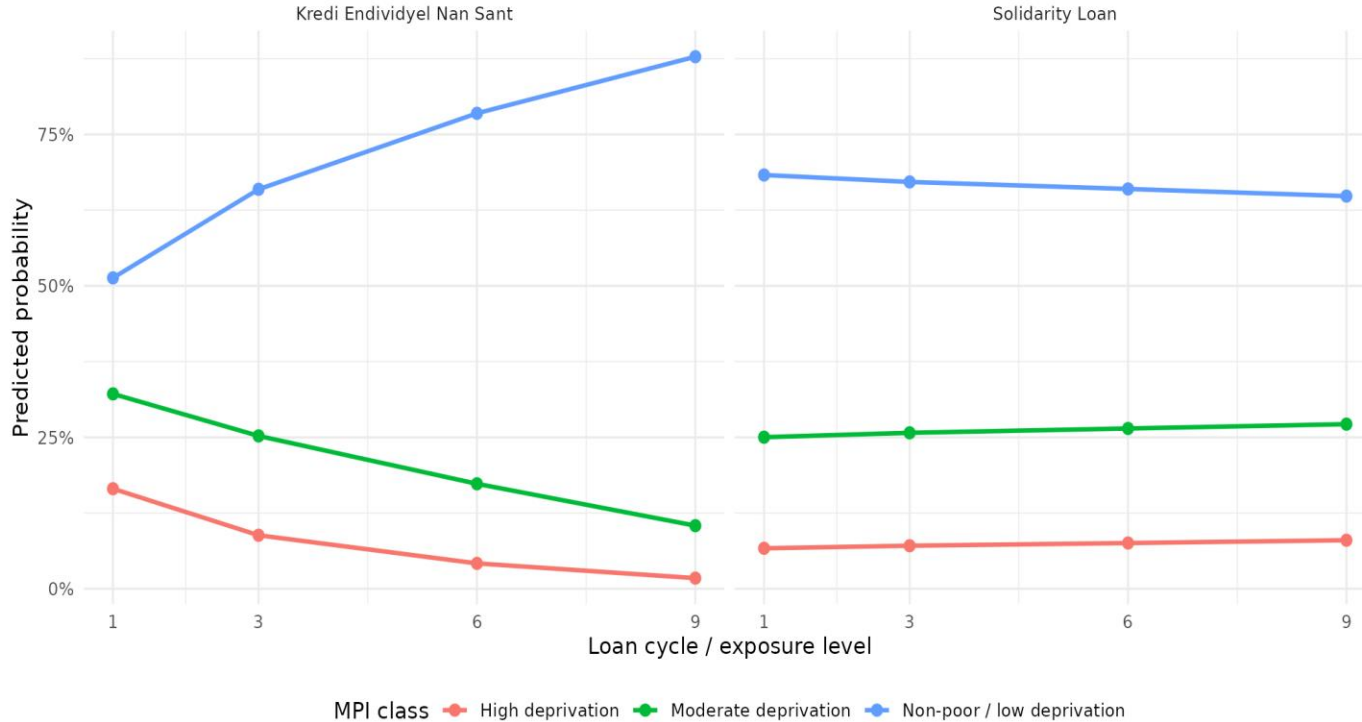
Despite having higher net savings, Solidarity clients show greater vulnerability, and Kd Sant clients start from a comparatively less disadvantaged position.



Poverty falls with exposure for Kd Sant, not for Solidarity

Full ordered probit: predicted MPI class probabilities

Controls: region, household type, zone, household size, education, repayment rating; cycle coded as ordinal exposure



Ordered probit result

Kd Sant cycle coefficient: -0.378, $p < 0.001$.

Solidarity coefficient: 0.032, $p = 0.628$.

Meaning

For Kd Sant, higher cycle exposure is strongly associated with lower probability of high deprivation.

For Solidarity, the model does not detect a statistically meaningful exposure effect.

This is an association, not a causal estimate, because households are not followed longitudinally.

Food insecurity remains a central vulnerability



PRODUCT	Cheaper foods	Borrow food (Second highest weight)	Limit portions	Restrict adults for children (Highest weight)	Reduce # of meals
KD Sant	2.2	0.7	2.3	1.5	2.6
Solidarity Loan	2.5	1.2	2.8	2.2	3.0
Average	2.3	1.0	2.6	1.9	2.8

Key observations

Average rCSI is 15 [STRESS: 4-18], below the acute-food-insecurity threshold of 19 [CRISIS: > 19] but still elevated.

Solidarity clients score higher than Kd Sant clients: 17 vs. 13.

Most common coping strategies are reducing meal size and reducing the number of meals.

Dam Mari stands out with an average rCSI of 21, above the acute threshold.

Structural living-standard deprivations dominate the poverty profile



61%

use pollutive cooking fuels

wood, charcoal, petrol or kerosene

16%

have no access to a toilet

or use unemptied
public/private latrines

23 min

average water collection time

daily burden for SFF households

67%

use flashlight or kerosene

as lighting source

Product differences

Kd Sant clients have higher access to treated water: 55% vs. 40% for Solidarity.

Solidarity clients are more likely to report no sanitation facility: 22% vs. 10% for Kd Sant.

Housing exposure is widespread: one-third report rain leakage and over three-quarters report insects or rodents.

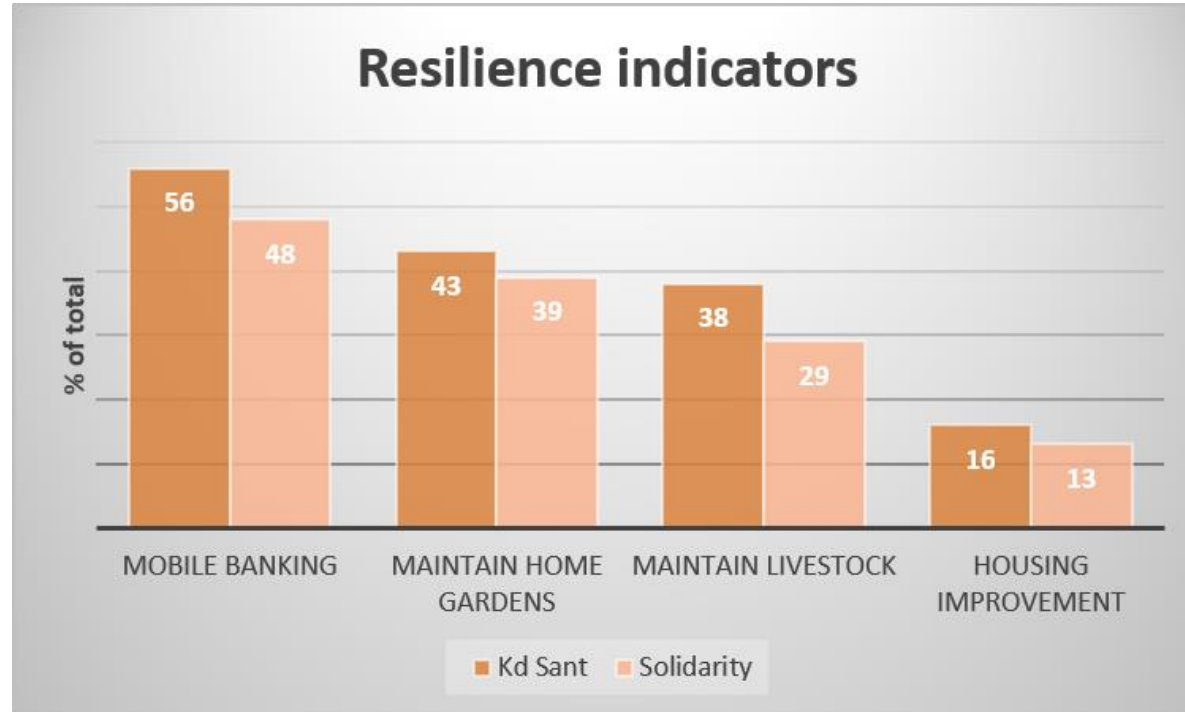
Implication

Financial services alone cannot resolve structural poverty.

Water, sanitation, energy, and housing constraints are central to client welfare.

Partnerships with social protection, WASH, and housing actors could amplify impact.

Clients show resilience through enterprise, savings, and technology



What this says

About 90% of clients are engaged in petty commerce.

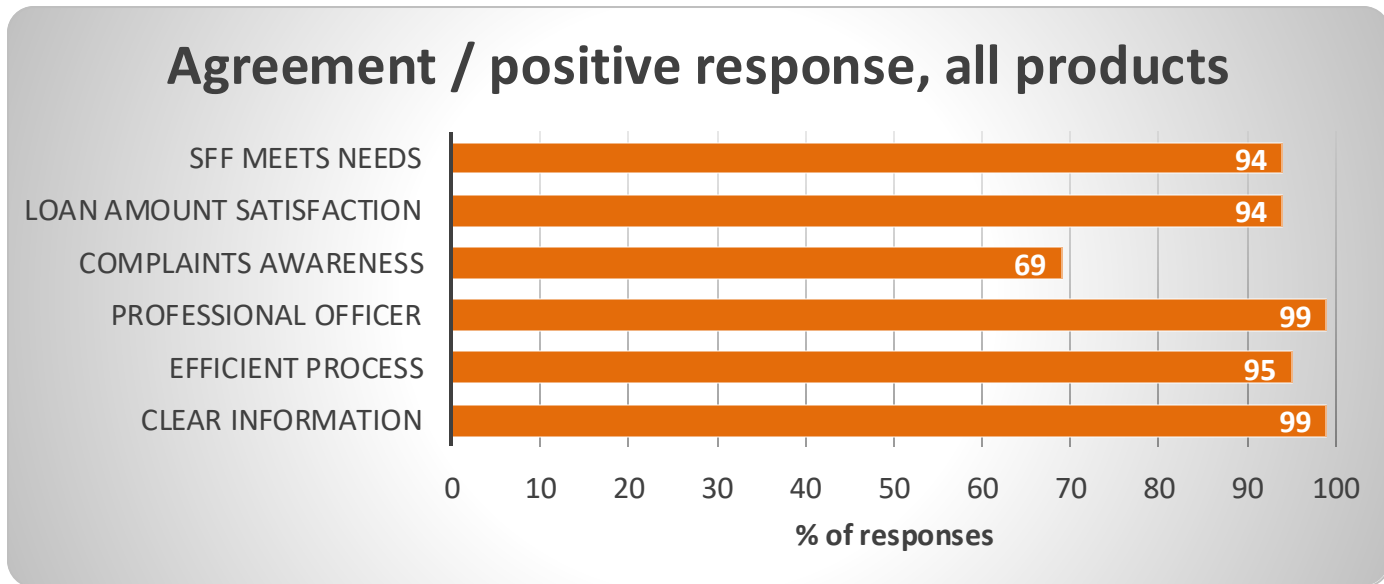
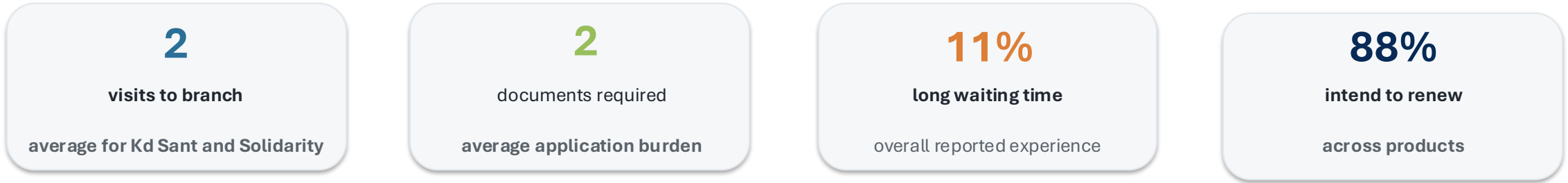
62% felt their businesses had grown in the previous 12 months.

47% added a new product or service.

Mobile money use is already mainstream: 52% overall.



Service access is strong, but complaints awareness is the weak point



Priority service issue

Only 69% know there is a complaints mechanism.

30% disagreed or totally disagreed that they know how to complain.

Most frequent recommendations: lower interest rates, larger loan amounts, faster disbursement.

Branch context strongly shapes client experience and outcomes



Food insecurity

Dam Mari has the highest average rCSI: 21.
Aken and Marigo appear relatively better off on food security.

MPI poverty

Jan Rabel stands out: 56% severe poverty.
Education deprivation drives much of Jan Rabel's extreme result.

Access

Jan Rabel, Gonayiv and Wanament report higher waiting-time issues.
Twoudino and Jan Rabel require more visits for some products.

Management implication

Branch-level dashboards should be used to distinguish product effects from local operating context.
The same product may perform differently depending on staff capacity, local markets, transport constraints, and infrastructure.

What SFF can act on next



1. Deepen Kd Sant learning

The poverty-reduction signal is strongest in Kd Sant.

Study which Kd Sant practices, screening, coaching, or repayment dynamics are associated with lower deprivation.

Explore whether learnings can be adapted for Solidarity.

2. Protect the most vulnerable

Solidarity clients show higher food insecurity and lower savings.

Target support in high-risk branches such as Dam Mari and Jan Rabel.

Consider linkages to WASH, health, housing, and social protection actors.

3. Improve the feedback loop

Client satisfaction is high, but complaints awareness is weaker.

Make complaints channels more visible at centers and branches.

Track branch-level service experience: waiting time, visits, and disbursement speed.



SFF is reaching poor women, and client resilience is improving.

Strongest evidence

Kd Sant exposure is associated with lower multidimensional deprivation.

Savings increase with exposure for both products.

Persistent challenge

Structural poverty remains high.

Solidarity clients remain more food insecure and financially vulnerable.

Next frontier

Use branch-level learning to target improvements.

Strengthen complaints awareness and product responsiveness.