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A Living Fence: Financial Inclusion and Exclusion on the Haiti—Dominican Republic Border




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*CHAPTER 1*

# A Living Fence

## *Financial Inclusion and Exclusion on the Haiti–Dominican Republic Border*

**ERIN B. TAYLOR AND HEATHER A. HORST**

## Introduction

Financial inclusion is often understood to be about choice. The logic of "banking the unbanked" and providing access to services such as mobile money and microfinance is that access to a greater range of products allows poor but rational consumers to choose products that best fit their needs, lowering monetary and transaction costs and relieving the stress of meeting everyday needs. A design or cultural logic might also suggest that when products – even financial ones – are put in the hands of human beings, they take on heightened symbolic meanings. Yet, studies by social scientists have demonstrated that most people already have a significant degree of financial choice, even when formal financial products are not available (James 2014; Stoll 2012). As the financial diary studies in India and South Africa demonstrated conclusively, poor people have access to a broad range of financial tools for saving, borrowing, lending, investing, and insuring (Collins et al. 2009). Moreover, these are often socially embedded in local communities and family networks. What, then, does formalization of financial services offer to those who have already been navigating a diverse (if unbanked) financial landscape?

The introduction to this book suggests a way to address these kinds of very real questions from the perspective of the poor. It is not formalization per se that provides greater choice, but rather, as Musaraj and Small suggest, that the technologies and infrastructures upon which formal financial products operate provide possibilities that informal products generally do not. Telecommunications infrastructure permits transactions to take place at a vastly greater speed over large geographic distances than do informal products. Transaction data is disembedded from its local context, "remembered" by computers rather than being kept in the ledgers or memories of transacting parties. Consumers are theoretically freed from the material constraints entailed in cash and paper records.

And yet, the newly "banked" (or mobile moneyed, etc.) tend to continue to use informal products. As Musaraj and Small note, the division between formal and informal financial tools is a false one when viewed from the perspective of consumers. Rather than switch completely from old to new when they gain access to formal services, people often choose from among the entire array at their disposal. Formal financial services offer some superior features, but they do not replace informal services completely. In some cases, this is due to the fact that other aspects of people's lives transgress the formal/informal divide: people may, for example, be unevenly incorporated into state apparatuses, lacking identity documents for instance, or they may operate primarily in a localized informal economy and have little need for long-distance transactions.

Straddling a formal/informal divide becomes all the more complex when consumers live and work across a national border. In this chapter we present a case study of two towns on the border of Haiti and the Dominican Republic to illustrate how Haitians negotiate the restrictions and advantages of border crossing for financial inclusion. We use the term "living fence" to describe how the border simultaneously generates sources of insecurity (through state control and economic exclusions) and possibility (through its permeability and differential economies). This chapter includes the perspectives of consumers, employees, and entrepreneurs in order to demonstrate how relationships and technologies mutually shape the economic and social lives of Haitians living on both sides of the border region. The border of Haiti and the Dominican Republic is an example of what Sidney Mintz (1962) called the "living fence." Through this analysis, we problematize notions of inclusion and exclusion through demonstrating the contingent nature of the power relations embedded within the economic and social relations formed across the living fence.

## The Living Fence

In what follows, we use the notion of the living fence to analyze how Haitians develop relationships and navigate through the "border" to achieve economic and social mobility, what is sometimes referred to as "inclusion." Mintz described the hedges that demarcate the boundaries of the *lakou* (homestead) in the Haitian countryside as "living fences" that keep out trespassing humans and other animals, provide shade, prevent soil erosion, and are aesthetically pleasing. Their purpose is not only exclusion; they are also decorative, inviting, and often permeable. In key ways, the border region resembles these living fences. At once porous and closed, inclusive and exclusive, the border is far more than a container; it also facilitates productive activities, and it often invites rather than repels visitors. Moreover, the border is constituted as much by the people and objects that cross it daily as by state regulation. Conceptualizing the border region as a living fence enables us to explore how it shapes and reshapes Dominican-Haitian relations, which ebb, flow, and change over time as new financial, technological, and economic opportunities enter the ecology. We focus upon the range of economic activities connected to production and consumption, including the multiple impacts of the two states, residents' use of financial products, local entrepreneurial activities, and employer-patron relations. We problematize notions of inclusion and exclusion through demonstrating the contingent nature of the power relations embedded within the economic and social relations formed across the living fence.

## State Construction of the Living Fence between Haiti and the Dominican Republic

In the southwestern corner of the Dominican Republic lies the region of Pedernales. Despite being replete with natural wonders, pristine tropical beaches, and national parks, few tourists ever travel there because of its distance from the country's major cities and the relative lack of transportation infrastructure. With a population of approximately 31,000, the region is the poorest in the country. Economic activities primarily consist of agriculture, fishing, imports, and domestic commerce. The town of Pedernales is home to half of the region's total population. It is hardly a booming economy, but is it not desperately poor either. It boasts all the features one would expect in a small regional capital, including schools, a hospital, restaurants, hotels, and NGOs. It even has its own virtually constant electricity supply—a rarity in the Dominican Republic, where rolling blackouts are common. The relative affluence of Pedernales is due to its economic diversification. Apart from being a major center for agricultural trade, Pedernales houses one of the region's ports, a cement factory, and a factory that sorts secondhand clothing. Its location on the border with Haiti affords it a special economic function as a major hub on a trade route that connects Santo Domingo with Port-au-Prince via the island's southern towns: Barahona and Pedernales on the Dominican side; Anse-à-Pitres, Marigot, and Jacmel on the Haitian side.

Haitians living in Pedernales and Anse-à-Pitres depend upon access to Dominican markets to undertake economic activities as producers, distributors, and consumers, since Anse-à-Pitres lacks the diverse economic activities and large enterprises of Pedernales. Residents of Anse-à-Pitres walk to Pedernales daily to work, sell, shop, or use services that are not available on the Haitian side of the border. These include accessing some health and education services as well as the internet, bill paying, sending or receiving remittances, buying phone credit, and traveling further afield. These are not merely conveniences: residents suffer economic and social hardship when it is not possible to cross the border. Unless there are exceptional circumstances, the border crossing is open every day from eight o'clock in the morning until five o'clock in the afternoon. No identification is necessary: crossing is simply a matter of walking over the footbridge spanning the river between the two countries. As a result of this porosity, life is administratively, economically, and socially intertwined across the border, and it has been so for at least a century. In fact, from an economic perspective, the border is important to both nations. The *Dominican Today* (2013) reports that annual trade across the entire border amounts to approximately US$1.1 billion in formal transactions and US$900 million in informal transactions.

The importance of mobility to the Haitian economy is reflected in a common Kreyol proverb, "Marche cherche pa jamn domi sans soupe" (one who goes looking doesn't sleep without eating). On an island where tropical storms seasonally hamper efforts at mobility, making unbridged rivers unpassable, looking for livelihood can pose significant challenges. And yet, the proverb suggests that those who seek out livelihood will always find it. Like other countries in the Caribbean, migration has been a pervasive feature of social life, with migration for education, work, and "travel" (Duany 2011; Olwig 2012) becoming a rite of passage for many in the region (Pessar 1999). Within this context, families are often distributed across borders, with children sent or left to live with aunties and grandmothers while parents work to support them (Olwig 2013; Grasmuck and Pessar 1991). Haitians, in particular, have engaged in migration for economic and political reasons, moving for work, education, and to escape political persecution (Bartlett 2012; Schiller and Fouron 2001; Jackson 2011; Martin et al. 2002; Orozco and Burgess 2011; Richman 2005). As such, migration is a structural fact for many Haitians in the region, with remittances accounting for an estimated US$1.9 billion, or around 24 percent of the country's GDP in 2012 (Maldonado and Hayem 2013).

While in recent years the stress has been on transnational migration to the United States, Canada, Europe, and nearby countries in the region (Schiller and Fouron 2001; Richman 2005; Jackson 2011; Pessar 1995, 1997), mobility across the national border between the Dominican Republic and Haiti has long been a part of Haitian efforts to seek livelihood. This is due, in part, to its relative accessibility as a migration destination; migrants do not have to source the costs of airplane flights or risk a boat trip across the Caribbean Sea. As far back as the nineteenth century, Haitian labor has supplied *bateyes* (sugar plantations) in the Dominican Republic, particularly in the far east of the island (Ferguson 2003; Martínez 1995). More recently, Haitians have taken advantage of urban economic growth to work in construction, domestic service, and marketing in the major cities (Martínez 1999) or to engage in trade (Taylor 2014a). This migration eastward reflects the greater poverty of Haiti, where 80 percent of people live below the poverty line and 1 percent of the richest Haitians own half of the country's wealth (CIA World Factbook 2013). The poorest country in the Americas, with a nominal GDP (PPP) of US$1,164, Haiti depends heavily on international aid and remittances to prop up a fragile, agriculture-based economy. Bank branches are concentrated in major cities, making them difficult to access for the 48 percent of Haitians who live outside rural areas (CIA World Factbook 2013).[1]

In contrast, the Dominican Republic has a nominal GDP per capita of US$9,922, and 34.4 percent of its population lives below the poverty line. It is the second largest economy in Central America and the Caribbean, with a well-developed tourism industry and a significant degree of domestic production. Although still poor, its greater wealth means that the vast majority of migration flows from Haiti to the Dominican Republic, not the other way around. In fact, many residents of Pedernales told us that they rarely visit Anse-à-Pitres, despite the fact that it is so close by. Some had not crossed the border since they were children, and others had never entered Haiti at all. The vast majority of traffic across the border consists of Haitians entering the Dominican Republic to access markets, work, or visit relatives who have settled there.

Many border residents have family scattered throughout both sides of the island. It is relatively common for familial networks to span Hispaniola from Port-au-Prince to Jacmel in Haiti's south, through Anse-à-Pitres and Pedernales, and on to Santo Domingo and Higuey in the east of the Dominican Republic. These networks trace the primary paths upon which people, merchandise, and money circulate. The border region, through unifying a small part of each nation, assists in circulation along these routes through expanding access to means of mobility, improving communication, and reducing costs. As we have argued elsewhere, "while one of the primary functions of national borders is to arrest mobility, *border regions* promote mobility because they provide opportunities for economic and social arbitrage" (Horst and Taylor 2014).

However, the prevalence of mobility and circulation should not be overestimated. The situation of Haitian migrants in the Dominican Republic has always been precarious, irrespective of their legal status. *Antihaitianismo* (anti-Haitianism) in the border region and beyond, and the Dominican state's role in promulgating it, has been well documented by historians, anthropologists, and nonprofit organizations (see Augelli 1980; Derby 1994, 2009; Gregory 2007; Human Rights Watch 2002; Turits 2002). Deportations occur frequently and without notice, including instances of children born in the Dominican Republic to Haitian parents.

In fact, living and working in the Dominican Republic is becoming increasingly difficult. In 2010, the Dominican constitution was altered to refuse citizenship to children born in the Dominican Republic to "transient" parents, meaning that the children born to parents who did not have a Dominican visa at the time of their child's birth are no longer considered to be citizens (United Nations 2013). A recent ruling by the Constitutional Court has authorized the Dominican government to review records dating back to 1929. This means that up to 200,000 other Dominicans of Haitian descent may be stripped of their citizenship and left stateless (Gonzalez 2013). This practice reflects the long history of *antihaitianismo* in the Dominican Republic (Grasmuck and Espinal 2000). For Haitian migrants, the Dominican Republic is therefore simultaneously an important source of economic growth and a constant source of insecurity.

Haitian descendants living in the border region are also subject to the High Court's ruling. For example, Fredelina lives in Aguas Negras, a small town on the Dominican side of the border. She is a single mother with three children who makes a living through selling beans in the Pedernales market and sweets around her town. She lives rent free in a vacated house, and she receives a small monthly remittance from her boyfriend, who lives and works in the east of the Dominican Republic. Fredelina and her children were all born in the Dominican Republic, but none of them have the right to apply for Dominican citizenship. So long as she stays in Aguas Negras, her life is unlikely to change significantly, but if her children wish to live in other parts of the Dominican Republic they will have to travel as illegal immigrants.

The primary reason why Fredelina's life would not be much affected if she remains in the border region is because of the flexibility with which state rules are enacted there. On either side of the border, passage is open for the most part, so long as the people crossing do not try to go far beyond the towns on either side. For example, a Dominican can cross at Anse-à-Pitres and spend a day in the Haitian town or nearby areas, but if they wish to stay any longer or travel any further, they are expected to obtain a visa from the Haitian consulate in Santo Domingo. Equally, Haitians can cross into Pedernales, and in many cases reside there permanently, but if they want to travel further afield, they need to either possess a visa or enough money to pay bribes of approximately 4,000 pesos (US$93) to reach Santo Domingo. In a certain sense, then, the further one travels away from the border, the harder it is to cross it.

Some of the most important ways in which features of the state affect the economic and financial status of Haitians have nothing to do with the actual border or with surveillance beyond it. These are also crucial to the ability of Fredelina and her children to live in Aguas Negras. Curiously, one important possession that Fredelina has is her Haitian identity card, which she was able to obtain despite the fact that she was not born in Haiti and is not a resident there. Without this card, Fredelina would need a third party to receive her Western Union remittances from her boyfriend, who lives three hundred miles away in the east of the Dominican Republic. The most important services provided by the Dominican state are healthcare and education, which are universally accessible up to certain limits. Fredelina can use Dominican hospitals and clinics at little to no cost, and she has given birth to all of her children in the Pedernales hospital. Her children have the right to attend Dominican primary and secondary schools, but they are unlikely to be able to attend a Dominican university. Without Dominican documents, their only option is to obtain a student visa and pay full fees. They may be able to enroll in a university in Port-au-Prince, but even there they face a range of economic, administrative, and linguistic barriers. For this family, the living fence in some ways resembles a cage: there is room for movement, but the legal boundaries are firmly delimited by one's ability to pay.

## Financial Products and the Question of Economic Inclusion

Given the centrality of money in the experience of mobility, to what extent can a new generation of financial products mitigate different kinds of exclusions? Since the Grameen Bank launched microcredit in the 1970s, microfinance has grown to be a significant part of initiatives for socioeconomic development. The logic of microfinance is that financial inclusion can assist in the alleviation of poverty through the provision of inexpensive financial products that provide security and access to capital. Distance from bank branches, exorbitant fees, and illiteracy number among the factors limiting access to formal banking facilities. Instead, people rely on informal financial services, which can be expensive, time-consuming to use, and slow to complete transactions. This puts the unbanked at a disadvantage relative to people who do have access to formal banking, as it extracts from productive activities and leisure time and reduces consumers' options with respect to market interaction. However, while access to formal financial services certainly bestows many benefits, it is difficult to prove that these services actually alleviate poverty (Roodman 2012).

From this point of view, financial products are similar to other networking technologies, such as mobile phones. Both formal financial services and mobile phones are useful – perhaps essential – but not "silver bullets" that solve all problems of access or inclusion (see Burrell 2010; Roodman 2012; Singh 2009; Srinivasan and Burrell 2012; Taylor 2015; Taylor and Horst forthcoming). Furthermore, some researchers suggest that the people most likely to benefit from microfinance are those who have access to money in the first place (Morawczynski 2009; Morawczynski et al. 2010). A similar line of reasoning has also been argued for mobile phones. Horst and Miller (2006) have noted that the people most likely to benefit from the social networking capacity of mobile phones are those who already have well-developed networks. Whether we are discussing finance or communication, "inclusion" does not necessarily mean that social structures are broken down and the playing field leveled. Even as "inclusion" is democratized, inequality may increase because doing so provides a means for people who were already ahead of their peers to make further gains, leaving those on the bottom rung of the ladder further behind.

National borders can be particularly interesting places to observe the effects of financial services because they enable direct observation of how national differences are negotiated. Financial worlds on the border of the Dominican Republic and Haiti are complex because they bring together two different financial systems and currencies (Baptiste et al. 2010). This essentially doubles the kinds of financial products available, giving Haitians who live in the border region an advantage over Haitians living elsewhere. Financial services located in Anse-à-Pitres include Fonkoze (a microcredit institution), Western Union, and a mobile-money service (Digicel TchoTcho). Pedernales has a greater range of classic formal financial services, boasting a major national bank, a cooperative bank, Western Union, and Caribe Express. On both sides of the border, we can see that mobile phones and financial products influence the ways in which people behave and interact.

As will be described later, the main formal financial products used by Haitians living in the border region tend to be the remittance services offered on both sides of the border. On the Dominican side, money circulates between Haitians and their family living in different parts of the country. The reasons why people send money are various, and the circulation occurs in multiple directions. For instance, Fredelina received money regularly from her boyfriend in the east of the Dominican Republic. In another case, a Haitian woman living on the border sent money regularly to her children who were studying at university in Santo Domingo (see also Miner 2013).

Another one of our interviewees, Monica, had been living in a town close to Santo Domingo with her mother and her young son, but her mother would not let her work. She relocated to Anse-à-Pitres, leaving her son behind, to see if she could make a living as a Madame Sara (female Haitian vendor), selling clothes, shoes, and accessories in the binational market on the border. Her plan was to build up her business and send money to her mother for the care of her son. Monica's case diverges from what we normally think of as standard migration routes: although she had originally migrated to the Dominican Republic, she moved back to Haiti to take advantage of Dominican markets and send money eastward.

Haitians' use of transfer services in Pedernales is not without problems. Some of the Haitians we interviewed in 2010 told us that they were deeply dissatisfied with the need to use services across the border in the Dominican Republic. They claimed that they were subject to racist treatment in the Western Union office in Pedernales. Language barriers, long waiting times, and the high cost of the service were also singled out as deterrents to use. At the time of research, the Pedernales branch did not use a computer-based system, relying instead on slower phone transfers. In addition, many individuals needed to send money in US dollars from the Dominican Republic to Haiti, which increases the transaction costs. A number of residents told us that they preferred to use Caribe Express, which is also located in Pedernales but is much more "Haitian friendly." Participants told us that the benefits of Caribe Express over Western Union reflected the fact that many members of staff speak at least some Creole (or at least make an effort to communicate) and are friendlier to Haitians. In addition, there are lower costs for transactions, which are also faster. During our research, however, a Western Union office opened in Anse-à-Pitres, making many of these problems redundant.

On the Haitian side of the border, remittance routes are heavily shaped by patterns of migration and trade. Our research suggests that more than half of the residents of Anse-à-Pitres were born in a different town in the south and southeast regions of Haiti. Most residents have family still living in those towns, and children who are in school may live with relatives rather than with their parents. Since the launch of mobile money in Haiti, the process of sending money has become less expensive and faster for families whose senders and receivers both have access to a mobile-money agent (Taylor et al. 2011). Digicel TchoTcho, a Haiti-wide mobile-money service, became available on the border in February 2012. In another reversal of the stereotype of remitters, one young man we knew signed up for mobile money so that a cousin of his, who lives fifty miles away in Jacmel, Haiti, could send him money to pay her Sky television bill. It is a Dominican service and needs to be paid in Pedernales. 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 twice a week (on Mondays and Fridays, which are market days on the border) from Marigot (near Jacmel) to Anse-à-Pitres. The boats carry people, goods, and money, and the trip takes seven hours overnight.

Despite the infrequency and slowness of this boat service, we found few people who had signed up for mobile money by the time we left the border in May 2012. Given the virtually absolute absence of any mobile-money advertising or branding, it is not surprising that people were not using it. In fact, few people had even heard of it. It appears that, even in small towns, news does not necessarily travel that fast by word of mouth. This point is crucial when it comes to thinking about how to actively stimulate "inclusion": mobile money is a consumer good like any other, and ordinary market mechanisms for encouraging uptake can be usefully deployed to inform consumers about new choices.

Some residents use informal services in conjunction with electronic ones, suggesting that reasons for using informal services may not simply be lack of access to formal ones. 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 he uses the local boat service to send money to his children who are studying in Jacmel. He sends 500 gourdes (approximately US$8) once a 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 mobile money, and teaching his family how to use it, would present economic and transaction costs.

What does access to this range of financial products tell us about economic inclusion? A variety of financial products are likely to increase the probability that consumers will find one that is shaped to their needs. On the border, greater options give consumers greater choice and flexibility, but other issues negatively impact their use, such as lack of access to cash and unpleasant experiences using financial services. It is clear that financial worlds are shaped by far more than consumer access to financial products. Indeed, Haitians' experiences as producers also shape their ability to take advantage of the social, economic, and financial diversity that the living fence offers.

## Client-Patron Relations, Dependence, and Mobility

The ability of the border region, as a living fence, to simultaneously provide productive opportunities and pose restrictions is also observable in relations between Haitians and their employees. Because Haitians will work for far lower wages than Dominicans, they dominate the labor force in agriculture, construction, and domestic service. For example, a Haitian construction worker in Pedernales, Dominican Republic, earns around 5,000 to 8,000 pesos (US$105–170) per month, compared to 8,000 to 12,000 (US$170–254) for a Dominican. Similarly, whereas a Dominican working as a domestic servant will earn around 5,000 pesos per month, a Haitian will be paid 1,500 to 2,000 pesos (US$31–42).

However, to understand how employer-employee relations affect economic and financial inclusion, we need to investigate well beyond the price of labor. Forms of cooperative relations have existed in both nations for centuries. Apart from literature on cooperative farming, most studies of cooperative relationships in the Dominican Republic have focused on different forms of the patron-client relationships. One example is the Dominican *caudillo,* a strongman who commands the loyalty of his own army (Betances 1995; Wolf 1967). The caudillo system transferred into the national political system, especially manifesting itself during the Trujillo dictatorship, and lives on today in the form of personal promises bestowed by aspiring politicians upon their constituents (see Taylor 2013). Another, socially flatter example is the Dominican system of godparenting, in which *padrinos* and *madrinas* are expected to contribute to the upbringing of children, including, in many cases, paying their university tuition. Conversely, Haitian literature on patron-client relationships has generally emphasized their role in politics (Laguerre 1989; Nicholls 1996), and there is a vast amount of information on more horizontal relationships such as *pratik* (between clients and traders), the *kombit* (working group), and the *lakou* (household) (Edmond 2007; Mintz 1961; Pierre 2009; Smith 2001).

On the Dominican-Haitian border, patron-client relationships are visible in the productive relationships between sellers and customers and between employers and employees. Whether patron-client relationships between Haitians and Dominicans are essentially between equals or whether there is a power differential depends in large part upon access to economic resources. Wage laborers in particular may be dependent upon their patron for their basic needs, and the shortfall of what they require to survive on a day-to-day basis may be paid or donated in the form of material possessions or food rather than cash. These donations might take the form of boarding in the employer's home, giving employees old or unwanted clothes or other items, paying for employees' children's education, or buying them gifts at Christmas. Employers also may offer loans or direct gifts of cash and items such as mobile phones. Because employer-employee relations tend to incorporate sentiments of friendship, power differentials can become hidden. As with microfinance and mobile phones, inclusion does not necessarily generate greater inequality: in fact, the social affection of patron-client relations can obfuscate power differentials.

The most striking case of employer-employee patronage we found concerned a woman called Variola. Variola, now in her thirties, is from Thiotte, a town located in Haiti, approximately forty minutes' drive up the mountain from Anse-à-Pitres. When she was eleven years old, Variola's father had a stomach illness. She wanted to make money to help pay for his healthcare, so she ran away from home with a thirteen-year-old friend. The two girls spent an entire day walking down the mountain to Anse-à-Pitres, where they were accepted into the home of the older girl's aunt. After a few months, Variola found work and residence in the home of a Dominican woman in Pedernales. This woman – we'll call her Maria – taught Variola to clean and, when she was old enough, to cook as well. Their relationship became so strongly cemented that neighbors refer to Variola as "Maria's daughter."

Variola is now an adult and lives across the border in Anse-à-Pitres with her husband and their four children, but she continues to work for Maria six days per week, earning a monthly salary of 2000 pesos (US$46), just

40 percent of what a Dominican would earn for the same job. Variola's husband had a serious motorbike accident a few years ago and cannot work, leaving Variola as the only breadwinner. However, despite the fact that she does not earn enough to support her family, she does not want to ask for a raise because "Maria gives me everything, I am ashamed to ask her for more." Every day Variola takes food home for her children, and Maria buys her many of the things she needs, including her children's clothes at Christmas time. Not long before our interview, Maria bought her a Dominican mobile phone so that Variola can call Maria if she cannot come to work. Variola told us that if she doesn't have money for food and asks her boss for 200 pesos, her boss will give her 500 pesos and not expect it to be repaid. Variola asked Maria to pay her wages every Saturday, rather than in the usual monthly installments, so that she can manage her money better. Maria agreed. On Mondays Variola shops for food in the border market because it is less expensive than the local supermarkets, and it is possible to purchase small quantities.

Variola's life consists of going to work in Pedernales, going home and looking after her children, and attending church on Sunday mornings. She has only ever left the border region once. A couple of years ago, Maria's mother died, and Variola accompanied Maria to Santo Domingo in order to help with the funeral preparation. Variola got to look around Santo Domingo twice: once from the bus window on the way into town, and once from the bus window on the way out. The rest of the time she stayed in the house. She does not have good relations with her neighbors in Anse-à-Pitres, telling us that some of them despise her for deigning to sell her labor across the border as a domestic servant. They remarked to her that she was forced to "wash the panties of Dominicans" because she "didn't know how to do anything else." This is an insult given the taboos associated with washing and handling undergarments due to their close association with menstruation and the female body in the Caribbean (see, for example, Sobo 1993). Variola does have other dreams, and she is contemplating the possibility of leaving her children with relatives in Thiotte in order to migrate to Santo Domingo to work as a domestic servant. There is no reason to doubt Maria's affection for Variola. However, in some ways, Variola's situation is rather like that of a child. Instead of paying a higher wage, Maria decides Variola's consumption choices for her. Maria's approach could certainly be read as a kind of financial inclusion, but it is rather more paternalistic than conducive of financial independence.

Curiously, mobile phones were brought up quite often in our interviews with people about their work (Horst and Taylor 2014). We encountered numerous people who said their employer provided them with their first mobile phone. Not so many years ago, mobile phone handsets were far more expensive than they are now, and if it were not for the gifts or loans of employers, many people would have had to wait a long time to attain one. Even today, not everyone can afford a handset or the cost of communicating. Yet it is very much in the interest of employers for their employees to possess a phone. Indeed, Variola kept just two numbers in her mobile's address book: Maria and a friend. Variola would have liked to be able to call her mother in Thiotte without having to borrow a neighbor's phone, but she could not, because her phone was Dominican. However, Variola also states that she probably would not have thought a phone to be an important enough item on which to spend her meager income of 2000 pesos per month. Indeed, she barely uses the phone other than for work, having neither the need nor sufficient disposable income. In her case, the phone has more utility for her boss than for herself.

Evens, aged twenty-four, is a very different mobile user to Variola and experiences patronage in an entirely different fashion. Evens is a young man who divides his time between Thiotte, where he is enrolled in high school, and Pedernales, where he comes to work periodically. His only form of legal documentation is a Haitian identity card. Unlike Variola, he is highly mobile, and highly connected. More importantly, he has worked in a range of different kinds of employment, including construction, as an electrician's assistant, in a barbershop, and in a hardware store. When he works as an electrician's assistant he earns 6,000 pesos (US$126) in two weeks–six times Variola's salary. As a result, Evens has far more labor mobility than Variola, who has spent her entire life as a domestic servant in one family.

Evens has owned nine mobile phones in his life because he keeps losing them. He bought his first phone in 2007 when Digicel arrived in Haiti. His current Nokia, registered with the company Orange, was a gift from one of his employers, who runs the hardware store where he currently works on Saturdays. Evens lives above the store, and his boss gave him the phone so that he could call Evens if the shop got busy. He doesn't have any names recorded in the phone because the SIM card belongs to his boss. However, he also owns a Haitian SIM card (with Voilá), and a Dominican SIM card (with Claro). In case he also loses these, he records the numbers of all his contacts in a notebook that he carries everywhere with him. Thus while Evens depends upon favors, often work related, to retain phone access, he has found a way to retain ownership over information. In fact, his mobile phone system and the networks it represents are crucial to his maintenance of mobility, as former and new employers will call him to offer him work.

Evens leverages relationships and technologies in such a way that gaining inclusion does not mean giving up freedom. Not tied to any particular employer, he is able to negotiate his working conditions by simply getting up and leaving if they do not suit him. In this he resembles the market women who sell goods on the border and in the streets of Pedernales more than he resembles the many Haitian workers who cross the border daily to sell their labor at very low wages. The Madame Saras and Evens strike a balance between the advantages of productive relations and the independence offered by being able to negotiate one's own price in the market. For Madame Saras, this negotiation centers upon the price of commodities; for Evens, it is the price of his labor.

However, their ability to combine the benefits of market freedom and social interdependence is contingent upon the porosity of the national border. If the border is shut, they cannot pass through to trade or work. Ultimately, then, their livelihoods depend upon one source: the Dominican state. The border has shut down on various occasions, including during the 2010 cholera outbreak (Haiti Libre 2010). In this respect, Haitians face the same limitations irrespective of their dependence upon patronage relations, for the Dominican state is their overarching patron. Haitians with more skills, connections, and mobility, such as Madame Saras and individuals like Evens, are probably far better situated to adapt if the border shuts. However, the greater poverty of Haiti means that there are fewer opportunities available, and competition for positions and customers is far greater. This is why the metaphor of the living fence is so apt for the Dominican-Haitian border region: it excludes and includes in complex ways that are constantly changing. Whether these changes present obstacles or opportunities is a question that is constantly under negotiation.

## Conclusion

Throughout this chapter we have sought to highlight the complexities of the financial inclusion discourse through the examination of Haitians living on the border of Haiti and the Dominican Republic. Rather than equating access to mobile phones and financial services as an all-or-nothing proposition – that people are either included or excluded – we have highlighted the ways in which exclusion and inclusion can be understood as a shifting or temporal state of being. For many of our study participants, migrating to a place where there is a larger economy and a need for labor and trade is a far better option. The infrastructures that are built to supplement the changing mobile and financial ecologies clearly provide more opportunities to experience inclusion (see also Horst 2013; Horst, Kailahi, and Singh forthcoming). As finance becomes ever more mobile, however, labor and even trade remain relatively "shackled to space" due to the need to access particular markets in particular places.

In the border zone, the living fence provides more breathing room than in other places in Haiti, but at the end of the day it is not broadly inclusive because there are many people who are not well or reliably positioned to leverage its opportunities. Even the people who are well positioned face hard limits, because their market mobility depends upon the actions of the Dominican state. In effect, the structural conditions of the border region, particularly the role of the Dominican state in controlling resources such as labor and goods, and access to markets and consumers, means that for many Haitians inclusion can only be experienced as temporary and partial. Indeed, the closure of the border every day at 5 PM highlights this in a very concrete and substantive way (Taylor 2014b).

While in many ways this is an unusual example of the tension between social, geographic, and economic exclusion and inclusion, we would like to suggest here that the notion of a living fence, with its porous and shifting boundaries that include and exclude, may be a better metaphor for describing the lived relationships that people have with a range of financial resources, industries, and institutions. At the very least, it suggests that there may be good reasons to interrogate and move beyond the inclusion-exclusion binary that has been so seminal to the early work on mobile money and microfinance.

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## NOTE

1. According to one BBC News report (2010), approximately 15 percent of Haitians have a bank account, a figure that reflects both the size of the informal economy (at least two-thirds of the workforce) and the underdevelopment of financial infrastructure.

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