

Final Evaluation: Chemen Lavi Miyò for Persons with Disabilities (CLMD)

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Executive Summary

THE COLLABORATION BETWEEN FONKOZE AND TCU PROVIDED A PROMISING MODEL FOR INTEGRATING AN ONGOING DEVELOPMENT PROGRAM INTO UNIVERSITY STUDENT LEARNING AT A DISTANCE. EXTENSIVE SURVEYING OF TCU STUDENTS SHOWED THAT THEY FOUND BOTH IN-PERSON AND VIRTUAL INTERACTIONS WITH VISITORS ASSOCIATED WITH THE PILOT TO BE RELEVANT AND USEFUL TO THEIR LEARNING.

THE COLLABORATION YIELDED A PILOT THAT TESTED A VERSION OF FONKOZE'S GRADUATION PROGRAM FOR THE ULTRA POOR, ADAPTING IT TO SERVE ULTRA POOR PERSONS WITH DISABILITIES, WHO HAD NOT PREVIOUSLY BEEN INCLUDED IN THE PROGRAM. THE PILOT REACHED 30 INDIVIDUALS, AND INCLUDED A SAVINGS COMPONENT ADAPTED FROM MORE THAN BUDGETS (MTB), AN APPROACH CREATED BY A PROFESSOR AT TEXAS CHRISTIAN UNIVERSITY (TCU).

AFTER 12 MONTHS, THE IMPLEMENTING TEAM CONCLUDED THAT THE NEW VERSION OF THE PROGRAM CAN EFFECTIVELY REACH PERSONS WITH DISABILITIES, AND THAT MTB WAS A PROMISING WAY TO FACILITATE SAVINGS FOR INDIVIDUALS FOR WHOM USE OF A BANK IS IMPRACTICAL.

ALSO AFTER 12 MONTHS, THE TEAM'S LEADERSHIP DECIDED TO EXTEND THE PILOT FOR SIX MORE MONTHS, BRINGING THE TOTAL TO 18 MONTHS, WHICH IS THE LENGTH OF THE STANDARD CLM PROGRAM. THE TEAM FELT THAT A LARGER NUMBER OF PARTICIPANTS NEEDED ADDITIONAL TIME BEFORE THEY COULD BE SAID TO GRADUATE.

THE RESULTS, HOWEVER, ENCOURAGED FONKOZE'S CLM TEAM TO INCLUDE ELIGIBLE PERSONS WITH DISABILITIES IN ALL FUTURE PROGRAM COHORTS. FONKOZE ALSO AGREED WITH OTHER PARTNERS THAT FURTHER STUDY WOULD BE DESIRABLE AND, SO, THE PARTNERS DECIDED TO PURSUE STRATEGIES TO CARRY OUT A SECOND, LARGER PILOT THAT WOULD INTEGRATE LESSONS LEARNED FROM THE FIRST.

Through its Quality Enhancement Program, TCU established a collaborative program with Gérald Oriol Jr, Haiti's Secretary of State for the Integration of Persons with Disabilities. That collaboration produced a development initiative that became an occasion for student learning. A joint team from TCU and Fonkoze designed a small pilot program in Haiti, and TCU's staff worked to integrate the design and implementation phases of the program into TCU classrooms through the use of in-person visits and Skype sessions. Student surveys showed a strong positive response to both in-person and virtual interactions with the development professions involved.

For 12 months, from March 2015 through March 2016, Fonkoze's *Chemen Lavi Miyò* (CLM) team managed a pilot for 30 ultra poor persons with disabilities in Lascahobas, on the Haitian Central Plateau. The experiment was initiated by a decision by Texas Christian University to honor Gérald Oriol Jr as a "Global Innovator". Oriol, who was Haiti's Secretary of State for the Integration of Persons with Disabilities at the time, and the TCU team chose Fonkoze as an implementing partner for the project that would be funded in large part with the award. Additional support came from the Digicel Foundation.

The experiment had four goals:

1. To develop a model that will allow groups of students at a remote school to learn from an on-going development initiative.

2. To determine whether Fonkoze's CLM approach could be adapted to help extremely poor persons with disabilities increase their independence, providing the Secretary of State's office with a proven approach that can be replicated all over the country.
3. To teach the CLM team how to work with persons with disabilities so that they can be integrated as participants into the program's regular work.
4. To teach the CLM team whether More than Budgets, an approach to savings developed by a TCU professor, is an effective way to help program participants learn to save.

The following report discusses the pilot's three phases: its development, its implementation, and the results it achieved. As a learning experience, the pilot was an unquestionable success, with lessons to report from all three phases. This executive summary focuses on these lessons.

Student Learning

Students were able to interact with the pilot in several ways. Visits to TCU from Secretary Oriol and members of the CLM team created opportunities for them to visit classes and to speak at larger public gatherings. In addition, they participated in classroom discussions at a distance via Skype. TCU's substantial investment in the CLM team's Internet connection made the use of Skype practicable. Students were surveyed extensively at the end of each semester, and a large majority reported finding both the in-person interactions and the virtual ones relevant and useful towards attaining the goals for student learning that the QEP established.

Developing the Pilot

The core lesson learned from the development phase of the pilot was the value of face-to-face collaboration. Extensive back-and-forth e-mail communications prior to the visit to Fort Worth by representatives of the Fonkoze team did not even lead to a clear memorandum of understanding, a problem that was easy to rectify once representatives of TCU and Fonkoze were sitting in a room together. The visit to Fort Worth also permitted the Fonkoze team to see the More than Budgets savings approach in action and to talk to participants, an experience that was important when it came time to create a way to integrate the approach into CLM.

But a mistake that the combined team made during the pilot's development was that it did not take the time to agree on an evaluation strategy. As the time to plan the evaluation approached, the team realized that it had no clear way to distinguish between members who had earned their graduation and those who had not. It had to rush to create a new survey tool, but without agreed-upon graduation criteria, it had no good way to score one. This was one of the reasons that it made the decision to transform what had been planned as a graduation ceremony after twelve months into a simple closing celebration.

If future work with persons with disabilities depends on collaboration with local organizations of disabled persons, then the team would do better to spend more time vetting the local association it selects. The team chose to work with ASHALAS, the Association des Handicapés de Lascahobas primarily because its list of officers included a large majority of persons with disabilities. As it turned out, however, it was an organization without a structure, mainly the work of its dynamic president. It did not have an active enough presence in the field to contribute very much to the process of selecting program participants, as had been hoped. The CLM team ended up having to invest time and resources in capacity building for the association.

Implementation: Selection

If developing the pilot was a fruitful learning experience, its implementation was even more of one. The team was able to draw important lessons all along the way. The selection process was especially challenging, but the team was more successful when it counted on its usual participatory strategies than when it worked through the local association of persons with disabilities. Collaboration with the village assistance committees that the CLM team had established while executing its standard program in Ti Fon, a large section of Lascahobas facilitated quick identification of potential program members, and the standard wealth ranking meetings held in Pouli, another area of the commune where CLM had not yet been active, were also productive.

Selection was challenging without a clear consensus concerning what should count as a disability. A couple of members had only minor impediments. Two, for example, were missing only an eye. And one had a leg injury that required serious medical attention, but which should probably not be counted as permanent disabilities.

At the same time, it is unclear what practical conclusion to draw. Though someone with only a single eye may not seem disabled, the social exclusion that Patelson suffered and its consequences for his self-confidence were debilitating. (See the inserted profile of Patelson below.) Though someone like Mercurieu might seem more injured than disabled, his inability to access the medical care he needed without the team's intervention remains an argument for his inclusion. It may be that the program will continue to function best with the use of judgment sharpened through experience, rather than through establishment of rigid selection criteria.

Implementation: Enterprise Selection

Perhaps the pilot's most important lesson came during the enterprise selection process. That's the phase of the regular CLM program during which potential program members are invited to join the program and offered their choice of enterprises to develop. The team had worried that pilot members' disabilities

would render them unable to manage the types of enterprises that the program usually depends upon, which consist of different forms of livestock-rearing and small commerce. Had that turned out to be the case, the team would have had to create new enterprises along with the training modules that each enterprise requires.

In the event, things were much easier than we had anticipated. In open-ended conversations with small groups of potential members, we discovered that all were interested in exactly the same enterprises as the members of our standard program. As it turned out, they simply managed them differently than able-bodied program members would. They mobilized family members or friendly neighbors to do the parts of the work they couldn't do themselves. This finding was a key step towards the team's conclusion that it would be able to integrate persons with disabilities into its standard CLM cohorts in the future.

Implementation: Transportation and Home Repair

The week-by-week and month-by-month work through the program's twelve months was rich with lessons as well. For example, the team made the unsurprising discovery that transportation costs for the program would be much higher than those for regular programs. Assembling program members for training every three months was expensive and time-consuming. The public transportation in the areas where the members lived is expensive and hard to access for anyone who would require extra assistance. And yet bringing these program participants together seemed especially important because of the isolation they are accustomed to.

Housing repair is another area in which the team had much to learn. In general, the CLM team helps program members to construct a pit latrine and to ensure that they have a secure room with a good tin roof to sleep in. For both the latrine and the house, the CLM program provides the more expensive construction materials and small stipends for the builders. The members and their families are responsible for digging the pit for the latrine and for assembling some of the materials: sand and water for the latrine and both the structural lumber and the material used to build up the walls of the house.

Members of this cohort had needs that were different from members of the standard CLM program. Some lived in houses that require no repair, or only minor repair. But others needed modifications for their homes to make them more accessible. Marie Carmelle, for example, needed to widen her front door and lay cement down in front of her home to allow herself to enter and exit in her new wheelchair.

In addition, there were members who had little hope of assembling the contribution to home repair that the CLM program expects from members. Pierre lacked any supportive family, and because the program was only 12 months long and its consumption stipend was much lower than that of regular CLM members, he

couldn't build the necessary resources himself. Rather than allow him to fail, the team decided to give him additional help. (See the inserted profile of Pierre below.)

Evaluation

The team undertook an extensive evaluation of the pilot, but it is reluctant to draw strong conclusions. The sample size is simply too small. Nevertheless, some of the results are suggestive.

The survey given at the end of 12 months showed that participants experienced significant psychological and social changes. Almost all reported that they felt both that they had made meaningful progress since the start of the program and that they expected to make further progress in the year after the program was over. That is, they felt both a sense of accomplishment and a sense of hope. They also reported having more than three times as many friends after 12 months than they had when the program started.

Extensive analysis of the data concerning the participants' savings habits looked especially promising. A large majority of members saved consistently, though most had not previously saved at all. Even those who would not qualify for the savings incentives that the MTB program offers saved. Most chose to look at their savings as a way to build up funds to invest in productive assets, rather than as resources to depend upon in case of emergencies.

The pilot in Haiti was integrated into TCU undergraduate classes in development practice and development theory. Student feedback was strongly positive, both from in-person discussions and those held over the Internet, through Skype.

Background

Texas Christian University (TCU) is a major private university in Fort Worth, Texas. As part of the University's accreditation process, it established the Quality Enhancement Program (QEP), an effort to improve student learning.

In 2011, QEP defined Comprehensive Internationalization (CI) as a goal. The intention was to fill gaps in the opportunities afforded to students that are believed to be important in fulfilling the University's mission to educate and train them to be global citizens. These gaps emerge from the limited participation in the flagship study abroad program, which includes fewer than 30% of students, and the *ad hoc* and undocumented exposure students might experience in their classes.

The CI is comprised of five areas: Global Innovators, Virtual Voyage, Global Academy, Local Leaders, and Visiting Scholars. It strives to improve student capacities in three areas:

1. Identifying global issues from multiple disciplinary and cultural perspectives,
2. Understanding critical questions about the impact of global issues on local and international communities, and
3. Developing cultural empathy and intercultural competence.

Faculty members are awarded grants through a formal application process. Proposals must aim to support the CI mission in any one or combination of the five areas.

The Chemen Lavi Miyò for persons with disabilities pilot (CLMD) results partly from a Global Innovators grant to support the mission of the Office of the Secretary of State and then Secretary of State Gérald Oriol Jr. Student learning was pursued by embedding the CLMD Pilot in the classroom instructions and discussions in Development Theory and Development Studies and by using Virtual Voyage, Visiting Scholars, and Local Leaders to facilitate this process.

The University chose Dawn Elliott, a professor of economics, to lead TCU's part of the collaboration. She had developed a program that helps low-income residents in the Dallas/Fort Worth area learn the habit of saving. Her approach, called "More Than Budgets" (MTB), depends on training, positive social reinforcement, and cash incentives. The University's team and Secretary Oriol felt that some adaptation of her approach might make a useful part of a program aiming a financial inclusion – and indeed social inclusion – for persons with disabilities in Haiti.

The TCU staff and the Secretary both realized, however, that this effort would demand a third partner whose visions and programs fit well with the Secretary's office and MTB. The two partners reached out to Carine Roenen, executive director of Fonkoze, who immediately saw possibilities for a collaboration that might be useful to all: Fonkoze, MTB, TCU and its students, the Global Innovator himself, and of course the Haitians with disabilities whom it is his mission to serve.

But it quickly became apparent that the collaboration would not be able to move forward even on a tiny scale with only the funding TCU earmarked. Knowing the Digicel Foundation's strong record of supporting important social issues, Fonkoze and the Secretary's office applied for additional funding for the pilot, and the combined effort was successful.

The CLM program pilot for people with disabilities (CLMD) was designed, like the original CLM program, as a holistic approach to helping individuals who live in extreme poverty fight their way out of the vicious cycle that plagues them. But it would be adapted especially for persons with disabilities. These people live mostly in rural areas and are subject to all types of constraints, such as lack of services and infrastructure. They are often humiliated and abandoned to themselves.

The program aims at simple results for participants: food on the table, tangible assets, good health, increased independence, and the restoration of human dignity. And as a pilot, it aims at four specific objectives as well:

1. To determine whether Fonkoze's CLM approach can be adapted to serve as a method for helping extremely poor persons with disabilities increase their independence, providing BSEIPH (French acronym for the Office of the Secretary of State) with a proven approach that can be replicated all over the country.
2. To help the CLM team learn how to work with persons with disabilities so that they can be integrated as participants into the program's regular work.
3. To teach the CLM team whether More than Budgets is an effective approach to teaching savings to program participants.
4. To develop a model that will allow groups of students at a remote school to learn from the CLM program.

Two important changes in the regular program were decided upon before the implementing team worked out the details of the pilot. On the one hand, the length of the program would be reduced. The regular CLM lasts 18 months from the launch to the graduation, but the funds available for the pilot were so very limited that it was decided to reduce the length of the program to twelve months.

On the other, the team reduced the size of the weekly stipend that members would receive. Members of the regular program receive 300 gourds per week for the first six months of the program. Participants in the pilot would receive only 400 gourds per month. This was partly a way to save money, but it was, more importantly, a way to respect the level of cash support that the Secretary of State's office provides to individuals in another program.

An Introduction to CLM

Chemen Lavi Miyo (CLM) is designed to tackle the special needs of the ultra poor in Haiti. The name is Haitian Creole, meaning “Pathway to a Better Life,” and it reflects Fonkoze’s belief that it cannot give a family a better life, but can show them a path towards one and accompany them as they make their way forward. Based on a program originally developed and implemented by BRAC in Bangladesh, Fonkoze piloted the program starting in 2007, and began scaling up its implementation in 2010.

The program carefully targets the poorest families in a rural community, and then brings them a comprehensive package of services. To date, over 5000 families have graduated from the program, over 95% of all who have participated.

The program’s success depends, first, on Fonkoze’s ability to select the right participants. Fonkoze looks for families who:

- Include at least one woman capable of working who has dependent children,
- Have no income-generating assets,
- Have school-age children who are not in school,
- Lack reliable access to food, and are often hungry, and
- Lack access to healthcare or do not know how to access it.

Once households have been selected for the program, staff members visit to explain it and invite the women who lead the households to join. Women choose two enterprises that they would like to develop from the four the Fonkoze can currently offer: goat-rearing, poultry-rearing, pig-rearing, and small commerce. Agriculture is being tested as an additional enterprise. The women receive three days of training in each enterprise they’ve chosen. Fonkoze then gives them the assets that they need to establish their enterprises. Most importantly, the CLM team assigns a case manager who will visit the family once each week for eighteen months, ensuring that they turn their new assets into sustainable economic activities. For the first six months, the case managers provide a small weekly cash stipend, equivalent to less than US\$1 per day.

In addition to coaching in their enterprises, women are taught to sign their names and they receive focused training in eleven simple but critical health issues that include hygiene, reproductive health, and nutrition. The families also receive help repairing their homes and building latrines, and a complete water treatment system.

A key part of our strategy towards achieving that goal is establishing village assistance committees in all the neighborhoods where the program works. These committees are made up of community leaders who volunteer their time to help CLM members succeed.

After 18 months of close accompaniment, the vast majority of families – to date, roughly 96% – are ready to graduate. That means that they are eating hot meals every day, they have at least two ways of earning income, they have a minimum level of productive assets, they live in a decent home with a good tin roof, and they have a plan for the future

and the confidence to know that they can succeed. They are still very poor, but they require no further subsidies, and many are ready to join Fonkoze's microcredit program. Over 5,000 families have graduated from the program so far.

Developing an MTB/CLM Approach to Savings

In Fall 2014, two of Fonkoze's senior CLM managers travelled to Fort Worth for ten days of concentrated work with TCU staff to develop details of the collaboration. The two shared their experiences of the CLM program with a range of audiences at TCU: students, the staff members who would be involved directly with the program, and the broader public. The two also learned about MTB both through conversations with TCU staff and by attending MTB meetings. The combined team also worked on two concrete tasks:

1. Developing the strategy for adapting the MTB approach for use within CLM and
2. Working out a final memorandum of understanding between the two institutions.

Plotting the integration of the MTB approach into the CLM program presented a couple of challenges, but some opportunities as well. The approach rests on six pillars:

1. Six weeks of training that outline the importance of prioritizing spending behaviors, establishing budgets consistent with self-valuation of priorities, confronting past credit history, and understanding some savings strategies,
2. Five weeks of onsite banking to help one learn to set aside money for unplanned emergencies and expected lumpy payments and begin the process of credit repair and improvement,
3. A clear way for participants to save money before they decide whether to formalize their savings with a bank account,
4. Monetary incentives that encourage development of the savings habit over the medium and long-term,
5. MTB-trained volunteer professionals from the financial services sector who each teach one MTB Class that is consistent with their expertise, for example a Consumer Credit Attorney who is trained in the MTB Philosophy and methods who teaches the one-hour credit class, and
6. A forum for MTB Savers who complete the program to share their personal experiences with the group and serve as Host-Site Leaders for the six-week long sessions.

Each presented challenges. In MTB, the six weeks of training are offered in groups. The sessions become a strong source of social support for the new savers. The CLM team felt that it would be difficult to bring the 30 participants of the pilot together for that many sessions, so the combined team decided that the sessions should be held in small groups organized by individual communities and that there would be four instead of six sessions.

In MTB, each session is taught by trained professionals from the financial services sector. The CLM team felt that it would be too complicated to arrange for guests for each meeting, but felt that it would be easy to prepare the case manager to provide all training. With the use of a case manager, the role of MTB savers as host-site leaders was no longer an issue. Their importance as guest speakers at the MTB Awards Dinner often involves personal testimonies that motivate the graduating class. It overlaps in many ways with the role of testimonials at CLM graduations.

In addition, the team felt that high-quality materials would help the training's effectiveness, so the team decided to create a four-chapter comic book that the case manager would be able to use to explain each theme. The combined team used some of their time together in Fort Worth to write the text for the comic book and made the decision to hire a Haitian artist who had already done work for Fonkoze's education programs to design and illustrate the book. The initial plan was to use a large-format copy of the book to facilitate the togetherness of the small groups as they read it. Participants would, in addition, receive regular-size copies of the book that they could look at on their own or share with friends.

In the event, moving program participants around came to seem too difficult to permit even small-group work. The trainings had to be integrated into four weeks of home visits. So the individual booklets ended up being more important than the large-format copy, which was only used to facilitate review sessions that were integrated into the refresher training workshops that are a regular part of the CLM program.

Providing a simple and secure means of saving also called for creativity. The CLM program has always used its sister organization, Fonkoze Financial Services (SFF), to help its members learn to save. SFF is a full-service microfinance institution, and savings accounts are one of its principal offerings. Before this pilot, the CLM team simply opened a savings account for every member. Case managers would collect deposits during weekly home visits.

The approach seemed unsuitable for the CLMD pilot for two reasons. On one hand, participants' reduced mobility would make getting to the bank difficult and expensive. Though case managers can collect deposits for program members, they cannot make withdrawals. The cost to a pilot participant of a withdrawal might dwarf the withdrawal itself. On the other, MTB's approach makes thinking about when to formalize one's savings a part of the learning process. Opening formal savings accounts from the beginning would take an important decision away from the new savers.

The team came up with the idea of providing members with lockboxes that they themselves would hold on to. Their case manager would keep the key. They would be able to make a deposit or withdrawal each week during his home visit, and their savings would remain in their hands, but they would not be able to take money out through the rest of the week without breaking open the box.

Though monetary incentives for saving are not a part of the regular CLM approach, the team decided to follow MTB and make them a part of the pilot. The initial incentives are provided as a part of awards sessions so that the encouragement of the group can strengthen their impact. Over time, new savers earn additional monetary incentives as they meet savings targets that are established based on evidence of the average annual spending by low-income Americans on unplanned events. To reduce vulnerability once the MTB sessions are over, MTB collaborates with the City of Ft. Worth and private organizations with financial coaches who can meet with vulnerable savers. The TCU/CLM team decided that the first incentive would be presented during a regular refresher training session that would be scheduled for the six-month point. The second would be offered at the closing ceremony at the end of the twelve-month experience.

Pilot Implementation

Selection

The standard CLM program begins with a four-step targeting process: Social Mapping, Participatory Wealth Ranking, Preliminary Selection, and Final Verification.

Social Mapping is a community activity that helps the CLM team define a community and identify the households that comprised it. Staff members gather residents of a neighborhood of 50 to 100 households, and help them trace a map of their community on the ground. They place an index card identifying each household in the proper position on the map. A member of the CLM team copies the map while another collects the index cards in preparation for the next step in the selection process.

The second step, Participatory Wealth Ranking (PWR), takes place at the very same community meeting. It uses the index cards. A member of the staff starts with two of them and asks the meeting's participants which of the two families is wealthier. The two cards are placed in separate piles unless the group answers that the families are more or less equally wealthy. The staff member then takes a third card and asks participants to compare the third family to the first two, adding it to one of the piles or placing it in a third. They then go through the rest of the cards, aiming to separate them into five piles representing five different wealth ranks.

Wealth ranking allows us to reduce the time we'll need for the third step in the process, preliminary selection. Pairs of case managers return to the community with lists of the households that fall into the poorest two categories, and they visit each one to do two extensive surveys. Based on these surveys and on their observations, the case managers make a recommendation: Does the family qualify for CLM?

The case managers then return to the households on their list with a member of the CLM management team for final verification of all potential members. The manager conducts a one-on-one interview with each of the women who has been recommended for the program. These interviews are free form, and they aim to confirm that the family truly needs the program.

When we were planning the selection process for the CLMD program, we assumed that we'd be able to adapt our standard process to find persons with disabilities. With that assumption guiding us, we began to explore a large area of Lascahobas, called Wòch Milat, and to hold PWR sessions there. ASHALAS, a Lascahobas organization for persons with disabilities, had referred us to the area.

Our idea was simple: we would hold standard wealth ranking sessions, asking community members to classify each household in one of five wealth ranks. But we'd then ask them to tell us whether there were persons with disabilities in any of the five groupings. On our lists, we marked any household that participants said had a person with a disability living in it. We organized four PWR sessions, and we found over 30 people who were, we were told, living with disabilities.

But when we began preliminary selection, we discovered a problem. Most of the people on our lists were either sick or infirm because of age. Neither was a category of persons we had planned to serve. Of the 30+ people we were referred to at the PWR sessions, only one was both poor and disabled in the sense we thought the program was designed for. We lost a month of selection time checking case after case, finding only that one member.

We never had a definition of "disability," but we thought that we knew at least generally what we were looking for. At the same time, we weren't entirely sure. Our regular CLM program might have served some of the people we came across. For example, we ended up taking three one-eyed people into the program. Losing an eye is certainly a disability, but not one that would have prevented our regular CLM team from selecting someone. We had members of our selection team that were not approving such cases for participation in the program, and others who were. We discovered through these cases that we lacked the consensus that we believed we had. We will need to establish consistent criteria as we look towards future cohorts.

It seemed unlikely that we would find a single area with a high concentration of persons with disabilities. At the same time, all the lists that we had received directly from ASHALAS had the same problem: they were full of people who were merely ill or elderly, not disabled. We realized we needed a new strategy.

We turned to the committees that the CLM team had established in those of the



Patelson Coffy

One program participant was missing only an eye. Patelson Coffy is a 22-year-old man who lives with his mother. His example is instructive.

If one asks him now, after 12 months in the program, whether he has a disability he will say that he does not. He's missing an eye, but is fully capable of doing whatever others can do. He's a student, currently finishing the 9th grade.

But he's quick to explain that things were very different when he joined the program. "The people around here treated me like I was worthless. If they came near our house, they walked right by. CLM taught me to see that I'm just as important as everyone else. Now neighbors come by to chat with my mother and me."

His home was certainly poor enough to qualify for the program, and including him helped him transform his life. Though having lost only a single eye can be argued as a very mild type of disability, its loss was hampering his ability to assume a place within his community. In addition, as a man he would not have qualified for CLM, nor would his household have qualified. because there were no younger children.

communities of Lascahobas that ASHALAS had referred us to where the CLM team was already active. In every CLM neighborhood, the team organizes a committee of local leaders who pledge themselves to support members' progress. These committees, called "Village Assistance Committees," or "VACs," consist of volunteers chosen from leaders with proven records of helping the poor, and they provide a range of support.

We met with each of the committees to ask them whether there were persons with disabilities living in their neighborhoods. We made sure to take enough time at these meeting to carefully explain what we meant by "persons with disabilities." This new process allowed us to save a lot of time. We also met with ASHALAS, establishing contact with the organization's delegates in some of the neighborhoods where the CLM team was not yet working. We met with them and other local leaders in each neighborhood to get lists of persons with disabilities, always working to explain just what we were looking for.

A minor challenge that we faced during the selection process was rooted in the size of the cohort. PWR teams require three case managers, and preliminary selection teams require two. Because this cohort was so small, only one case manager was assigned to it. Borrowing the staff we needed from other CLM teams was a daily challenge. It was another factor that slowed the selection process down.

The table below lists the individuals we selected for the program:

	Name	Age	Sex	Locality	Disability	Comment
1	Léonel Nerette	41	M	Gran Kasav	Lost leg	Motorcycle accident
2	Marie Carmelle Jean	61	F	Gran Kasav	partial paralysis, unable to stand	She was born with a problem in her foot, but she's been unable to stand for 8 years. She also has only limited use of her hands.
3	Sidonise Ysemé	15	F	Ka Senlwi	She is unable to use an arm and a leg	From birth
4	Christel Rondo	33	M	Gran Kasav	Lame in one leg	A high fever when he was a baby
5	André Révaut	63	M	Wòch a Pyè	Lame in one leg	It suddenly went lame for reasons that are unclear.
6	Jésula Filia	34	F	Morèn	Left arm paralyzed	A stroke
7	Pricilia Pierre	18	F	Sérésil	Her arms and legs are deformed	Childhood typhoid
8	Monlouis Michel	26	M	Kabesto	Missing an arm	From birth
9	Séneck Houpette	32	M	Tè Blanch	A deformed leg	Motorcycle accident

	Name	Age	Sex	Locality	Disability	Comment
10	Calmise Espiegle	23	F	Wòy Wose	Deformed legs force her to walk on her knees	From birth
11	Sonia Noune	37	F	Loncy	Lame in both legs	Began to lose use of her legs gradually at age 18
12	Yzabèl Noune	23	F	Loncy	Hunchbacked	She was dropped as a baby
13	Saintamise Moïse	?	F	Loncy	She has a withered hand and an undeveloped leg	Childhood typhoid
14	Josué Therlus	?	M	Loncy	Very limited use of his arms, no use of his legs.	Unable to explain, probably a stroke.
15	Edouard Simon	68	M	Pouly	Partially paralyzed	Stroke
16	Yves Révaut	25	M	Pouly	Blind	Congenital glaucoma
17	Bénira Louis Jacques	?	F	Pouly	She can't open one of her hands, and trembles uncontrollably	A fever when she was a young girl
18	Venise Coulon	28	F	Vil Lascahobas	She lost a leg	Hit by a car
19	Missage Alexis	52	M	Pouly	Blind in one eye	A rock hit his eye
20	Bénissoit Michel	81	M	Pouly	Blind in one eye	Glaucoma
21	Luckson François	32	M	Flandé	Paralyzed from the waist down	Shot during a mugging.
22	Sonia Pierre	62	F	Jan Pousan	Partially paralyzed on one side	Stroke
23	Pierre Florvil	?	M	Lakolin	He is lame on one side and his left arm is cut.	Childhood accident
24	Mimose Florvil	42	F	Gran Savan	Lame in both legs	Gradual numbness in both legs beginning a couple of years ago
25	Mercidieu Eliassaint	37	M	Jan Pousa	Badly broken left leg	
26	Marie Marthe Cénat	64	F	Lakolin	Blind in one eye	High fever
27	Sainclair Delouis	?	M	Dekovil	Paralyzed on one side	Childhood illness
28	Patelson Coffy	22	M	Ladegon	Blind in one eye	A rock struck him while he was farming four years ago
29	Fritz Nerette	28	M	Gran Kasav	One paralyzed arm	He was struck with a machete
30	Eveline Geffrard	25	F	Lakolin	Missing leg	Leg was crushed by a falling rock and had to be amputated.

Two of the 30 members failed to complete the program. Eveline Geffard and Luckson François dropped out because they found employment. Eveline now works for Zanmi Lasante. Luckson works for the CLM team itself.

Early on in his experience in the program, the staff realized Luckson had the education and the capacity to make use of training much more extensive than what the CLM program can normally provide. A CLM intern was able to secure a donated laptop, and the program found a local expert to train him in its use. When the program decided to advertise for a data entry person, he applied for the job and was hired.

Enterprise Selection

As we began to think about implementation of this pilot, we felt that providing appropriate enterprises that would enable its participants to develop their livelihoods would present our biggest challenge. The difficulty would emerge during enterprise selection, the stage in the regular CLM process when newly selected program families are invited to join CLM and are offered their choice of productive assets from our menu. In our regular program, they can choose one of five packages. Each includes two types of assets: goats and small commerce, goats and poultry, goats and a pig, a pig and small commerce, and a pig and poultry. We are experimenting with agriculture as part of a package, but have not yet rolled it out beyond its initial pilot.

But going into the pilot, we had a serious concern. We worried that the types of assets we had chosen for the regular program would be inappropriate for persons with disabilities. How would a blind man manage a small commerce? How could a partially paralyzed woman take care of livestock? We imagined that we would have to find new types of assets. And if we were to provide new types of assets, we would have to develop the training modules to teach program members how to take care of the assets, and we'd have to train our staff to



Marie Carmelle Jean

Carmelle exemplifies the reasons we expected we'd need to develop special assets for pilot members and why it turned out to be unnecessary. She lacks the use of her legs, and has only very limited use of her hands.

Back when she still had use of her hands, she had managed a small business preparing meals to sell at the weekly market, which was close enough to her home that her inability to walk was not a problem. She had to give it up, however, when she began to lose the use of her hands. "I stopped selling food because it was too dangerous to be near a fire."

Carmelle initially said she wanted goats and small commerce, but she eventually chose goats and a pig as her enterprises. The CLM team had a hard time imagining how she would manage them.

But she showed herself to be a capable manager, able to mobilize help from neighbors and their children to do the work associated with keeping her livestock.

understand the new assets well enough to provide coaching.

Since we didn't know what additional assets to consider, we added a step to the enterprise selection process. We wanted to ask the members what might interest them. In the regular CLM program, enterprise selection is a home visit. We visit each potential member, explaining the program, inviting her to join, and offering her a choice of enterprises. For the CLMD program, we started with three group meetings, in Kabesto, Pouli, and Flande. At these meetings, we explained the program, and asked potential members to talk about the kinds of enterprises they thought they could manage.

We were surprised to discover that they wanted the very same types of assets that we were accustomed to distribute to members of the regular program. Their choices are listed in the following table:

	Name	Choice 1	Choice 2	Final Decision
1	Léonel Nerette	Goat	Commerce	Goat/Pig
2	Marie Carmelle Jean	Goat	Commerce	Goat/Pig
3	Sidonise Ysemé	Goat	Commerce	Goat/Poultry
4	Christel Rondo	Goat	Poultry	Goat/Poultry
5	André Révaut	Goat	Pig	Goat/Pig
6	Jésula Filia	Goat	Pig	Goat/Pig
7	Pricilia Pierre	Goat	Pig	Goat/Pig
8	Monlouis Michel	Goat	Pig	Goat/Pig
9	Séneck Houpette	Goat	Pig	Goat/Pig
10	Calmise Espiegle	Pig	Commerce	Pig/Commerce
11	Sonia Noune	Goat	Commerce	Goat/Commerce
12	Yzabèl Noune	Pig	Poultry	Pig/Poultry
13	Saintamise Moïse	Goat	Poultry	Goat/Poultry
14	Josué Therlus	Pig	Commerce	Goat/Poultry
15	Edouard Simon	Goat	Pig	Goat/Pig
16	Yves Révaut	Goat	Pig	Goat/Pig
17	Bénira Louis Jacques	Poultry		Poultry
18	Venise Coulon	Goat	Commerce	Goat/Commerce
19	Missage Alexis	Goat	Poultry	Goat/Poultry
20	Bénissoit Michel	Goat	Commerce	Goat/Commerce
21	Luckson François	Goat	Commerce	Goat/Commerce

	Name	Choice 1	Choice 2	Final Decision
22	Sonia Pierre	Pig	Commerce	Pig/Commerce
23	Pierre Florvil	Goat	Pig	Goat/Pig
24	Mimose Florvil	Goat	Poultry	Goat/Poultry
25	Mercidieu Eliassaint	Goat	Poultry	Goat/Poultry
26	Marie Marthe Cénat	Goat	Commerce	Goat/Commerce
27	Sainclair Delouis	Goat	Pig	Goat/Pig
28	Patelson Coffy	Goat	Poultry	Goat/Poultry
29	Fritz Nerette	Pig	Commerce	Pig/Commerce
30	Eveline Geffrard	Goat	Commerce	Commerce

The third and fourth columns, marked “Choice 1” and “Choice 2,” reflect preferences that members expressed when they learned about the program initially and were invited to choose the assets that CLM would provide. They then attended the standard six-day enterprise training we offer to all CLM members before the ceremony that launches their time in the program. Both during and after the training, some of the CLMD members asked to change the asset they had requested.

The column on the far right lists the choices that program members made after enterprise training, and they are the assets that members eventually received. Two members are listed as having chosen only one asset: Eveline Geffrad and Bénira Louis-Jacques.

Eveline left the program before distribution of the second asset. Bénira was unshakably convinced that the only asset she would be able to manage was poultry, so at the beginning she received it alone. She believed that neighbors would steal other assets. They had always taken her things in the past. But eventually she was convinced to accept goats, and has been able to care for and manage them successfully.

Training

One of the keys to getting new CLM members off on the right foot is the six-day enterprise training that precedes the launching ceremony. We use the time to begin to get to know our members and to help them begin to get to know us. Participants receive three days of training on each of the enterprises they have chosen, but they also learn the culture of CLM. They meet their case managers and other members of the CLM team. They receive visits from any available members of CLM’s management. We try to impress them with a sense of CLM as a family they now belong to.

The trainings are expensive. In addition to a large investment of staff time, we offer two meals per day and a small daily transportation stipend for every member. When one adds the series of three-day refresher trainings that we offer every three months throughout the time we are working with the cohort, training becomes a substantial part of the overall expense, comprising over 8% of a conventional cohort's budget.

Typically, CLM members are responsible for getting themselves to the trainings. Although we offer them the transportation stipend, the vast majority just walks. Most use the stipend either to ensure there is food in their home while they are with us. Some use it to begin accumulating small assets, like chickens.

But walking was not an option for the CLMD participants. Even without considering the disabilities affecting the mobility of most, the wide distance their homes were scattered across meant that coming to training on foot would have been unrealistic for all but a few.

And many of the members of this cohort struggled with mobility, especially at the beginning of the work, before our team had a chance to help them gain access to the materials like the walkers, crutches, and wheelchairs that they would need to begin getting around. We made a decision to provide transportation to and from the training sessions every day for all participants. This meant committing one or both CLM trucks and their drivers twice-a-day, every day throughout the trainings.

This was a significant expense beyond anything we had budgeted. Each CLM budget includes a contribution to the program's overall transportation needs, but the particular needs of this program required us to use funds well out of proportion to its size. In addition, it required us to commit program staff and materials that were needed elsewhere as well, inconveniencing or even slowing down work on other aspects of the CLM program.

Home Repair

There were two other areas in which implementation of this program differed from that of regular cohorts. First, housing repair required some variations from our usual approach. Second, a number of members required significant and continual medical follow-up.

Home repair is a critical piece of the package that CLM offers. The CLM approach to home repair aims to ensure that each family lives in a small, but dry and secure space. And the program requires members to make a meaningful contribution to what they finally achieve. Typically, they receive some combination of roofing material and cement, depending on their needs, and they come up with the structural lumber and whatever is used to build up the walls, whether it is rocks and mud or palm wood planks.

But CLMD members' needs were different. On one hand, there were members already living in homes that were dry and secure. They didn't seem to require the investment that the CLM team would normally make. On the other, the situations of some CLMD members forced us to think of an additional element: accessibility. It was clear that for several members a small additional investment in making their homes more accessible to them would help them achieve the increased independence that the program aimed towards.

And though some members would require expenses beyond what would be usual, the funds available for home repair were significantly less than those in a standard CLM budget, as the table shows:

Standard CLM Home Repair Budget	\$250 per member
CLMD Home Repair Budget	\$167 per member
Percentage Difference	- 33% per member

So rather than roll out our standard home repair package for this cohort, we decided to individualize the approach. The table below sets out the home repair work done for each member.

Fields marked "yes" indicate that the member received the standard CLM package. For a latrine, that includes cement, rebar, some wire, a PVC pipe, and roofing material. Members have to dig the pit and put up the walls. For a house, the member typically provides all the structural lumber that she needs and whatever material is required to build up the walls, usually either rocks and mud or palm wood planks. In both cases, the program pays a stipend to the builders who do the work.

In the table, some members are mentioned as having received roofing material, cement, or both. These members used the materials to improve existing structures. The program provided stipends to the builders who did the work, but the members did not in these cases need to acquire new lumber.


	Name	Latrine	Home Repair
1	Léonel Nerette	Yes.	Roofing for an otherwise adequate house. Cement to cover his floor.
2	Marie Carmelle Jean	Yes.	Received roofing material and cement. Her door was widened to allow wheelchair access, and she received lumber to make the new door.
3	Sidonise Ysemé	No.	No. She lives with her mother, who received these supports as a CLM member.
4	Christel Rondo	Yes.	No. He's in his mother's home, which is adequate.
5	André Révaut	Yes.	Roofing material.
cv6	Jésula Filia	Yes.	Yes.
7	Pricilia Pierre	Yes.	No. She's in her mother's adequate home.
8	Monlouis Michel	Yes.	Roofing material.

	Name	Latrine	Home Repair
9	Séneck Houpette	No.	No. His wife received these services as a CLM member.
10	Calmise Espiegle	Yes.	Cement to cover her floor.
11	Sonia Nouné	Yes.	Yes.
12	Yzabèl Nouné	Yes.	No. She lives in her mother's adequate house.
13	Saintamisé Moïse	Yes.	Yes.
14	Josué Therlus	Yes.	He received the usual home repair package plus some palm wood planks to help enclose the house.
15	Edouard Simon	Yes.	Roofing material.
16	Yves Révaut	Yes.	Roofing material.
17	Bénira Louis Jacques	Yes.	Yes.
18	Venise Coulon	Yes.	No. She moved into an adequate house in downtown Lascahobas.
19	Missage Alexis	Yes.	Roofing material.
20	Bénissoit Michel	Yes.	Roofing Material.
21	Luckson François	Yes.	No. He left the program. He did receive a tarp early on to cover his inadequate roof.
22	Sonia Pierre	Yes.	Roofing material and cement.
23	Pierre Florvil	Yes.	Yes. We also provided all lumber necessary.
24	Mimose Florvil	Yes.	Yes.
25	Mercidieu Eliassaint	Yes.	Yes.
26	Marie Marthe Cénat	Yes.	Cement.
27	Sainclair Delouis	Yes.	Yes. Also received lumber to make a door.
28	Patelson Coffy	Yes.	Roofing material.
29	Fritz Nerette	No.	No. His conflicts with the people he lives with led to their refusing him permission to build.
30	Eveline Geffrard	No.	No. She left the program.

CLM members in both the standard program and the CLMD pilot consistently cite home repairs as one of the biggest difference-makers in their lives. When they first join the CLM program, the homes most live in offer no shelter. As Haitians say, the roofs “can fool the sun, but not the rain.” Patelson Coffy explained that any time it would rain, he and his mother would have to arrange multiple pots, saucepans, and other containers around their home to keep the water that was flowing through the leaking roof from turning the floor into a sea of mud.

But a number of members of this pilot benefited especially from the support they received for home repair. Calmise Espiegle, for example, had to move in with her sister when she joined the program. She had been living with her mother, but when she was selected for the program, her stepfather threw both her and her mother out of their home. He was angry because the resources that the program

was offering wouldn't go to him. Calmise's mother moved to Belladère, but she had no home of her own there. Using the resources the CLMD team made available, Calmise and her mother built a new home in Belladère, where they now live together.

	<p>The program's investment was especially life changing for Pierre Florvil. A hard-working farmer, he spent nights before joining the program sleeping on neighbors' front porches, or in whatever spots he could find. He had no home of his own and no family to give him a dependable place in theirs. "My father can't stand the sight of me. He sees I'm handicapped, so he thinks I'll never be able to do anything for him. He thinks of his other children instead."</p>
	<p>The team struggled to work with him because he had no stable space where they could find him every week. He was even forced to keep his lockbox in another member's home.</p> <p>But without any family to help him, he had no way to accumulate even the minimal contribution that CLM typically requires from its members. So the team decided to intervene more fully. The CLM team bought most of the support posts that construction would require, then Pierre bought the rest with savings from the 50 gourds he earns most days working in his neighbors' fields. When a neighbor saw him starting to erect the basic framework of a house, he gave him the lateral beams that construction would require.</p> <p>Pierre still lacks some of the palm wood planks he'll need to build the walls. The program gave him enough to do half the work, but he needs about 1000 gourds to buy the wood to complete the job.</p>

But helping members complete their home repair was one of the program's most difficult challenges. Not only did they have less time to do so than members of the standard 18-month program, but they had fewer resources, too. Many CLM members use savings from their weekly cash stipend to purchase some of the materials they will need, but CLMD members were working with a much smaller stipend. In addition, because they had less time to develop their productive assets, they could not really count on them to make their own contribution to the work either.

At the time of the evaluation, only 13 of the members were graded as having completed home repair, and three of these were living in homes that had been repaired by previous CLM work for other family members. One of the evaluators' recommendations was that the team be willing to make more of an investment in the homes of those whose disabilities and lack of family support make it hard or

impossible for them to make the standard contribution to repairing their own home. The team was able to do so for some, like Pierre Florvil (see insert), but it may be necessary to do it for more in the future.

Access to Healthcare and Adaptive Devices

Accessibility issues permeated this program. Some members were hampered by their inability to access health care or rehabilitation services, or to acquire adaptive devices that could significantly improve their lives. From finding an optometrist to treat a blind man whose untreated glaucoma caused him continuous eye pain to finding walkers, crutches and wheelchairs for members who needed them, to getting partially paralyzed members to begin physical therapy, the team worked with the Secretary of State’s Office, Zanmi Lasante, and other health care providers to improve members’ lives.

The table below lists important health issues that the team helped members face:

	Name	Service or Material Accessed	Source
1	Léonel Nerette	Crutches and an operation	Office of the Secretary of State for the Integration of Persons with Disabilities (BSEIPH). Operation performed Zanmi Lasante (ZL), the PIH partner in Haiti. Waiting for a prosthetic foot from ZL.
2	Marie Carmelle Jean	Wheelchair and physical therapy	BSEIPH. Therapy at ZL.
3	Christel Rondo	Crutches	BSEIPH
4	Calmise Espiegle	Wheelchair, elbow and knee pads	The wheelchair was from BSEIPH. The CLM team provided the protection it usually provides to motorcycle driver. These protections help Calmise move around more comfortably.
5	Josué Therlus	Wheelchair, therapy	BSEIPH, ZL
6	Yves Révaut	Medical follow-up to treat glaucoma-related eye pain	Hôpital St. Boniface, Fond des Blancs
7	Venise Coulon	Crutches	BSEIPH
8	Luckson François	A PET cart, a wheelchair, rehab care, dental care	BSEIPH provided the PET cart. The wheelchair and the rehab care were arranged through ZL. The dental care, including extraction of a wisdom tooth, was arranged through a private clinic.
9	Sonia Pierre	Physical therapy	ZL
10	Mimose Florvil	Physical therapy	ZL
11	Mercidieu Eliassaint	Crutches, medical follow-up	BSEIPH, ZL

Persons with disabilities in Haiti have few options when they are looking for the care they need even though there are good sources of both care and critical adaptive materials. Unfortunately, they can be unaware of those sources, or they can lack the resources necessary to access even services and materials that are free of charge.

The team knew from the beginning that facilitating members' access to services and materials would be critical, and so staff invested significant time working with the Zanmi Lasante hospital and rehab clinic in Mirebalais, the BSEIPH in Port au Prince, and the BSEIPH's regional office in Hinche. All three made significant contributions to changing the members' lives.

Several members were living in truly deplorable circumstances before the program. Christel Rondo was reduced to crawling on hands and feet to maneuver around his neighborhood. He would wear rubber boots on both his hands and his feet. And yet all he needed was a pair of crutches to be able to walk with dignity. Luckson François (see insert) could leave his bed only for a few hours every few days because of the back pain caused by his ill-fitting wheelchair. Mercurieu Eliassaint had only a badly broken leg, but because he could not access care, it developed a serious infection. The CLM team's close attention enabled him to access the antibiotics he needed, and he is on the way to making a full recovery. Lacking the use of his legs but being too large for a single person to carry easily, Josué Therlus was unable to leave his house without assistance from multiple people, so he simply stayed inside. Because he now has a wheelchair, it takes only one person to move him around, so he spends every day in his front yard chatting with neighbors and passers-by.



Luckson François

Luckson has been paralyzed from the waist down since he was shot in the back during a mugging over 15 years ago. Shortly after he was shot, he lost his sister and his mother, the only members of his family capable of helping him access care.

When the team met him, he was still using the first wheelchair he had been given. But because he didn't know how to access wheelchair repair, much less a new wheelchair, the quality of his life spiraled downward. His chair's broken footrests meant that he had to hold up his feet with his hands to be able to move, so he could only do so if someone pushed the chair for him. And the chair fit him so poorly that he could not sit straight, which eventually caused such constant back pain that he could sit for short periods. He had to give up his work as a primary school teacher and spend his days lying in bed.

By getting him a new chair that fit him correctly from Zanmi Lasante, the team enabled him to rejoin his community as an active member: the director of a small school and the president of his church congregation. Though he still needs help getting himself and his chair to the road that passes near his house, he can now wheel himself around. And because he can sit without pain even for long periods, he was able to go to work for the CLM team as a data entry agent.

Working with ASHALAS

A secondary objective that the CLM team took on during this pilot was to work with and build the capacity of a local organization for persons with disabilities. The organization that was selected for collaboration was ASHALAS, the Association des Handicapés de Lascahobas.

The choice of ASHALAS as a partner for this project had bad consequences. It was clear that others among the four organizations that we visited during the program's planning stages were better organized than ASHALAS. We chose it nonetheless because it reported that 70% of its central committee consisted of persons with disabilities and none of the others could say as much. So it seemed to be a *bona fide* organization of persons with disabilities. But we quickly learned that the organization lacked even a minimal organizational structure.

1. Address and Office – We discovered that the organization was well known, but that it lacked even its own address. It would have to use city hall as an address or any other office that was willing to allow it to do so.
2. Filing System – ASHALAS had lots of documents, but they were not organized in any way. The president managed them personally, and they were mostly in disorder in his home. There were no filing cabinets to conserve them. There was no register, much less a systematic way to list the files. It was difficult to find information about the members. The only paperwork available for many members was a photocopy of an ID card that we'd find in a pile of papers at the president's house, without any information about the type of disability the member has, where the member lives, what the cause of the disability was, or the member's current situation.
3. Membership – ASHALAS fails to distinguish between members and beneficiaries. Most of the people it identifies as members have no real allegiance to the organization. They are simply people ASHALAS has provided assistance to when it was able. ASHALAS does not carefully define who are its members, nor does it have rules that determine who can be a member. That made it difficult to determine what its membership was.
4. Constitution and Internal Structure – When we began working with ASHALAS, we found it to be an organization that carried the word “disability” in its name only. Nothing in its constitution mentioned anything like what the organization claimed to be trying to do. Many of the organization's members, even members of its central committee, did not know what its constitution actually said. It was entirely dependent on the energies of its founding president. We felt that that was a serious risk to the association's viability.
5. Management and Administration – The association has no functioning administration. There are no means to permit employment of someone

who could handle administrative matters, and committee members are volunteers who have other activities they are engaged in. Everything ends up falling into the hands of the president.

6. Organizational Autonomy – Up to now, ASHALAS have no initiatives that depend on its own resources. Everything it does depends either on outside resources or occasional gifts from committee members.

Our first step was therefore to help ASHALAS establish an office. We had to use the money in the pilot's budget that was designed as a contribution to the CLM program's office expenses to rent an office for the organization instead.

We did not feel as though we could take a direct route to helping ASHALAS with its inadequate filing. As long as it lacked an overall structure and remained, largely, the personal work of the president, it would be difficult for it to manage information.

So we asked the regional BSEIPH office to provide training on organization. The training helped ASHALAS members see that their constitution did not reflect what they wanted for the organization, so they agreed to write a new constitution. They then used the writing of the constitution as the occasion for a special general assembly, and they voted in a new central committee.

The constitution provides only broad outlines for the organization, however, and the organization continues to lack any documents that specify the rules it functions by.

However, the new secretary general has taken on organization of the files as a challenge, and we count on accompanying the organization in this work over the next six months. The new constitution specifies who can be a member of the organization. We are hoping that the new committee will be able to figure out how to share responsibilities so that everything does not fall into the work of the president.

But autonomy remains a serious issue for the institution and its members. We decided to help the organization by providing training in the use of village savings and loan associations (VSLA), and its committee agreed to establish a VSLA with help from the CLM team. We hope the experience will help the individuals who lead the association learn to save and, so, that the association will eventually be able to save and use savings to cover its expenses.

Evaluation

Background

The evaluation of the overall pilot has two components. The first is the evaluation of the outcomes as related to the material and social wellbeing of the thirty persons with disabilities (CLMD). The second, which appears in a separate section of this document, summarizes the learning outcomes for TCU students.

The CLMD evaluation is limited by sample size, and process errors in the targeting and evaluation stages. Nevertheless, the evaluation exercise offers some useful insights, which are summarized and then later examined:

1. Persons with disabilities can experience material and social improvements when included in an asset-transfer/savings intervention.
2. Once saving begins, it is likely to continue at least during the course of the pilot.
3. Pre-pilot behaviors might shape the successes of interventions and for future efforts may be worth considering.
4. The type of disability – blindness versus paralysis, for example – and its origin, whether from birth or later, might impact material outcomes.

Formal monitoring and evaluation of pilot programs have two primary objectives. First, it enables the identification of opportunities for improvements in a new approach. Second, and perhaps more controversially, it supports evidenced-based conversations about a pilot's success. Best-standard practice encourages the establishment of a monitoring and evaluation tool, timeline, and budget before the launch of the program. For the CLMD this was only partially achieved. The Memorandum of Understanding (MOU) established monitoring and reporting expectations including an accounting of financial resources. The MOU required the completion and submission of 4 quarterly reports. This requirement was achieved.

The MOU did not, however, require formal evaluation and this oversight might explain why an evaluation tool was not created at the beginning. It also explains why benchmarking of program participants was not more carefully completed. Both of these factors limit the value of this evaluation exercise. Together with the small sample size, targeting challenges, and the non-random selection process, they prevent any strong inferences from being made from the data that was collected. An evaluation, however, has the potential to inform, so the CLMD team decided to undertake one nonetheless.

The team then had to develop the new graduation survey. It began by sharing the standard CLM graduation survey with partners in this pilot and asked each to suggest additions or subtractions. It also contacted interested external parties with relevant expertise for advice. In addition to all CLM managers, the team from TCU, and the Secretary of State's Office, the team contacted Handicap International's

office in Haiti and Josh Goldstein, an advocate for persons with disabilities at the DC-based Center for Financial Inclusion.

Using the feedback it received, it produced a first draft of a final evaluation form and sent the draft back to the same individuals for further comment. Several partners provided suggestions. TCU's Dawn Elliott in particular offered detailed advice about the framing of certain questions. The team then integrated the suggestions and brought the proposed survey form to the whole CLM management team, where it was approved for use. *The evaluation survey is attached as Appendix One.*

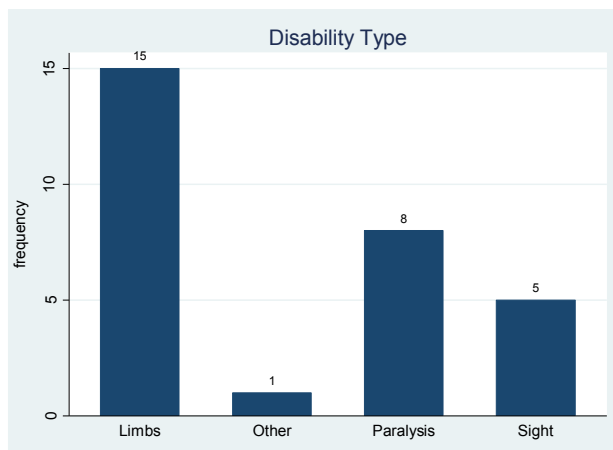
The program's assistant director then selected and trained two senior case managers to administer the survey. Neither of the two had been involved with the pilot. The evaluators visited the members in their homes during the week of March 21st. *A spreadsheet with the full results of the evaluation is attached as Appendix Two.* In all, 28 of the members were surveyed, although not all provided responses to every question. Eveline Geffrard left the program relatively early on in the process. Fritz Nerette was uncooperative through all twelve months of the program, and did not make himself available for evaluation.

This section of the report focuses on the results from this survey of the CLMD participants and is conducted using STATA 14.

Basic Information

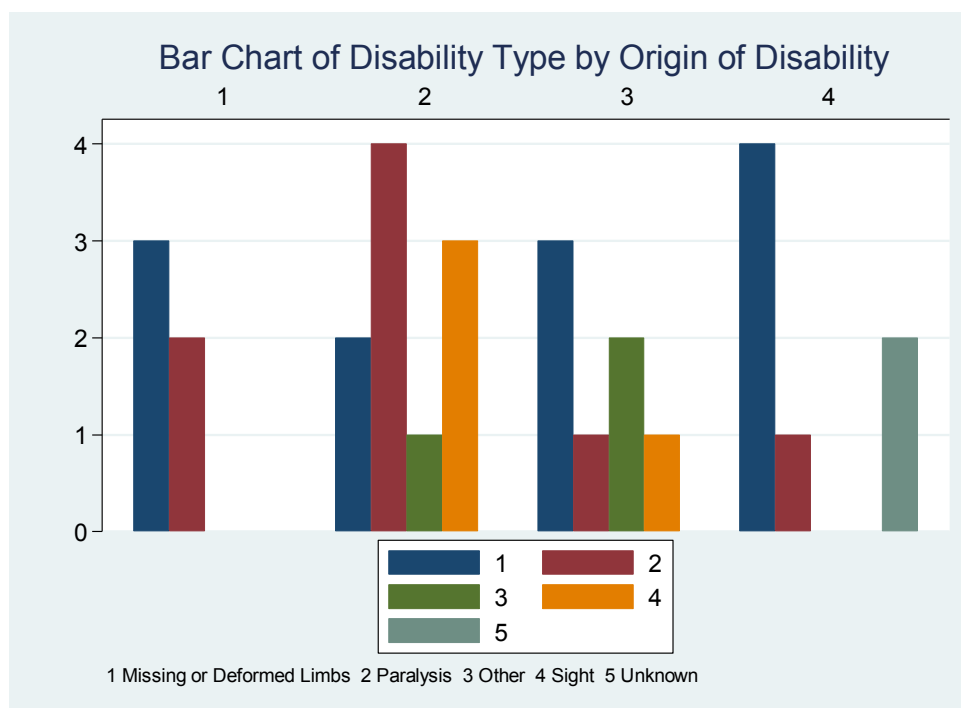
As described earlier, the pilot sought to identify pathways for including persons with disabilities in Haitian society in order to improve their lives socially and materially. Participants represented a range of disabilities, as *Figure 1* demonstrates. Disabilities labeled "limbs" include a range of non-paralytic conditions including deformity, missing or damaged limbs, and lameness. "Paralysis" is used to refer to immobility in different parts of the body, including limbs, and "other" includes a range of conditions, including being "hunchbacked".

Figure 1



The evaluation also wanted to consider whether differing histories of disabilities could relate to participants' outcomes. Some disabilities are congenital, other have other causes. *Figure 2* identifies the different causes for disability by type of disability.

Figure 2



Ten (10) persons attribute being disabled to a known medical condition and seven to a known non-medical condition such as an accident. Among the ten persons with a known medical origin (column 2), six are related to paralysis and sight, two to non-paralytic impairment of limbs, and one to some other medical condition. Five persons are disabled from birth (column 1). Three of them are

disabled by missing, deformed, or non-functional limbs. The other two experience paralytic disabilities. Seven persons did not indicate a source for their disability.

The average age for participants is forty-one years, 14 of the 30 were women, and most are single, without a life partner or are children living at home (*Figures 3 and 4*).

Figure 3

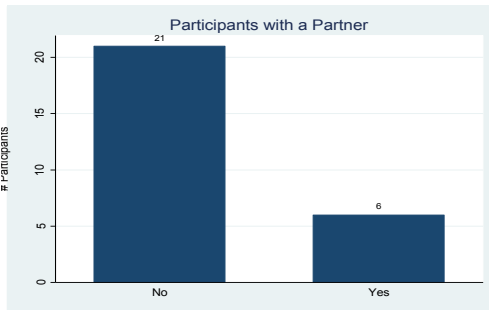
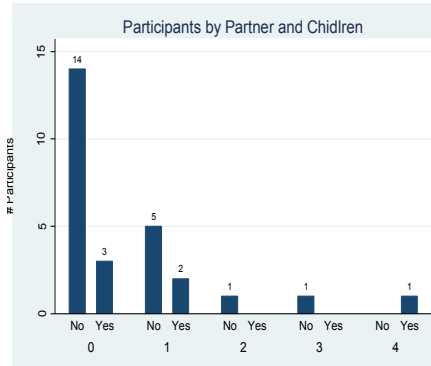


Figure 4

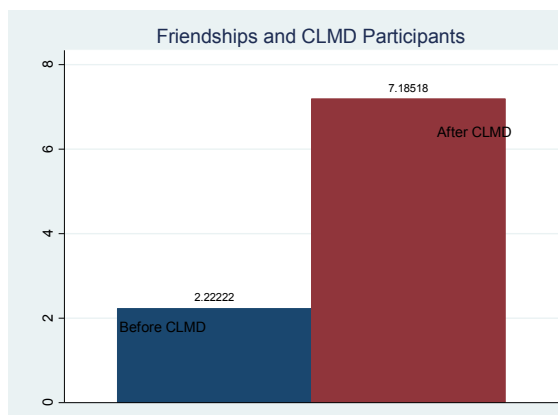


For example, of the six persons who have a partner, three have children living at home; two have one child living at home and one has four.

Social Inclusion

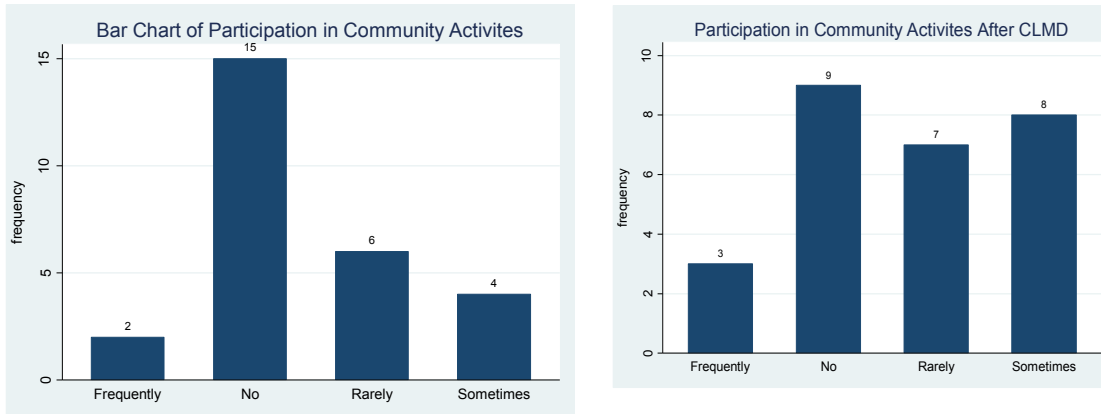
As indicated, the pilot strove to integrate persons with disabilities in their communities. One expectation is that social inclusion matters and may be important for sustaining material and political inclusion over time. We cannot test this hypothesis, but can offer evidence that participants were more socially included at the end of the 12-month CLMD pilot.

Figure 5



Prior to their participation in the CLMD, on average participants had two friends and one year later this increased to seven (*Figure 5*). Participation in community activities also increased (*Figure 6*).

Figure 6



The number of members who did not participate in community activities fell from 15 at the start of the pilot to nine. The numbers who participate frequently, rarely, or sometimes, increased from two to three, six to seven, and four to eight persons respectively.

Increased engagement at the individual and community level is widely recognized as being a positive contributor to improving quality of life. Linked to increased social capital, which contributes to material and other social improvement over time, this is undoubtedly a promising outcome.

Food Consumption

In the more immediate time frame, however, we focus on two measures to gain insights on the pilot's progress with respect to material improvements:

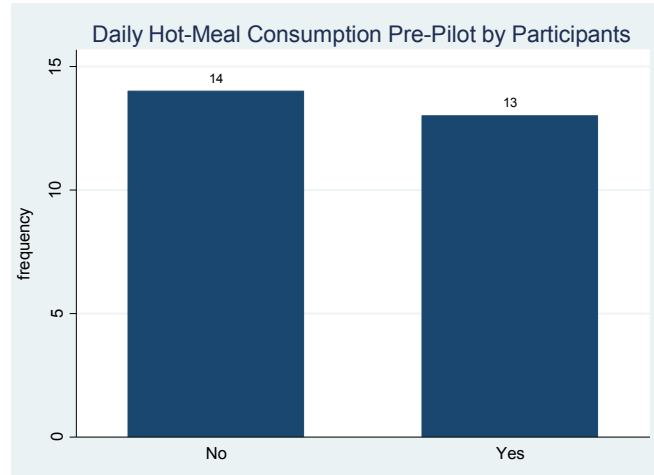
1. Post-program consumption of cooked meals, and
2. Post program value of productive assets.

When we consider assets, we focus especially on savings, which is not a part of the asset transfer but is instead a direct measure of changes in participants' behavior.

With respect to the first measure, post-program consumption, the limitations with respect to careful targeting described earlier are evident. The goal was to select thirty persons with disabilities who were hungry but not food insecure. This means

that on average daily consumption of a hot meal is less than one. This goal was not realized (*Figure 7*). Fifty-one percent (51%) (14 of the 27 who responded to this question) consumed a daily hot meal even before the pilot.

Figure 7



After 12 months, the number of reported meals per person increased for 25 of 27 participants (*Figure 8*), and only two of those who consumed less than one hot meal daily before the CLMD continued to do so. 85% of those who did not consume a hot-meal before the program did one year later (*Figure 8*). Most of the participants improved their daily consumption by one-half of a meal (52%), and the remainder doubled or more their daily food consumption (*Figure 9*).

Figure 8

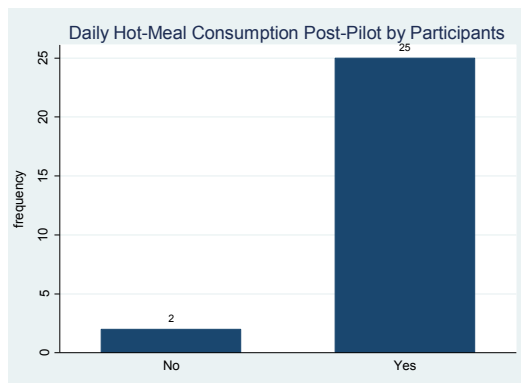
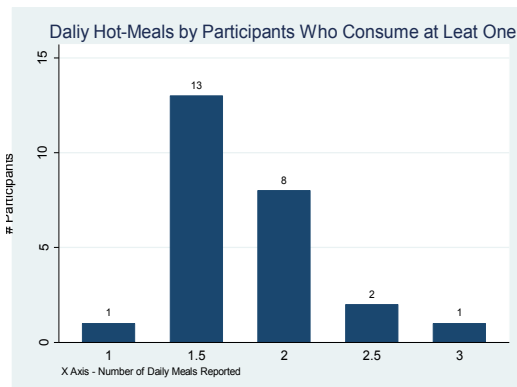


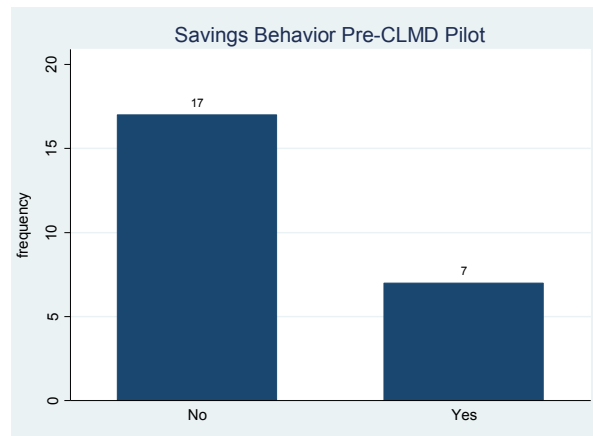
Figure 9



Savings and Productive Assets

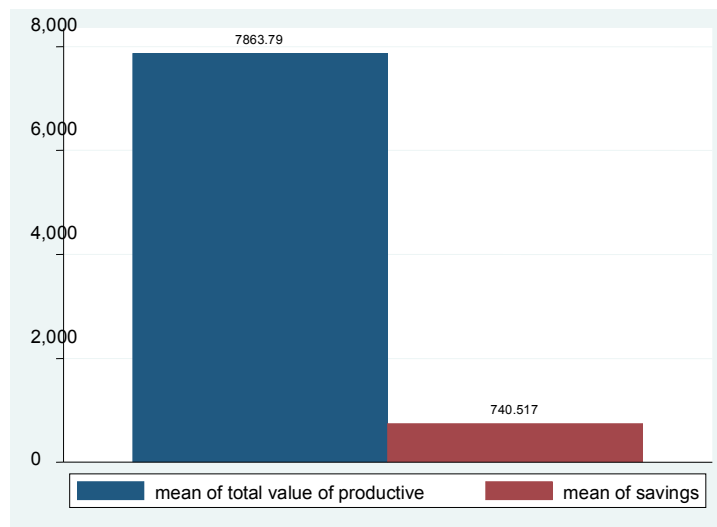
The second measure that reflects material changes, if any, is the total value of productive assets, most notably savings. Before the pilot 70% of participants did not save (*Figure 10*).

Figure 10



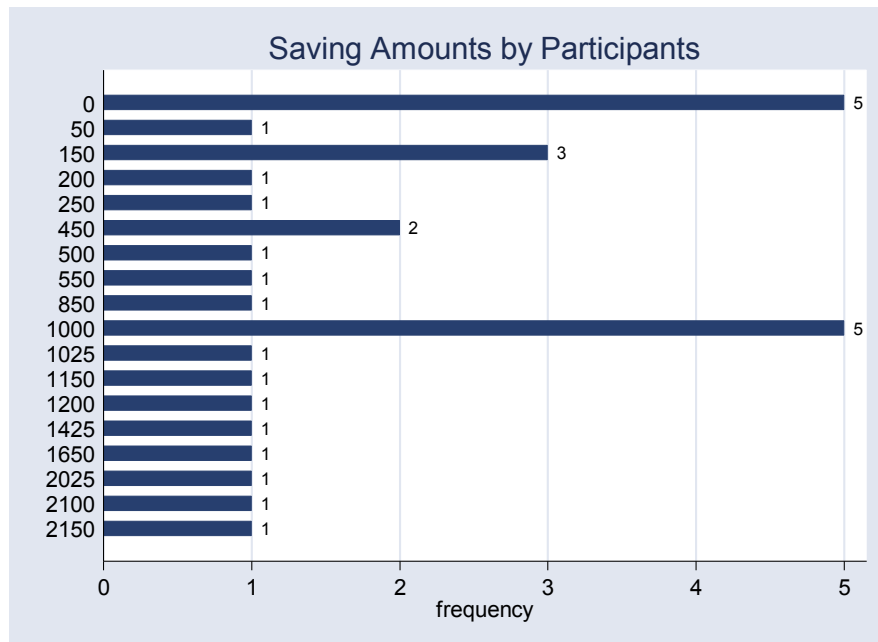
Participation in the pilot required that potential members have no productive assets. For members who reported having saved in the past, the assumption is that their savings balance at the launch of the pilot was zero. We cannot substantiate this, but we note that by 12 months after the CLMD launch the average value of productive assets, including personal savings, was 7,863 gourds, or about \$131. The average value of savings was 740 gourds, or about \$12.33 (Figure 11).

Figure 11



The average savings rate over the course of the CLMD was 9% of productive asset and the distribution by participant and value at the end of the pilot is instructive (Figure 12).

Figure 12

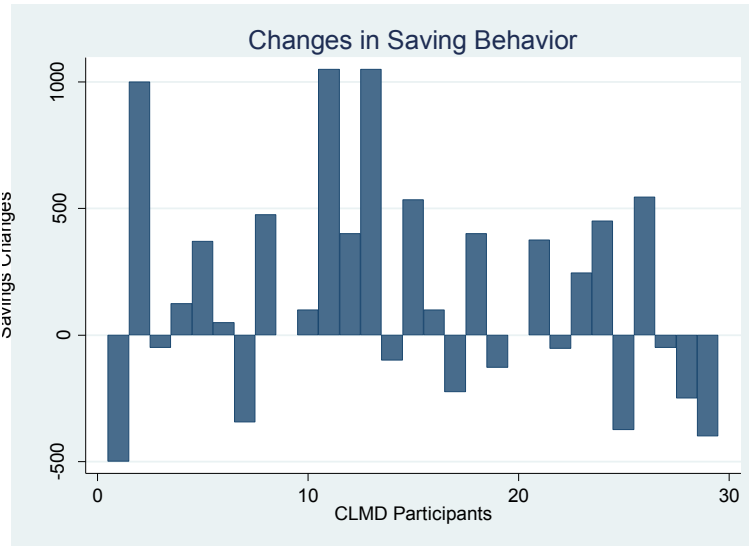


But it is also deceptive. It hides the fact that all 29 respondents saved at some point during the pilot. Of these, 25 (86%) saved during both the first and second six-month cycles.

Of the 29 savers, ten (34%) qualified for the first cycle monetary reward for saving each week and meeting the saving target. Most participants, 24, continued to save in the second cycle, and of these six (25%) earned the second cycle reward.

Research indicates that people often resort to old habits, which in this case would suggest a regression away from saving. And yet, for participants in the pilot, one might have expected that second-round savings would exceed those in the first round as income-generating activities started to payoff, persons became more effective or even motivated savers, and weekly meetings with the case manager as well as the second-round reward motivate persistence. At the same time, even with strong motivation, second-round saving might have been more difficult if as the consumption stipend was removed, income-generating activities were slow to takeoff. We cannot sort through these confounding factors. What we can report is that for most participants, 18 (62%) the amount saved was either the same or greater than first-round amount (*Figure 13*).

Figure 13



We can also test the associations between first- and second-round savings. We thus consider the possibility that the mere saving in one period is associated with savings in a latter period, with or without motivational incentives and other forms of support. We calculate the Pearson Correlation between first-cycle savings and second-cycle savings and first-cycle savings and age (*Table 1*).

Table 1: Correlations of First Cycle and Second Cycle Savings and Age

	Mean	Min/Max	Pearson
First Cycle Savings	592	150/2,000	1.00
Second Cycle Savings	757	0/2,100	0.800
Age	41	15/81	-0.1778

The correlation of 0.80 is strong and positive which means that if, for whatever reason, a participant chose to save in the first cycle, second cycle savings is also likely. This positive association is consistent with the evidence that most who saved in the first cycle also saved in the second cycle (24). This saving trend exists although few qualified for the reward; 16 (55%) earned one reward and 8 (28%) both but nevertheless the 13 who did not earn at least one reward still generated some savings over the twelve months.

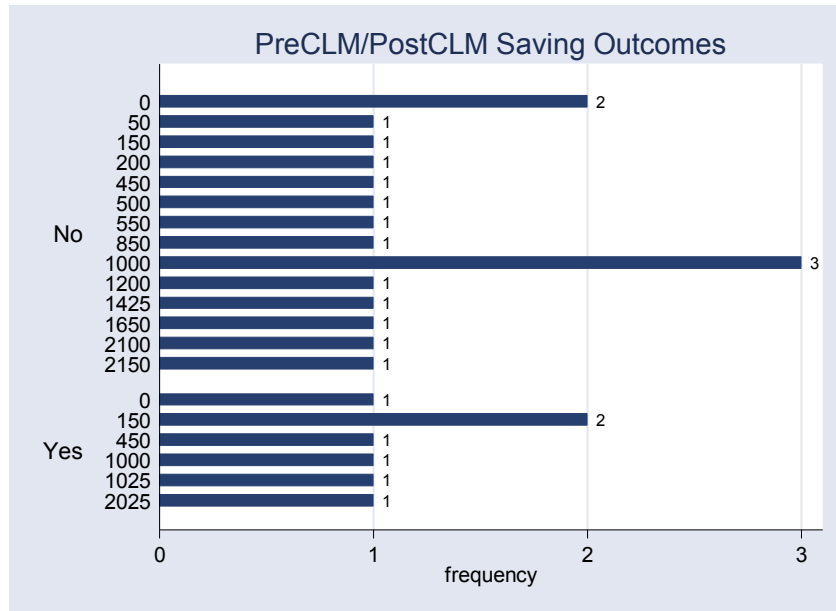
Because we cannot establish the causal role of the reward or expectations of the reward, the training, or case manager meetings on savings, we can offer no insights on the potential impact of the value of the reward, numbers of hours of case management, or training content and or quality on motivating change. There is a negative association with first cycle savings and age, and second cycle savings and age (-0.0042).

The strong association between first- and second-cycle savings led us to test the hypothesis that pre-pilot saving behaviors might have advantaged these

participants. Perhaps pre-pilot savers possess attributes such as greater self-discipline that could predispose them to greater success.

But the data suggest otherwise. For example, among the eight members who earned both saving rewards, only two were previous savers, and five did not save pre-pilot. We have no data for one. Data on pre-pilot savers and non-savers at different level of savings is also instructive (*Figure 14*).

Figure 14



Of the 17 persons who did not save pre-CLMD, 15 (88%) saved over the course of the pilot and five (33%) earned both rewards. By contrast, of the seven pre-pilot savers, six continued to save in the pilot and two (33%) earned both rewards. Despite the limits of small sample size and the non-random selection process, we calculate the Person Chi Squared Statistic. We tested the null hypothesis that differences between expectations and observations of savings awards earned by pre-pilot savers and non-savers is due to chance (*Table 2*).

Table 2: Chi-Squared Test

DID THE MEMBER QUALIFY FOR THE SAVINGS INCENTIVE DURING THE FIRST CYCLE?

DID YOU SAVE MONEY BEFORE YOU JOINED THE PROGRAM?	No	Yes	Total
No	11	6	17
Yes	4	3	7
Total	15	9	24

Pearson chi2 (1) = 0.1210 Pr = 0.728

The results indicate a probability of finding a chi-squared value of 0.1210 or larger would occur purely by chance between 50% and 75% of the time. It is standard to reject the null hypothesis when deviations between observations and expectations are greater than a 50%, as in this case. We are obliged as a result to leave open to consideration the possibility that greater success with respect to savings might result from a set of unknown factors that some pre-pilot savers possessed at the start of the intervention. Going forward, it might be useful to include psychometric measures in the pre-pilot benchmarking and to evaluate more carefully the impact of various qualities, what some call “grit”, on outcomes.

All but three of 24 persons plan to continuing using the lock box to save. Among the 17 persons who did not save before the pilot, three persons, including one who saved but used savings midway through the pilot, do not plan to use the lock box in the future. For those who plan to use it, 12 intend to ask someone to hold the key as in the pilot, and nine intend to keep it themselves alone. Here again psychometric considerations might be useful, especially if they can help identify those persons for whom self-discipline is likely to be useful and those for whom greater support remains urgent.

Eighteen of the 24 participants who responded to the inquiry on their post-pilot savings plan reported that they intend to use their savings to purchase livestock. One plans to buy a bed, one to buy building materials for home repair, one to invest in farming, one to invest in small commerce, and two to save their money for an emergency.

This is consistent with evidence from research that at low levels of income in countries where social services are not assured, savings is typically earmarked for some form of deferred payments rather than to be stored for unplanned emergencies. In this case, where persons receive a transfer of assets, it might be reasonable that the CLM component of the training has inadvertently encouraged participants to consider their savings as a low-cost micro loan that can enhance their income-generating activities.

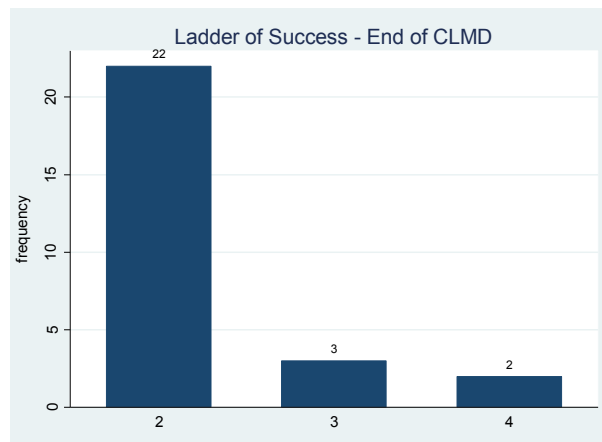
This pilot was intended to identify pathways for helping to improve the material and social lives of persons with disabilities. In order to better understand how, if at all, being disabled shapes outcomes we conduct some additional tests. A one-way ANOVA test is used to test the null hypothesis that the average saving outcomes is not different for persons experiencing different type of disabilities. We reject this null hypothesis (F, 1.49), which is significant at the 5% level (P 0.2363 > 0.05). We cannot, however, offer any insight on which type of disability is associated with greater or lesser savings on average. We also tested whether the origin of one's disability matters for savings outcomes. The result, (F, 1.11) is significant at the 5% level (P 0.3649 > 0.05), which leads us to reject the assumption that the origin of one's disability, birth or otherwise, does not matter and can be ignored in its outcomes on savings.

Attitudinal Change

To complete this evaluation, we take a look at what we describe as hopefulness. When asked about their plans for the future, most program members – 20 of the 27 who responded – were able to offer one.

We asked participants to indicate their position on a five-step ladder of success 12 months from the start of the CLMD. The question asked them to imagine that they were on the first step of the ladder when the program began, so even respondents who see themselves on the second step were reporting a feeling that they had progressed. The figures below show how members responded to two questions, one asking which step they saw themselves on at the end of twelve months (*Figure 15*) and the second asking which step they imagined they'd be on after another year (*Figure 16*).

Figure 15



Members not only felt that they had made progress, most felt that their progress would continue.

Figure 16



The evaluation of the data from the CLMD pilot should not be generalized for reasons that were explained already. Among other reasons, the sample size is much too small. It is however instructive and can be used to help identify pathways to including some of the most vulnerable persons into the modern economy.

Evaluators' Comments

Finally, we add the evaluators' comments. They are worth quoting at length:

There was substantial evidence of changes in more than 80% of members' homes, and these changes are proof that the members' disabilities could not prevent them from working to change their lives. Most believe that they can continue to move forward because they have received the training they need to know how to manage their lives . . . They learned to feel confident. Many of them report that they were ashamed of their disabilities before the program, and that their shame made them unhappy with their lives and made them doubt that they could be important in others' eyes.

The chance to work with a case manager seemed to act like a bright light illuminating the space they live in, a space that had been dark. It made the members visible to those around. As Yves Révaut said, he's never been invited to a social event, like a marriage. "But people will start inviting me soon, because I'm going to keep making progress, and then everyone will look up to me and see that it's important to include me in things."

The evaluators also offered feedback based on their week of work. Some of it had to do with specific survey questions. Those comments will be noted in the copy of the evaluation form in the appendices. In addition, they made the following notes:

1. Members need to receive their assets as quickly as possible after the launching ceremony.
2. Those with more severe disabilities should receive all the materials they need for home repair without having to make the usual member contribution.
3. A follow-up evaluation should be done six months after the closing ceremony.
4. Members who are minors living with their families should themselves receive the social aspects of the training, but they should receive the asset-management part of the training together with a responsible adult.

The Decision to Extend

When the CLM team speaks of “graduation,” it means an acknowledgment that a CLM member has made sufficient progress that she no longer requires the team’s support. She has the training and the financial, social, and psychological assets she needs to maintain her improved life and indeed to continue to move forward on her own. The decision to replace the graduation ceremony with a closing celebration in part reflected the team’s sense that few of the members had made enough progress to qualify as graduates.

But that recognition implied a problem more serious than a decision as to what to call the pilot’s final event. Normally, the graduation ceremony would be the final formal contact between a CLM member and the CLM team. Over 96% of members graduate, so very few need any further support. Though the team would like to help the other 4%, it has never been able to do so in any systematic way. The realization that the team was about to disengage from work with an entire cohort of members who mostly still needed its help weighed heavily on the morning of the closing celebration.

As the program director was explaining his concerns to Fonkoze’s executive director, she had a straightforward response. She asked him to continue to work with the members of the pilot for another six months. His team would prepare a supplemental budget to cover the extension and a plan detailing how it would use the extra time. Everyone in attendance at the closing ceremony was surprised and delighted when the director announced the extension.

The assistant director then went to work establishing a strategy for the additional six months. The following list of steps was approved by the program director shortly after it was submitted:

1. Sit individually with members to discuss their objectives. Ensure that the discussion goes through specific steps that members will take to reach their goals. What will each do so that they will require no further subsidies? Make sure that they understand that there will be no further extensions of the program.
2. Reinforce the importance of savings. Review the MTB booklet about savings, asking participants to reflect upon the lessons in the booklet with reference to their own experience. Establish a savings goal of 75 gourds per week. Announce target totals of 1500 or 2000 gourds for members and 1500- or 2000-gourd bonuses for members who reach one of the targets without missing a week in their savings schedule.
3. Alternate regular home visits with meetings in small groups. Home visits will now be every other week. The groups discuss the importance of savings, their plans for the future, and their achievements and failures. Those who need help writing continue to work on signing their names.

4. Study the neighborhood that each member is part of. Encourage neighbors to commit themselves to inclusion for those with disabilities. Sit with the Village Assistance Committees and Savings and Loan Associations that the CLM team has helped establish along with other community leaders. Ask them to help ensure security for the more vulnerable disabled and to encourage the efforts persons with disabilities make to help themselves. Meet with the members' families to discuss the members' future plans and to help family members see how they can help.
5. Work with ASHALAS to integrate program members as voting members of the organization. Encourage them to stand as candidates for leadership positions.
6. Schedule refresher training sessions in June and September.
7. Each member will receive weekly stipends for two months to be used to invest in their farming.
8. Ensure that all members plant fruit trees, especially species that provide a quick harvest, like passion fruit, cherries, papaya, pumpkin, pineapple, etc.

Participant Profiles



Sonia and Mimose are cousins and also neighbors. They live near Flandé, a neighborhood just over the border in Lascahobas, on the road from Mirebalais towards the Dominican border. Sonia, who's on the right in the photo, was a widow living mainly on her own. She supported herself selling *biskwit*, a bread common in rural Haiti. It's baked in large, rectangular sheets that are scored so they can be separated easily into little squares, which are sold individually. Each day, she'd buy a few sheets from a local baker, and then carry them around the neighborhood in a basket on her head.

A few years ago, she suffered a minor stroke, losing much of the use of her right arm and leg. Her neighbors called her daughter, who was living in Port au Prince, and the younger woman agreed to return home to live with and take care of her mother. Everyone felt that Sonia could no longer live on her own. Shortly after she joined Sonia, the younger woman became pregnant, but her boyfriend became sick even before their child was born. His family took him away, and he died soon after that.

Not knowing how to access physical therapy, Sonia regained very little of her lost mobility. But she and her daughter had to figure out how to take care of themselves and a new baby. Sonia needed help with the simplest things. She could no longer sell *biskwit*. And her daughter was nursing the baby, so she wasn't able to do much herself. They lived mostly from their neighbors' occasional charity.

Sonia wondered whether things might change for the better when she was selected to participate in the CLMD program, but she also thought of her cousin Mimose. Mimose had been supporting herself and her husband since he had first become sick about four years earlier. She didn't have much money, but she'd go to the market several times a week. She'd buy merchandise on credit –salt or flour, for example – and sell it during the day, repaying her debts before she went home. But one day she was sitting in the market, selling some salt, when she felt a burning sensation in her legs. Something was wrong. Her legs and feet seemed to lose strength, and she eventually lost the ability to get around without a walking stick. Even with her walking stick, she could only walk short distances. She could no longer go to the market. She was soon a widow, living in isolation in a hut hidden well off the main path. She would see Sonia whenever she had to go to the hospital because she had to pass right by Sonia's house. But otherwise she just stayed home.

Sonia told the CLMD selection team about Mimose. Mimose had been at the hospital when they visited the neighborhood, so they hadn't come across her. But the team went to the hospital to interview her, and that eventually led to her joining the program together with Sonia when it started in March 2015.

CLMD members were asked to choose two enterprises to develop when they join the program, and Sonia chose a pig and small commerce. She would need her daughter's help to take care of the pig, but she had an idea for small commerce that she'd be able to manage mostly on her own.

She lives along a long dirt road that leads into a mountainous area of northern Lascahobas. People walk down the path with loads of produce or charcoal on their heads to bring to market in Central Lascahobas. One of the most common products is charcoal for cooking, which peasants carry in large sacks. Sonia used the funds that CLM provided to start buying sacks of charcoal, which she would separate into small bags and sell to her neighbors. The business works, and she makes a healthy profit. Her income soon allowed her to add other products to her business, too.

Mimose's house seemed too far off the main route for her to think of small commerce because she felt too immobile to get products to anyplace where she could sell them. So she chose goats and poultry. Her slightly isolated, heavily wooded yard seemed a good place to raise them. And they began to prosper. But she needed a more regular income.

One day, she was especially frustrated. Each week, members of the CLMD program are encouraged to make a deposit into a lockbox that they keep at their home. Their case manager keeps the key with him. It is a way to facilitate savings for people who'd have a very hard and expensive time getting to the bank. Mimose had been struggling faithfully to deposit 100 gourdes every week, about \$2, even though the program's expectation was only 25 gourds. But one week, the day for her deposit came

and she didn't have a gourd. She couldn't do it. Not even 25 gourds. She knew she had to do something differently.

Mimose also knew that small commerce would be the best way to manage her expenses every day. She and Sonia would chat whenever she had to pass Sonia's house on her way to follow-up appointments at the hospital, and they finally came up with an idea. She would take advantage of the same foot traffic that was making Sonia's business possible. Sonia invited her to set up a business on a spot along the road, right next to her house, and she began selling fried snacks. "I chose fried snacks because it was what I could do."

To get the business started, she and her case manager agreed that she would take the money she had saved out of her lockbox. It would be like a loan she'd make to herself. Once her business was off the ground, she would start making deposits again.

Her business is now flourishing, even though there are days her legs are so unsteady that she can't make the short but difficult walk from her house to Sonia's. She's making deposits into her lockbox, just as she promised herself she would.

When it came time to close the CLMD program in April, the women were excited about the progress they had made. As Mimose puts it, "We're not the same people we used to be." Sonia explains, "We had nothing at all. And we weren't doing anything with our time, either. Now we have things to do and livestock to look after."

The closing ceremony itself was encouraging, too. "When we saw all those important people who came to our celebrations, it felt really good," Mimose says. "Even though we are disabled, we saw that we're important too." Sonia adds that she feels good about the diploma she earned.

They were also sad, however, because the program had run its course. As Mimose says, "We had gotten so used to the CLM staff." So they were thrilled to learn on the day of the celebration that the CLMD team would spend another six months with them, bringing the total to 18.

The extra time is important for both women, and they've both set new goals. In the days after the celebration, Sonia suffered a setback. She had been excited about the eight piglets her sow had before graduation, but they all died after graduation. She was back to square one. "So I've invested in some more chickens and ducks, and they're starting to hatch eggs. My hope is to use their young to get myself moving forward again." Mimose plans to continue to care for her own livestock. "I want to buy a calf. But I won't sell my female goats and turkeys to do it. That's not progress. I need to wait for them to have enough young to buy the cow with the next generation."

Sonia and Mimose have managed to do more than just establish two businesses. They have established a friendship important to them both. "I love having Mimose here. I sit with her while she sells her snacks, and we chat all day. We're not lonely anymore."

Student Learning

Since 2014, 200 students have been enrolled in classes in which one or more of the QEP CI tools have been used by Dawn Elliott. These include virtual classes and office hours hosted by Fonkoze's Steven Werlin, Bethony Jean François, and Gauthier Dieudonné, the Government of Haiti's Gérald Oriol Jr, and Alfred Pierre, a sociology professor from the Université d'Etat d'Haiti.

More than 240 participated in public talks. Fonkoze's Steven Werlin and Bethony Jean François offered one. It attracted approximately 40 students and faculty from diverse backgrounds. The second and third were offered by Steven Werlin, one primarily to economics students and faculty and staff related to the QEP of approximately 20 persons and the other to approximately 200 participants, including students from Dawn Elliott's class. Presumably, most of these learned to identify some of the pressing issues related to hunger, poverty, and exclusion. They also learned about solutions that are being pursued in Haiti, which have important global implications.

With respect to the CLMD, 57 students in the Spring 2015 section of Development Theory and the Fall 2015 and Spring 2016 sections of Development Studies benefited from a combination of QEP-supported programs, including virtual classes, visiting scholars, and a movie screening supported by the Virtual Voyage team. Students in these classes filled out a perceptions survey Dawn Elliott created and used to gauge their responses, and degree of responses, to the package of QEP tools and the subcomponents. They also completed a series of reading assignments that target internationalizing the various courses.

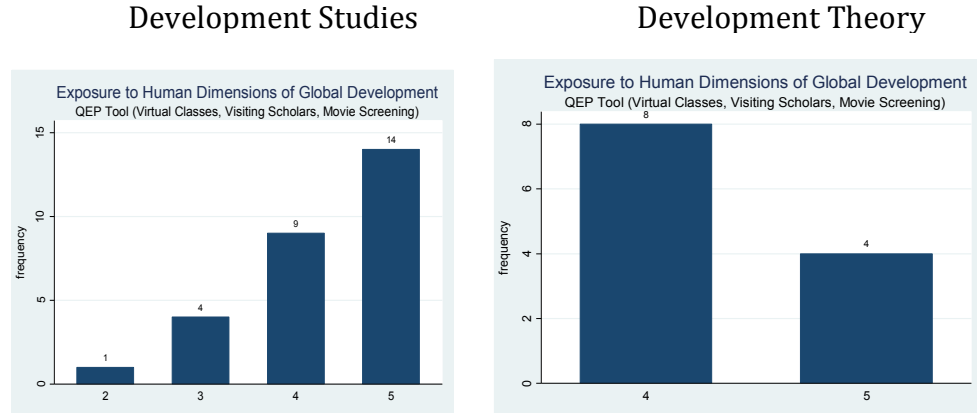
Development Theory focuses on economic models that strive to explain and account for development. The motivations for using the QEP in this class included the potential for humanizing the modeling process and encouraging students to consider the targets of development efforts and some of the difficulties of trying to build models that reflect their human dimensions.

Development Studies was a better match for the QEP. The course emphasizes interventions by government and private organizations on behalf of vulnerable populations. The QEP and other teaching tools are used to humanize the discourse as well as encourage students to think about the process that is involved in identifying and monitoring interventions and some of the trade-offs that follow from well-intended efforts that frequently fail.

This evaluation cannot and does not try to account for how the QEP tools caused students' learning. Instead, it summarizes students' perceptions of the learning they associate with QEP. The evaluation uses a five-point Likert scale, with an image to help guide responses. Students are responding to statements about the teaching method. The middle score, three, reflects a basic agreement. A score of four reflects passionate or strong agreement, and five reflects certainty. Scores of one and two reflect disagreement, with one signaling the strongest disagreement and two a weaker one.

The first set of results relate to the package of QEP tools. Twelve students in Development Theory and twenty-eight in the two sections of Development Studies strongly agree with the statement that the QEP exposed them to the human dimensions of global development issues, such as poverty, financial inclusion, disabilities, hunger and food insecurities, and the role of NGOs in development (Figure 1).

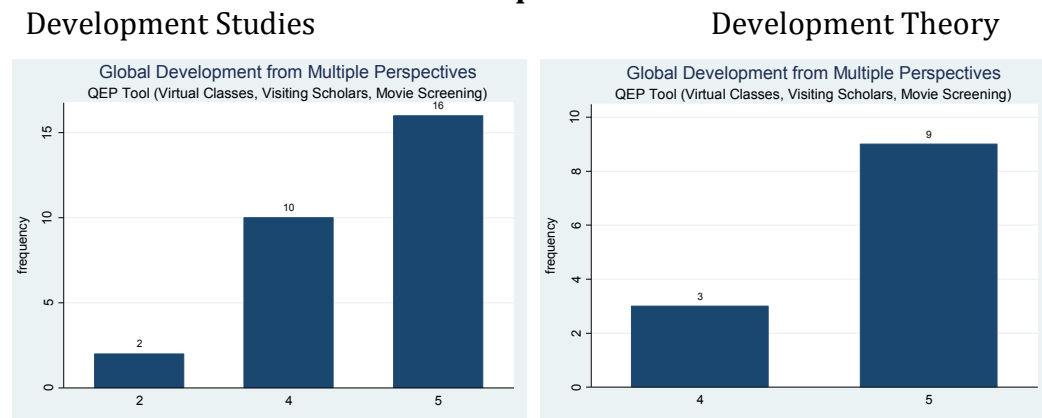
Figure 1 Student Perceptions on QEP and Humanizing Global Development



For Development Studies the mode is five, and for Development Theory four. The medians are five and four, respectively.

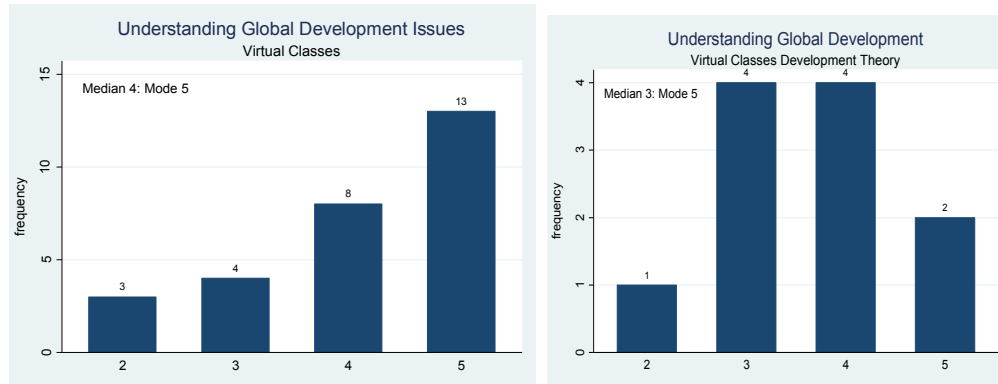
Students strongly agree that the QEP package encouraged them to consider global development issues from multiple perspectives (Figure 2).

Figure 2 Student Perceptions on QEP and Multidimensional Global Development



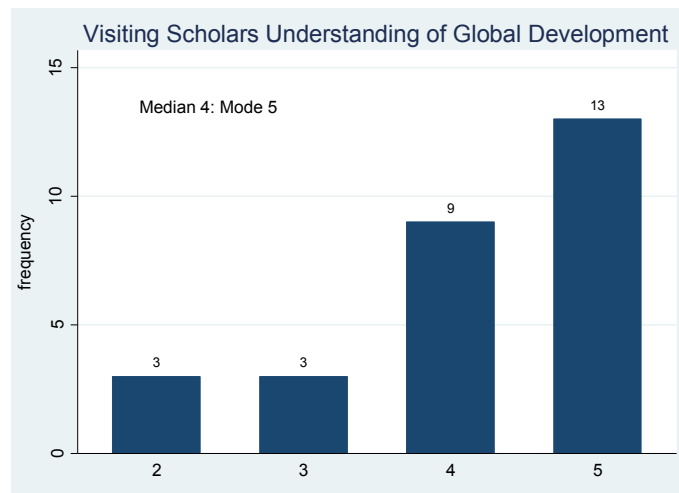
The virtual classes by members of the Fonkoze team and, for Development Theory, the virtual office hours, and their in-person visits to the classroom are most important in this evaluation because the evaluation summarizes student perceptions of the learning they associate with these forms of internationalizing the classroom. Students generally affirm the importance of the virtual classroom meetings towards enhancing their understanding of global development issues (Figure 3).

Figure 3 Student Perceptions on Virtual Classes Enhancing Understanding Global Development Development Studies Development Theory



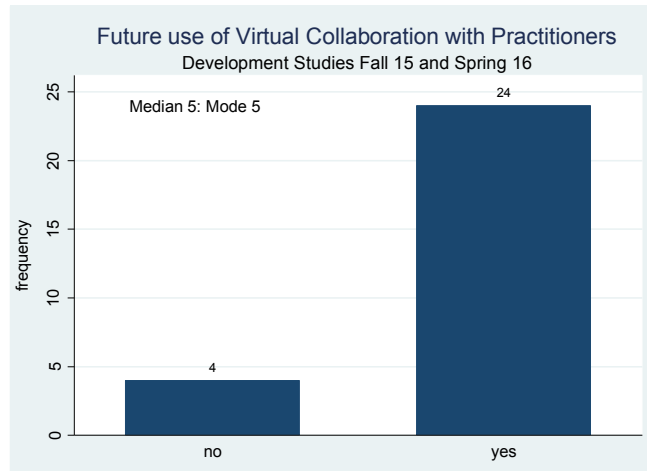
Student perceptions on visiting scholars can only be summarized for the students in Development Studies because of changes to the original evaluation. For the spring semester, students benefited from a visiting scholar in the QEP program unrelated to Haiti and this visit was not separated from the Haitian visitors. Local scholars are included in the statement that visiting scholars enhanced understanding of global development issues (Figures 4 and 5).

Figure 4 Visiting Scholars Important for Enhancing Understanding



Students responded to statements on future uses of the QEP Pedagogy. 86% of students responded strongly (median 4, mode 5) to the statement that development collaborating using information communications technology should be a component of Development Studies (Figure 5), and for Development Theory 100% responded similarly (median 5, mode 5).

Figure 5 Student Perceptions on Future Use of Virtual Collaborations



Inviting international practitioners to visit and speak in Development classes should continue into the future, although fewer students responded in the case of Development Studies. 57% responded strongly (median 5; mode 5). For local scholars, which included TCU faculty and staff responsible for the CIP and professionals contracted to work on behalf of the CIP, student responses were similar. Of the 15 responses, one was discarded in data cleaning for lack of clarity and 14 affirmed future uses (median 4; mode 5).

The QEP mission is to further student learning. Whenever QEP occasions student learning, it serves the University's mission as well. Students were asked to check the specific teaching tools they believe aligned with QEP's three learning goals. For the first goal, that students will identify global issues from multiple perspectives, 28 students responded. Of these, 21 (75%) agreed that virtual classes and visiting scholars supported it, 12 believed that movie screenings were useful, and 19 believed that the use of books was. For the second learning goal, that students should discuss critical questions about the impact of global issues on local and international communities, 17 affirmed the usefulness of virtual classrooms (60%), 19 (68%) accepted visiting scholars, 18 accepted the use of books, and 13 accepted movie screenings. For the third learning goal, that students should develop cultural empathy, 21 students believed that virtual classes helped and 23 that for visiting scholars did. 17 believed that movie screenings did, and 23 agreed that the use of books did.

Most students in the classes, 67%, agreed that the QEP package used in Development Studies – Virtual Voyage supported classroom, movie screenings, and visiting scholars – helped meet the university mission. Of these, virtual classes generated the most responses and a higher share of acceptance, 21 of 28 students compared to six responses for visiting scholars, 5 of which were agreement. More students responded to the statement that international visitors help to meet university mission (12 of 17 accepting) and local visitors (10 of 17). Regarding the usefulness for enhancing the content of the class, 20 of 21 students agreed that virtual classes helped, and 14 and 15 of 17 for local and international visitors respectively.

We wondered if students might find the experience enjoyable or “fun”. For virtual classrooms, 15 of 23 did. For international visitors, 12 of 16 did, which compares to an even split, 8 of 16, for local visitors.

It seems to be true that students in development economics believe that the collaborations between the university and development practitioners can be leveraged for gains in student learning, for both themselves and their future peers. They expressed this in writing about their experiences on the survey tool that invited them to share their thoughts and on an optional extra-credit assignment that encouraged them to share their thoughts on the TCU Vision and their experiences in classes.

One student who did not benefit from the use of the virtual classes, but and instead benefited from movie screenings, visiting scholars, and books described it this way:

“ ...With the influence of lectures, visiting scholars, and movie screenings,, my eyes have been opened to multiple perspectives on various debates, ranging from determining the accurate definition of the study of economics to determining the best plan of action to take to help the developing nations in our world today. Therefore, I believe that in order for Texas Christian University to fully meet its mission of having their students ‘*think and act as ethical leaders and responsible citizens in the global community,*’ they must not only provide opportunities such as these to students, but they must also encourage attendance and participation so that their students might become more worldly and responsible in decision-making.”

Stakeholder Comments

Gérald Oriol, Jr., Haiti's Secretary of State for the Integration of Persons with Disabilities and Texas Christian University's Global Innovator

From the BSEIPH perspective, this pilot Emergency Savings Program for persons with disabilities in the Central Plateau of Haiti was a positive undertaking on multiple fronts.

First, it significantly improved living conditions for a group of thirty persons with disabilities trapped in extreme poverty. Twenty-seven of those participants completed the full program, two participants found permanent employment mid-way through the pilot, and only one person was unable to continue due to health complications, yet still received assets from the team.

The pilot also demonstrated an important point – that persons with disabilities can successfully manage the same types of small commerce and agri-businesses that non-disabled participants undertake during the regular CLM program.

It would be wonderful if the team could find new sources of funding to do a second pilot in Haiti with a larger number of persons with disabilities. This pilot offered a good model for collaboration between the Public Sector and Civil Society, which if maintained, could have a substantial impact on Haitian society in the future. If funding can be secured for a new pilot, the team should consider building in the research and student engagement components at the beginning. By taking a more scientific approach with the front-end design, professors like Dr. Dawn Elliot and Dr. Sophie Mitra could use the data and findings in their research, which could eventually lead to publications. Such publications should facilitate efforts to locate additional resources and influence government policies.

It is also notable that Fonkoze, at its own expense, expanded the pilot from twelve months to eighteen months so that participants could continue to work with the case manager. I commend Fonkoze for its commitment to the participants and its decision to mainstream disability throughout the CLM program. As I stated in a recent interview, “financial independence creates within Haitian society a new perception of persons with disabilities as important contributors to the development of families, communities and our country.”

On a personal note, I enjoyed engaging with Dr. Dawn Elliott and her students during my visit to Texas Christian University in the fall of 2013 and then periodically by Skype throughout the pilot.

**Edward McNerty, Associate Professor of Economics, Texas Christian University,
and Director, Quality Enhancement Plan**

The TCU Quality Enhancement Plan, Discovering Global Citizenship, selected Gérald Oriol, Jr. as its first Global Innovator during the 2013 fall semester. As such, the pilot with Fonkoze represented the first of ten Global Innovator projects to be initiated worldwide by TCU from August, 2013 to May, 2018. This collaboration in the Central Plateau of Haiti represented a critical early test for the QEP, both in terms of launching a new initiative (Global Innovators) and confronting a TCU policy that prohibits university-funded travel to countries with a State Department Travel Warning. The question then became how to assist Secretary Oriol in developing an impactful financial inclusion program for persons with disabilities in a way that would still have meaningful learning outcomes for TCU students. Having a committed and flexible partner with a proven track record in Haiti was imperative and Fonkoze proved to be all of that and more.

Fonkoze and Dr. Dawn Elliott's willingness to innovate and adapt proved crucial to the success of the pilot, as elements of Dr. Elliott's More Than Budgets Financial Literacy Program were fused onto a modified version of Fonkoze's Chemen Lavi Miyo (CLM) program to create CLMD. Fonkoze also allowed members of its CLM team to travel to the TCU campus to develop project plans and a Memorandum of Understanding with TCU and to engage with Dr. Elliott and her students in-person initially, and then virtually throughout the pilot via classroom Skypes and Virtual Office Hours. These various models of engagement incorporated three different QEP initiatives in the CLMD Pilot: Global Innovators, Visiting Scholars and Virtual Voyage and allowed TCU to participate in the pilot without attempting to serve as the implementing party on the ground in Haiti.

TCU considers it a great success that 27 participants received completion certificates after 12 months, while two participants received formal employment before the conclusion of the pilot and only one participant failed to complete the pilot due to health reasons. The QEP committee is especially pleased with some of the unexpected outcomes of this pilot: that the pilot was expanded by Fonkoze to 18 months, that Fonkoze has mainstreamed disability throughout its CLM program, and that all partners are now searching for new sources of funding to do an expanded pilot that might include up to 100 persons with disabilities in Haiti.

The final pilot evaluation prepared by Steven Werlin and Dawn Elliott not only provides the QEP with a thorough assessment document for this first Global Innovator project, but also offers an excellent assessment example the other nine Global Innovator projects can review as they prepare their own evaluations on a wide range of projects now underway in South Africa, Egypt, Panama, the Netherlands, Southeast Asia and Texas.

Carine Roenen Laroche, Executive Director, Fondasyon Kole Zepòl

Fonkoze has been thrilled to be part of this pilot, but I want to underline two aspects of the experience that were especially helpful. Fonkoze has always prioritized working with women, especially poor, rural women. That has been a strategic decision, and it reflects who we aspire to be. Our founders created the institution in order to work towards a more inclusive economy in Haiti. And poor, rural women represented a large class of Haitians who lived without a way to participate in economic development.

But as we worked with women across the Haitian countryside, we could not help but be aware of the terrible exclusion that those with disabilities can suffer in Haiti. We have been unhappy in our sense that we too were excluding them, but we did not see clearly how to help.

Our participation in this pilot has changed that. Twelve months of work with 30 individuals taught us that we can help them build livelihoods and improve their lives, and we are now committed to including persons with disabilities in all future CLM cohorts. Going forward, there will be two distinct tracks for qualifying for our program for the ultra poor, one for ultra poor women with dependent children and another for ultra poor individuals with disabilities. The first cohort to include this second track is already in process. The entire CLM team is grateful for this change.

The other aspect of this experience worth outlining relates to our participation in student learning at TCU. Educating Americans and others about key issues in Haiti is one of the important roles we believe we can play in collaboration with our sister organization Fonkoze USA. Not all the decisions that affect Haiti – whether for better or for worse – are made by Haitians or in Haiti. The opportunity to encounter college students, who will become leaders, and the discovery of the use of the Internet as a tool to permit our presence in the classroom and our direct interaction with students in office hours, were important benefits of the pilot.

Appendix One: The Evaluation Survey



CLMD Final Evaluation Form

General Information

Member Name:	Age:		
Zone: Interview Date:	Case Manager:		
Type of Disability:			
Explanation of Disability History:			
Number of Children in the Home:			
Number who are school-age:			
Are the school-age children in school?			
- All	- Half	- None	
- Most attend	- Most do not attend	- No school-age children	
Before the program, were school-age children in school?			
- All	- Half	- None	-Most attended
- Most did not attend	- No school-age children		
Name of Interviewer:			
Does the member have a partner?	Yes	No	
Does the member have a person or institution supporting them?	Yes	No	
If yes, explain:			
Can the member read and write?	Yes	No	
If yes, did he or she learn during the program?	Yes	No	

1. Does the family eat a hot meal every day? Yes No
 If yes, how many hot meals does the member eat each day? 1 1-2 2 2-3 3
 Before the program, did the member eat a hot meal every day? Yes No

Comments:

2. Do you have a vegetable garden and fruit trees that your family can use?

Garden: Yes No Fruit trees: Yes No

If not, were they lost because of some specific event or disaster?

Comments:

<p>3. Do you have at least two sources of income? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>What are they?: Pigs Small Commerce Poultry Goats Harvest Other: <i>Comments:</i></p>
<p>4. Value of productive assets : <input type="checkbox"/> 4,500 – 6,500 <input type="checkbox"/> 6,500 – 8,500 <input type="checkbox"/> 8,500 – 10,500 <input type="checkbox"/> More than 10,500</p> <p>Total: <i>Livestock:</i> <i>Merchandise:</i> <i>Agricultural Investment:</i> <i>Savings:</i> <i>Other:</i> <i>Comments:</i></p>
<p>5. Imagine a staircase with five steps. When you joined the program, you were on the first step, and the fifth step represents the wealthiest members of your community. Where do you see yourself on the staircase today?</p> <p><input type="checkbox"/> I'm still on the first step. I haven't made progress yet. <input type="checkbox"/> I'm on the second step. I've made a little progress, but I have a long way to go. <input type="checkbox"/> I'm on the third step. I've started making progress, and I'm now like most people. <input type="checkbox"/> I'm on the fourth step. I've made good progress, and now I'm one of the better-off people in the area. <input type="checkbox"/> I've gotten to the top step. I've made great progress.</p>
<p>6. Where do you imagine yourself being on the staircase in another year?</p> <p><input type="checkbox"/> I'll still be on the first step. I won't have made progress yet. <input type="checkbox"/> I'll be on the second step. I will have made a little progress, but I'll still have a long way to go. <input type="checkbox"/> I'm on the third step. I've started making progress, and I'm now like most people. <input type="checkbox"/> I'm on the fourth step. I've made good progress, and now I'm one of the better-off people in the area. <input type="checkbox"/> I've gotten to the top step. I've made great progress.</p>
<p>7. Before you were in the program, how many friends did you have?</p> <p><input type="checkbox"/> I didn't have any <input type="checkbox"/> 1-2 <input type="checkbox"/> 3-4 <input type="checkbox"/> 5-10 <input type="checkbox"/> more than 10</p> <p>If yes, give their names: Did you make new friends while you were in the program? <input type="checkbox"/> No <input type="checkbox"/> 1-2 <input type="checkbox"/> 3-4 <input type="checkbox"/> 5-10 <input type="checkbox"/> More than 10</p> <p>If yes, give their names: If the member did make new friends, what category describes them? Check all that apply.</p> <p><input type="checkbox"/> Other CLMD members <input type="checkbox"/> Case manager <input type="checkbox"/> Other CLM staff <input type="checkbox"/> Disabled people who were not in the program <input type="checkbox"/> Other community members</p>
<p>8. Before you were in the program, did you participate in community events? (Examples: wakes, weddings, baptisms, communions, community meetings, school meetings.)</p> <p><input type="checkbox"/> No <input type="checkbox"/> Rarely <input type="checkbox"/> Occasionally <input type="checkbox"/> Frequently</p> <p>Since you joined the program, have you participated in community events?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Rarely <input type="checkbox"/> Occasionally <input type="checkbox"/> Frequently</p>
<p>9. What plans do you have for your business(es)? How will you continue to support your family?</p> <p><input type="checkbox"/> The member has a clear plan <input type="checkbox"/> The member has an idea, but doesn't yet have a strategy <input type="checkbox"/> The member has a plan, but doesn't yet know when he or she will be able to do it <input type="checkbox"/> The member has no plan</p> <p><i>What is the plan?</i></p>

Comments:

10. How did your family look at you before you joined the program?

As a burden Like any member of the family As a responsible adult in the household

How does your family see you now?

As a burden Like any member of the family As a responsible adult in the household

11. Before you were in the program, who made decisions about how to earn income in your family?

I did
 I did with others
 Others did

Now who makes decisions about how to make money?

I do
 I do with others
 Others do

Comments:

12. Before you were in the program, who made decisions about meals in your family?

I did
 I did with others
 Others did

Now who makes decisions about meals?

I do
 I do with others
 Others do

Comments:

13. Before you were in the program, who made decisions about how to spend money in your family?

I did
 I did with others
 Others did

Now who makes decisions about meals?

I do
 I do with others
 Others do

Comments:

14. Before the program, did you regularly save money? Yes No

How?

15. Savings Questions:

a) Did the member qualify for the first savings incentive? Yes No

b) If not, did he or she continue savings nonetheless? Yes No

c) Did the member qualify for the second incentive? Yes No

d) If not, did he or she continue to save nonetheless? Yes No

How much did the member save?

Less than 150 gourds
 150 - 400
 401 - 600
 601 - 1000
 More than 1000

If the member did not qualify for the incentives, why not?

Comments:

16. What plans do you have for your savings? (Check all that apply.)

- Buy livestock
- Buy merchandise to sell
- Pay school costs
- Save it for an emergency
- I don't know

17. Will you continue to save in your box? Yes No

18. If yes, how will you resist spending it?

- I am disciplined
- Someone else will hold the key
- I'll put the key someplace hard to get to
- Other:

19. Do you have a severely malnourished child? Yes No

If yes, how many? _____

If yes, are they in a nutrition program? Yes No

Comments:

20. Are home repairs complete? Yes No

If not, explain:

Comments:

Interviewer's Comments

Director's Comments

Appendix Two: The Evaluation Results

	Name	Age	Locality	Disability	Comment
1	Léonel Nerette	41	Gran Kasav	Lost leg	motorcycle accident
2	Carmelle Jean	61	Gran Kasav	partial paralysis, unable to stand	She was born with a problem in her foot, but she's been unable to stand for 8 years
3	Sidonise Ysemé	15	Ka Senlwi	She is unable to use an arm and a leg	from birth
4	Christel Rondo	33	Gran Kasav	Lame in one leg	A high fever when she was a baby
5	André Révant	63	Wòch a Pyè	Lame in one leg	It suddenly went lame
6	Jésula Filia	34	Morèn	Left arm paralyzed	A stroke
7	Princilia Pierre	18	Sérésil	Her arms and legs are deformed	Childhood typhoid
8	Monlouis Michel	26	Kabesto	Missing an arm	From birth
9	Séneck Coupette	32	Tè Blanch	A deformed leg	motorcycle accident
10	Calmise Espiegle	23	Wòy Wose	Deformed legs force her to walk on her knees	From birth
11	Sonie Nouné	37	Loncy	Lame in both legs	Began to lose use of her legs gradually starting at age 18
12	Yzabèl Nouné	23	Loncy	Hunchbacked	She was dropped as a baby
13	Saintanise Moïse		Loncy	She has a withered hand and an undeveloped leg	Childhood typhoid
14	Josué Therlus		Loncy	Partially paralyzed	Unable to explain
15	Edouard Simon	68	Pouly	Partially paralyzed	stroke
16	Yves Révaut	25	Pouly	Blind	Congenital glaucoma
17	Bénira Louis Jacques		Pouly	He can't open one of her hands, and trembles uncontrollably	A fever when he was a young boy
18	Venise Coulon	28	Vil Lascahobas	She lost a leg	Hit by a car
19	Missage Alexis	52	Pouly	Blind in one eye	A rock hit his eye
20	Bénissoit Michel	81	Pouly	Blind in one eye	Glaucoma

	Name	Age	Locality	Disability	Comment
21	Luckson François	32	Flandé	Paralyzed from the waste down	gunshot wound
22	Sonia Pierre	62	Jan Pousan	Partially paralyzed on one side	stroke
23	Pierre Florvil		Lakolin	He is lame on one side and his left arm is cut.	Childhood accident
24	Mimose Florvil	42	Gran Savan	Lame in both legs	Gradual numbness in both legs beginning a couple of years ago
25	Mercidieu Eliassaint	37	Jan Pousa	Badly broken left leg	
26	Marthe Cénat	64	Lakolin	blind in one eye	high fever
27	Sainclair Delouis		Dekovil	paralyzed on one side	a childhood illness
28	Patelson Coffy	22	Ladegon	Blind in one eye	A rock struck him while he was farming four years ago

	Name	# of children in home	# school age	In school?	In school before CLMD?
1	Léonel Nerette	0	0	0	0
2	Carmelle Jean	1	1	1	1
3	Sidonise Ysemé	0	0	0	0
4	Christel Rondo	0	0	0	0
5	André Révant	0	0	0	0
6	Jésula Filia	1	1	1	
7	Princilia Pierre	0	0	0	0
8	Monlouis Michel	0	0	0	0
9	Séneck Coupette	4	1	1	1
10	Calmise Espiegle	0	0	0	0
11	Sonie Nouné	1	1	1	1
12	Yzabél Nouné	1	0	0	0
13	Saintanise Moïse	0	0	0	0
14	Josué Therlus	1	1	0	1
15	Edouard Simon	1	1	1	1
16	Yves Révaut	0	0	0	0

	Name	# of children in home	# school age	In school?	In school before CLMD?
17	Bénira Louis Jacques	0	0	0	0
18	Venise Coulon	1	1	1	1
19	Missage Alexis	0	0	0	0
20	Bénissoit Michel	0	0	0	0
21	Luckson François	3	3	3	3
22	Sonia Pierre	0	0	0	0
23	Pierre Florvil	0	0	0	0
24	Mimose Florvil	2	2	1	2
25	Mercidieu Eliassaint	0	0	0	0
26	Marthe Cénat	0	0	0	0
27	Sainclair Delouis	0	0	0	0
28	Patelson Coffy	0	0	0	0

	Name	Does the member have a partner?	Does he or she have access to other support	Comment	Can write?	Learned to in program?
1	Léonel Nerette	No	No		Yes	No
2	Carmelle Jean	No	No		No	
3	Sidonise Ysemé	No	No		Yes	Yes
4	Christel Rondo	No	No		No	
5	André Révant	Yes	No		No	
6	Jésula Filia	Yes	No		Yes	Yes
7	Princilia Pierre	No	No		No	
8	Monlouis Michel	No	No		Yes	No
9	Séneck Coupette	Yes	No		Yes	No
10	Calmise Espiegle	No	No		Yes	Yes
11	Sonie Nouné	No	No		Yes	No
12	Yzabél Nouné	No	No		No	
13	Saintanise Moïse	No	No		No	
14	Josué Therlus	No	No		Yes	No
15	Edouard Simon	Yes	No		Yes	No
16	Yves Révaut	No	No		No	
17	Bénira Louis Jacques	No	No		No	
18	Venise Coulon	No	No		Yes	No
19	Missage Alexis	No	No		Yes	

	Name	Does the member have a partner?	Does he or she have access to other support	Comment	Can write?	Learned to in program?
20	Bénissoit Michel	Yes	No		Yes	No
21	Luckson François	No	No		Yes	No
22	Sonia Pierre	No	No		No	
23	Pierre Florvil	No	No		No	
24	Mimose Florvil	No	No		No	
25	Mercidieu Eliassaint	No	No		No	
26	Marthe Cénat	No	No		No	
27	Sainclair Delouis	Yes	Yes	Members of his church help him	Yes	Yes
28	Patelson Coffy	No	No		Yes	No

	Name	Eats a hot meal every day?	How many?	Ate a hot meal every day before program?	Comments	Has a vegetable garden?	Has planted fruit trees?	If not, was there a catastrophe?
1	Léonel Nerette	Yes	2	No	Before the program he sometimes went several days without a meal	No	Yes	Heavy rains washed away his vegetable garden
2	Carmelle Jean	Yes	1.5	No		No	No	
3	Sidonise Ysemé	Yes	3	Yes	Her mother was in CLM, so they began eating regularly when she was in the program.	No	No	
4	Christel Rondo	No		No	She sometimes goes a day without a meal	No	Yes	
5	André Révant	Yes	2.5	Yes.	But he used to eat once, now he eats twice.	Yes	Yes	
6	Jésula Filia	Yes	1.5	No		Yes	Yes	
7	Princilia Pierre	Yes	1.5	No		No	No	
8	Monlouis Michel	Yes	1.5	No		No	Yes	
9	Séneck Coupette	Yes	1	Yes		Yes	Yes	
10	Calmise Espiegle	Yes	1.5	No		No	yes	
11	Sonie Nouné	Yes	2	Yes	A cousin always helped her out	No	Yes	
12	Yzabél Nouné	Yes	2	No		No	Yes	
13	Saintanise Moïse	Yes	1.5	No		No	Yes	

	Name	Eats a hot meal every day?	How many?	Ate a hot meal every day before program?	Comments	Has a vegetable garden?	Has planted fruit trees?	If not, was there a catastrophe?
14	Josué Therlus	Yes	1.5	No		No	No	
15	Edouard Simon	Yes	2.5	Yes	Before the program, it was hard to find a meal every day.	No	Yes	
16	Yves Révaut	Yes	1.5	No		Yes	Yes	
17	Bénira Louis Jacques	Yes	1.5	Yes	He ate once a day before the program, but now eats twice some days.	No	Yes	
18	Venise Coulon	Yes	2	Yes		Yes	Yes	
19	Missage Alexis	No		No		No	Yes	
20	Bénissoit Michel	Yes	2	Yes	Before the program, he would eat once or twice	No	Yes	
21	Luckson François	Yes	2	No		No	No	
22	Sonia Pierre	Yes	2	Yes	She used to eat at least once a day	No	No	
23	Pierre Florvil	Yes	1.5	Yes	He would work as a day laborer	No	No	
24	Mimose Florvil	Yes	2	No		No	Yes	
25	Mercidieu Eliassaint	Yes	1.5	Yes	Before the program, his sister made sure he ate every day	No	No	
26	Marthe Cénat	Yes	1.5	Yes	One of her grown children	No	Wi	
27	Sainclair Delouis	Yes	1.5	Yes	members of his church	yes	no	
28	Patelson Coffy	Yes	2	Yes	Once a day before the program	No	Yes	

	Name	Does s/he have at least two sources of income?	Pig	Goats	Commerce	Poultry	Harvest	Other
1	Léonel Nerette	Yes	√	√				
2	Carmelle Jean	Yes	√	√		√		
3	Sidonise Ysemé	Yes		√		√		
4	Christel Rondo	Yes		√		√		

	Name	Does s/he have at least two sources of income?	Pig	Goats	Commerce	Poultry	Harvest	Other
5	André Révant	Yes	√	√				
6	Jésula Filia	Yes	√	√				
7	Princilia Pierre	Yes	√	√				
8	Monlouis Michel	Yes	√	√				
9	Séneck Coupette	Yes	√	√	√	√		
10	Calmise Espiegle	Yes	√	√				
11	Sonie Nouné	Yes		√	√	√		
12	Yzabèl Nouné	Yes		√		√		
13	Saintanise Moïse	Yes		√		√		
14	Josué Therlus	Yes	√	√				
15	Edouard Simon	Yes	√	√		√		
16	Yves Révaut	Yes	√	√				
17	Bénira Louis Jacques	Yes	√	√				
18	Venise Coulon	Yes		√	√			
19	Missage Alexis	Yes	√	√		√		
20	Bénissoit Michel	No		√				
21	Luckson François	Yes		√	√	√		Full-time job
22	Sonia Pierre	Yes	√		√			
23	Pierre Florvil	Yes	√	√				
24	Mimose Florvil	Yes		√	√	√		
25	Mercidieu Eliassaint	Yes		√		√		
26	Marthe Cénat	Yes		√	√			
27	Sainclair Delouis	Yes	√	√				
28	Patelson Coffy	Yes	√	√		√		

	Name	Total value of productive assets	Livestock	Merchandise	Farming investment	Savings	Other
1	Léonel Nerette	HTG 10,500	HTG 10,500	HTG 0	HTG 0	HTG 0	HTG 0
2	Carmelle Jean	HTG 9,375	HTG 7,350	HTG 0	HTG 0	HTG 2,025	HTG 0
3	Sidonise Ysemé	HTG 5,400	HTG 5,150	HTG 0	HTG 0	HTG 250	HTG 0

	Name	Total value of productive assets	Livestock	Merchandise	Farming investment	Savings	Other
4	Christel Rondo	HTG 6,050	HTG 5,500	HTG 0	HTG 0	HTG 550	HTG 0
5	André Révant	HTG 13,000	HTG 11,850	HTG 0	HTG 0	HTG 1,150	HTG 0
6	Jésula Filia	HTG 6,000	HTG 5,500	HTG 0	HTG 0	HTG 500	HTG 0
7	Princilia Pierre	HTG 8,650	HTG 8,450	HTG 0	HTG 0	HTG 200	HTG 0
8	Monlouis Michel	HTG 9,050	HTG 8,050	HTG 0	HTG 0	HTG 1,000	HTG 0
9	Sénéck Coupette	HTG 18,050	HTG 9,900	HTG 6,000	HTG 0	HTG 2,150	HTG 0
10	Calmise Espiegle	HTG 8,850	HTG 6,750	HTG 0	HTG 0	HTG 2,100	HTG 0
11	Sonie Nouné	HTG 9,650	HTG 7,000	HTG 1,000	HTG 0	HTG 1,650	HTG 0
12	Yzabel Nouné	HTG 4,400	HTG 3,200	HTG 0	HTG 0	HTG 1,200	HTG 0
13	Saintanise Moïse	HTG 8,725	HTG 7,300	HTG 0	HTG 0	HTG 1,425	HTG 0
14	Josué Therlus	HTG 7,500	HTG 7,500	HTG 0	HTG 0	HTG 0	HTG 0
15	Edouard Simon	HTG 8,425	HTG 7,400	HTG 0	HTG 0	HTG 1,025	HTG 0
16	Yves Révaut	HTG 14,450	HTG 14,000	HTG 0		HTG 450	HTG 0
17	Bénira Louis Jacques	HTG 6,150	HTG 6,000	HTG 0	HTG 0	HTG 150	HTG 0
18	Venise Coulon	HTG 7,500	HTG 5,500	HTG 1,000	HTG 0	HTG 1,000	HTG 0
19	Missage Alexis	HTG 8,800	HTG 8,750	HTG 0	HTG 0	HTG 50	HTG 0
20	Bénissoit Michel	HTG 4,900	HTG 4,750	HTG 0	HTG 0	HTG 150	HTG 0
21	Luckson François	HTG 10,700	HTG 6,550	HTG 3,300	HTG 0	HTG 850	HTG 0
22	Sonia Pierre	HTG 9,475	HTG 8,000	HTG 475	HTG 0	HTG 1,000	HTG 0
23	Pierre Florvil	HTG 5,950	HTG 5,500	HTG 0	HTG 0	HTG 450	HTG 0
24	Mimose Florvil	HTG 5,900	HTG 4,600	HTG 300	HTG 0	HTG 1,000	HTG 0
25	Mercidieu Eliassaint	HTG 5,950	HTG 5,950	HTG 0	HTG 0	HTG 0	HTG 0
26	Marthe Cénat	HTG 8,500	HTG 6,500	HTG 1,000	HTG 0	HTG 1,000	HTG 0
27	Sainclair Delouis	HTG 6,150	HTG 6,000	HTG 0	HTG 0	HTG 150	HTG 0
28	Patelson Coffy	HTG 7,900	HTG 7,800	HTG 0	HTG 0	HTG 100	HTG 0

	Name	Current Step	Step in a year	How many friends did you have before the program?	How many friends did you make during the program?	Other members?	Case manager?	Other CLM staff?	Others with disabilities?	Other community members?
1	Léonel Nerette	2	3	4	11	√	√	√	√	
2	Carmelle Jean	2	4	2	6		√	√		√
3	Sidonise Ysemé	2	3	0	2		√	√		
4	Christel Rondo	2	2	0	11	√	√	√	√	√
5	André Révant	2	4	0	4	√	√			√
6	Jésula Filia	2	3	2	3		√			√
7	Princilia Pierre	2	3	0	4		√	√		
8	Monlouis Michel	3	4	4	7	√	√	√		
9	Séneck Coupette	4	5	0	10		√	√	√	
10	Calmise Espiegle	3	4	0	11		√	√		√
11	Sonie Nouné	2	3	3	10	√	√	√		
12	Yzabèl Nouné	2	3	0	7	√	√	√		√
13	Saintanise Moïse	2	3	0	7	√	√	√		
14	Josué Therlus	2	3	2	4		√	√		√
15	Edouard Simon	2	3	3	8		√	√		√
16	Yves Révot	3	4	4	7		√	√		√
17	Bénira Louis Jacques	2	3	2	5	√	√	√		√
18	Venise Coulon	2	3	0	6	√	√	√		
19	Missage Alexis	2	3	3	6	√	√	√		√
20	Bénissoit Michel	2	3	3	6		√	√		√

	Name	Current Step	Step in a year	How many friends did you have before the program?	How many friends did you make during the program?	Other members?	Case manager?	Other CLM staff?	Others with disabilities?	Other community members?
21	Luckson François	4	4	11	12	√	√	√	√	
22	Sonia Pierre	2	3	3	4		√	√		√
23	Pierre Florvil	2	3	3	8	√	√	√		
24	Mimose Florvil	2	3	3	10	√	√	√		√
25	Mercidieu Eliassaint	2	3	4	13	√	√	√		
26	Marthe Cénat	2	3	0	5		√	√		√
27	Sainclair Delouis	2	3	4	7	√	√	√		√
28	Patelson Coffy	2	3	3	10	√	√	√		√

	Name	Did you participate in events before the program?	Have you participated in community events since the program started?	Does the member have a plan?	Describe the plan
1	Léonel Nerette	Rarely	Sometimes	Yes	He will sell his pig to buy a cow.
2	Carmelle Jean	No	Sometimes	Yes	She will continue to manage her livestock until she can buy a cow.
3	Sidonise Ysemé	No	Rarely	No	
4	Christel Rondo	No	No	Yes	She will keep taking care of her livestock until she can buy a cow.
5	André Révant	No	Sometimes	Yes	He plans to buy land. He'll sell a kid to buy a hog, which he'll fatten to buy a cow, and then he'll use the cow to buy land.
6	Jésula Filia	No	Sometimes	No	She'd like to buy a cow, but she doesn't see how.
7	Princilia Pierre	No	No	Yes	She'll keep her pig until it has piglets, then sell them all to buy a cow
8	Monlouis Michel	Frequently	Frequently	Yes	He will continue to raise his livestock until he can sell some to buy a cow
9	Séneck Coupette	No	Frequently	Yes	He wants to buy a piece of land. He'll use money he saves from his commerce
10	Calmise Espiegle	No	No	Yes	She wants to buy land and will manage her livestock until it increases enough for her to do so.

	Name	Did you participate in events before the program?	Have you participated in community events since the program started?	Does the member have a plan?	Describe the plan
11	Sonie Nouné	Sometimes	Sometimes	Yes	She will grow her business by selling her livestock's young
12	Yzabèl Nouné	No	Rarely	No	
13	Saintanise Moïse	No	Rarely	No	She'd like to buy some land, but doesn't see how yet.
14	Josué Therlus	Rarely	Rarely	No	
15	Edouard Simon	No	Rarely	Yes	He will buy a cow by raising his pig until he can sell it to buy the cow.
16	Yves Révot	No	No	Yes	He wants to buy a plot of land near where he lives. He will let his livestock multiply and wait for a small plot to become available.
17	Bénira Louis Jacques	No	No	Yes	He wants to buy a cow by taking care of his pig and then selling it
18	Venise Coulon	Rarely	Sometimes	Yes	She wants to buy a cow. She will sell one of her goats to buy a pig, which she will fatten until she can sell it to buy a cow.
19	Missage Alexis	Rarely	Rarely	Yes	He wants to buy a cow next year by building up his livestock and selling some.
20	Bénissoit Michel	Sometimes	Sometimes	Yes	He'd like to buy a cow. He'll take care of his goats, so they will multiply.
21	Luckson François	Frequently	Frequently	Yes	He'll manage his businesses to make them grow
22	Sonia Pierre	No	No	Yes	She wants to sell her piglets when they're larger so she can buy a cow
23	Pierre Florvil	Rarely	Rarely	Yes	He wants to buy land. He'll sell pigs to buy a cow, and use money from the cow to buy land.
24	Mimose Florvil	Sometimes	No	Yes	She wants to buy a cow and will use her goats and their offspring.
25	Mercidieu Eliassaint	No	No	No	
26	Marthe Cénat	Sometimes	Sometimes	No	She would like to buy a cow, but has no plan to do so.
27	Sainclair Delouis	Rarely	No	Yes	He wants to eventually buy a cow and will take care of his livestock to develop them and use them to make the purchase
28	Patelson Coffy	Rarely	Rarely	Yes	He will take care of his animals until he's able to buy a piece of land with money from the sake of their offspring.

	Name	How did your family look at you before you joined the program?	How does your family look at you since you joined the program?	Before the program, who made decisions about income in your house?	Who makes decisions about income now?	Before the program, who made decision about food in your house?	Who makes decisions about food now?	Before the program, who made decisions about expenses in your house?	Who makes decisions about expenses now?
1	Léonel Nerette	A burden	A regular member of the family	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
2	Carmelle Jean	A responsible adult	A responsible adult	I did	I do	I did	I do	I did	I do
3	Sidonise Ysemé	A burden	A burden	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
4	Christel Rondo	A burden	A regular member of the family	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
5	André Révant	A burden	A responsible adult	Someone else	I decide	I decided	I decide	I decided	I decide
6	Jésula Filia	A burden	A regular member of the family	Someone else	Someone else	Someone else	I decide with someone else	Someone else	Someone else
7	Princilia Pierre	A burden	A burden	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
8	Monlouis Michel	A responsible adult	A responsible adult	I did	Someone else	I did	I decide with others	I did	I do
9	Séneck Coupette	A burden	A responsible adult	Someone else	I do	I decided with others	I decide with others	Others decided	I decide with others
10	Calmise Espiegle	A normal member of the family	A normal member of the family	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
11	Sonie Nouné	A responsible adult	A responsible adult	I did	I do	I did	I do	I did	I do
12	Yzabèl Nouné	A burden	A burden	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
13	Saintanise Moïse	A responsible adult	A responsible adult	I did	I do	I did	I do	I did	I do
14	Josué Therlus	A burden	A burden	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
15	Edouard Simon	A normal family member	A normal family member	I did	I do with others	I did with others	I do with others	I did with others	I do with others
16	Yves Révot	A responsible adult.	A responsible adult.	I did	I do	I did	I do	I did	I do
17	Bénira Louis Jacques	A burden	A burden	Someone else	Someone else	Someone else	Someone else	Someone else	Someone else
18	Venise Coulon	A normal family member	A normal family member	I did	I do	I did	I do	I did	I do

	Name	How did your family look at you before you joined the program?	How does your family look at you since you joined the program?	Before the program, who made decisions about income in your house?	Who makes decisions about income now?	Before the program, who made decision about food in your house?	Who makes decisions about food now?	Before the program, who made decisions about expenses in your house?	Who makes decisions about expenses now?
19	Missage Alexis	A responsible adult	A responsible adult	I did	I do	I did	I do	I did	I do
20	Bénissoit Michel	A responsible adult	A responsible adult	I did with others	I do with others	Someone else	Someone else	Someone else	I do with others
21	Luckson François	A responsible adult	A responsible adult	I did with others	I do	I with others	I do	I with others	I do
22	Sonia Pierre	A burden	A responsible adult	I did with others	I do with others	I did with others	I do with others	I did with others	I do with others
23	Pierre Florvil	A responsible adult	A responsible adult	I did	I do	I did	I do	I did	I do
24	Mimose Florvil	A responsible adult	A responsible adult	I did	I do	I did	I do	I did	I do
25	Mercidieu Eliassaint	A burden	A burden	Others	Others	Others	Others	Others	Others
26	Marthe Cénat	A burden	A burden	Others	I with others	Others	Others	Others	Others
27	Sainclair Delouis	A responsible adult	A responsible adult	I did	I do	I did	I do	others	Others
28	Patelson Coffy	A regular member of the family.	A regular member of the family.	I did with others	I do with others	I did with others	I do with others	I did with others	I do with others

	Name	Did you save money before you joined the program?	How?	Did the member qualify for the savings incentive during the first cycle?	If not, did the member continue to save anyway?	First Cycle Savings
1	Léonel Nerette	No		no	no	500
2	Carmelle Jean	Yes		yes		1025
3	Sidonise Ysemé			no	yes	300
4	Christel Rondo	No		no	yes	425
5	André Révant			yes		780
6	Jésula Filia	No		no	yes	450

	Name	Did you save money before you joined the program?	How?	Did the member qualify for the savings incentive during the first cycle?	If not, did the member continue to save anyway?	First Cycle Savings
7	Princilia Pierre	No		no	yes	545
8	Monlouis Michel	No		no	yes	525
9	Séneck Coupette	No		yes		2000
10	Calmise Espiegle	No		yes		2000
11	Sonie Nouné	No		yes		600
12	Yzabèl Nouné	No		yes		800
13	Saintanise Moïse	No		no	yes	375
14	Josué Therlus	No		no	no	100
15	Edouard Simon	Yes		yes		500
16	Yves Révot	Yes	He would have a friend hold it for him until it was enough to buy a chicken.	no	yes	350
17	Bénira Louis Jacques	Yes	His brother would hold on to it	no	yes	375
18	Venise Coulon	Yes	She would buy livestock with profit from her small commerce	yes		600
19	Missage Alexis	No		no	yes	180
20	Bénissoit Michel	Yes		no	yes	150
21	Luckson François	No		Yes		1000
22	Sonia Pierre	No		Yes		1055
23	Pierre Florvil	No		no	yes	205
24	Mimose Florvil	No		No	Yes	550
25	Mercidieu Eliassaint	Yes		no	no	375
26	Marthe Cénat			no	yes	455
27	Sainclair Delouis	No		no	yes	200
28	Patelson Coffy	No		no	yes	350

	Name	Did the member qualify for the second savings incentive?	If not, did the member continue to save anyway?	Second cycle savings	Total savings	Comments	How do you plan to use your savings?	Will you continue to save in your lockbox?	How will you avoid spending the money unnecessarily?
1	Léonel Nerette	no		0	500	He spent his savings taking himself to the hospital		Yes	Someone else will keep the key
2	Carmelle Jean	yes		2025	3050		Buy livestock	Yes	My own discipline
3	Sidonise Ysemé	no		250	550		Buy livestock	Yes	Someone will hold the key
4	Christel Rondo	no		550	975		Buy livestock	No	
5	André Révant	yes		1150	1930		Buy livestock	Yes	My own discipline
6	Jésula Filia	no		500	950		Buy livestock	Yes	Someone will hold the key
7	Princilia Pierre	no		200	745		Buy livestock	Yes	Someone will hold the key
8	Monlouis Michel	no		1000	1525		Buy livestock	Yes	Someone will hold the key
9	Séneck Coupette	yes		2000	4000		Buy livestock	Yes	Someone will hold the key
10	Calmise Espiegle	yes		2100	4100		Buy a bed and a mattress	No	
11	Sonie Nouné	yes		1650	2250		Buy palm planks to complete work on her house	Yes	Self discipline
12	Yzabél Nouné	yes		1200	2000		Buy livestock	Yes	Self discipline
13	Saintanise Moïse	yes		1425	1800		Buy livestock	Yes	Self discipline
14	Josué Therlus	no		0	100		No savings	No	
15	Edouard Simon	no		1025	1525		Buy livestock	Yes	Someone else will keep the key
16	Yves Révot	no		450	800		Invest in his farming	Yes	Self discipline
17	Bénira Louis Jacques	no		150	525		Hold it for an emergency	Yes	Hide the key
18	Venise Coulon	yes		1000	1600		Buy livestock	Yes	Self discipline
19	Missage Alexis	no		50	230		Hold it for an emergency	Yes	Self discipline

	Name	Did the member qualify for the second savings incentive?	If not, did the member continue to save anyway?	Second cycle savings	Total savings	Comments	How do you plan to use your savings?	Will you continue to save in your lockbox?	How will you avoid spending the money unnecessarily?
20	Bénissoit Michel	no		150	300		Buy livestock	Yes	Someone will hold the key
21	Luckson François	no		1375	2375		Buy livestock and pay for school	Yes	Self discipline
22	Sonia Pierre	yes		1000	2055		Buy livestock	Yes	Self discipline
23	Pierre Florvil	no		450	655		Buy livestock	Yes	Self discipline
24	Mimose Florvil	yes		1000	1550		Buy livestock	Yes	Self discipline
25	Mercidieu Eliassaint	no		0	375			Yes	Self discipline
26	Marthe Cénat	yes		1000	1455		Buy livestock	Yes	Someone will hold the key
27	Sainclair Delouis	no		150	350		Buy merchandise for a small commerce	Yes	Someone will hold the key
28	Patelson Coffy	no		100	450			Yes	Someone will hold the key

	Name	Do you have malnourished children?	If yes, how many?	If yes, are they in a program?	Is your home repair complete?	Notes about housing
1	Léonel Nerette	No			Yes	
2	Carmelle Jean	No			Yes	
3	Sidonise Ysemé	No			No	A door and two windows remain
4	Christel Rondo	No			Yes	
5	André Révant	No			Yes	
6	Jésula Filia	No			No	The roof's face is uncovered and it's missing a door.
7	Princilia Pierre	No			Yes	
8	Monlouis Michel	No			Yes	
9	Séneck Coupette	No			Yes	
10	Calmise Espiegle	No			Yes	
11	Sonie Noune	No			No	The roof is not complete and the palmwood walls aren't finished
12	Yzabèl Noune	No			Yes	

	Name	Do you have malnourished children?	If yes, how many?	If yes, are they in a program?	Is your home repair complete?	Notes about housing
13	Saintanise Moïse	No			No	The roof isn't finished and it lacks doors
14	Josué Therlus	No			No	The walls aren't built
15	Edouard Simon	No			Yes	
16	Yves Révot	No			No	The area until the roof of the front porch is uncovered and he needs one more sheet of tin
17	Bénira Louis Jacques	No			No	The front of the roof is unfinished
18	Venise Coulon	No			No	She did not need to repair a home
19	Missage Alexis	No			No	It's missing a window and has an unfinished wall
20	Bénissoit Michel	No			No	
21	Luckson François	No			No	He left the program early
22	Sonia Pierre	No			Yes	
23	Pierre Florvil	No			No	Both roof and walls are unfinished
24	Mimose Florvil	No			No	Both roof and walls are unfinished
25	Mercidieu Eliassaint	No			No	The walls aren't finished and it's missing doors
26	Marthe Cénat	No			Yes	
27	Sainclair Delouis	No			No	The walls are not finished, and it lacks doors
28	Patelson Coffy	No			Yes	