

Evaluating a Graduation Program for Persons with Disabilities

Fonkoze's Experience



by Fonkoze's Chemen Lavi Miyò Team

Abstract

IN MARCH 2016, FONKOZE COMPLETED A TWELVE-MONTH PILOT, ADAPTING ITS *CHEMEN LAVI MIYÒ* GRADUATION PROGRAM TO SERVE 30 PERSONS WITH DISABILITIES. THE PILOT WAS A THREE-WAY PARTNERSHIP BETWEEN FONKOZE, TEXAS CHRISTIAN UNIVERSITY, AND HAITI’S SECRETARY OF STATE FOR THE INTEGRATION OF PERSONS WITH DISABILITIES.

THE PROGRAM WAS EVALUATED EXTENSIVELY BY STAFF FROM TCU AND FONKOZE. ON ITS OWN, FONKOZE DECIDED TO EXTEND THE PILOT FOR AN ADDITIONAL SIX MONTHS.

THE DOCUMENT THAT FOLLOWS IS AN ADDENDUM TO THE ORIGINAL EVALUATION. IT LOOKS AT THE ADDITIONAL SIX MONTHS OF WORK.

FONKOZE IS VERY HAPPY WITH THE RESULTS OF THE PILOT, AND HAS ALREADY USED WHAT IT LEARNED TO INTEGRATE PERSONS WITH DISABILITIES INTO ITS STANDARD GRADUATION PROGRAM FOR THE ULTRA POOR. AT THE SAME TIME, THE INSTITUTION IS DETERMINED TO CONTINUING LEARNING. IT NOW SEEKS SUPPORT FOR A SECOND, LARGER PILOT, HOPING TO SERVE 100 – 150 PERSONS AND TO BUILD IN A STRONG EVALUATION COMPONENT.

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Executive Summary

From April 2015 through March of the following year, Fonkoze undertook a pilot program for 30 individuals to learn whether its graduation program for the ultra poor could address the needs of persons with disabilities. The experience unfolded as a partnership between Fonkoze, Texas Christian University, and the Office of Haiti's Secretary of State for the Integration of Persons with Disabilities.

An [evaluation](#) at the end of the twelve months showed positive results. But concern with the relatively small increase in the value of assets held by program members led Fonkoze's management to decide to continue the pilot for six additional months. This brought it to 18 months, the same as the standard Fonkoze graduation program.

The following is an attempt to evaluate the six-month extension of the pilot. We focus on areas that were selected by the Fonkoze team for special attention during the six months: asset value, home repair, and agricultural investment.

In each of these areas, the additional six months saw important progress for program participants. The value of their assets grew by over 84%, almost three times the rate of growth that the first twelve months saw. The number of program participants who completed necessary home repairs more than doubled. And 16 of the 26 individuals evaluated after 18 months had significant investments in agriculture with the potential to generate substantial income.

It is difficult to establish, however, whether the improved results are directly attributable to the additional accompaniment. It is possible that the extra time by itself helped program participants. The Fonkoze team is convinced enough by its close familiarity with the participants and their stories to have decided that future cohorts will last 18 months. The team recognizes, however, that decisive evidence is difficult to present.

The team's goal is now to secure the resources necessary to continue this experience. Fonkoze learned a lot from working with persons with disabilities, and is grateful for the opportunity the pilot provided to deepen its commitment to working with Haiti's most excluded poor. Our hope is for second pilot of 100 – 150 individuals integrating the lessons learned during this first experience. Particular points of emphasis will be mobilizing the members of participants' families to help them achieve their goals and investment in farming.

Background

In the summer of 2014, Fonkoze was approached by a partnership between Texas Christian University and Haiti's Secretary of State for the Integration of Persons with Disabilities about adapting its successful graduation program for the ultra poor for persons with disabilities. The standard program is called [CLM](#), or *Chemèn Lavi Miyò*, which means the Path to a Better Life, and several thousand

Haitian families had had the chance by that time to participate in the program in the years since it was first adopted by Fonkoze.

Until the invitation from TCU and the Secretary's office, the program had specifically excluded persons with disabilities. The program's management team had assumed that its standard strategies would not work for such persons. The team imagined that the types of economic activities it helped ultra poor persons establish would be inappropriate for persons with disabilities and that working with such persons would require the program's staff to identify and develop a distinct menu of possible economic activities, ones adaptable to a person's disabilities. The team never had the resources and the time to develop that new menu.

At the same time, integrating Haiti's most excluded population had always been part of Fonkoze's mission, and one could hardly identify a population more excluded than those living with disabilities in the Haitian countryside. So the CLM team relished the opportunity to join this effort. The partnership applied to the Digicel Foundation for additional support, and Digicel generously agreed to help. The TCU-Fonkoze team used the fall and the winter of 2014/15 to design CLMD, *Chemen Lavi Miyò* for persons with disabilities, with advice from the Secretary of State.

A key to the adaptation was integrating a savings program called More than Budgets ([MTB](#)) into it. MTB had been developed by Dawn Elliott, a member of the TCU faculty. It uses training, social pressure, and monetary incentives to help people establish the habit of savings. The team knew from the start that the usual form of encouraging savings – opening a passbook savings account at Fonkoze's sister organization, Fonkoze Financial Services (SFF) – would be unrealistic for people with limited mobility. Even for members of the standard CLM program, passbook savings had been a mixed success. Transportation costs often exceed the value of a desired transaction, so many members stop using their account as soon as they graduate. Savings at SFF, or any other fixed location that someone must get to, would be especially difficult for members of the CLMD program.

So the team developed a strategy that combined the training and incentives that are standard parts of MTB with a savings procedure that does not require mobility. Members received lockboxes to which their case manager held the key. They would be able to keep savings securely in their own homes, but they would only be able to access their savings during their case manager's weekly visits.

Another important difference between CLMD and CLM was that the former would offer accompaniment for only twelve months. The standard CLM program lasts for 18. This was strictly a cost-cutting measure. The funds available were thought to be insufficient to support the full 18 months of accompaniment.

Thirty individuals from Lascahobas were selected during the first months of 2015, and the program launched in late April. Graduation was planned for same

period in 2016, but as the date approached the team increasingly felt that judging participants against standard graduation criteria would only ensure failure for most. Few were able in just twelve months to develop their enterprises enough to demonstrate the capacity to manage them for the long term.

So the team held only a closing celebration on April 2nd 2016, rather than a graduation. Representatives of TCU, the Secretary of State's Office, and the Digicel Foundation all participated. An extensive [evaluation](#) of their progress was released soon after that.

But at the ceremony, Fonkoze's leadership decided to continue the accompaniment with its own means for six months. It was hoped that the additional investment would help prepare participants reach the point at which Fonkoze would be comfortable disengaging from them, secure in a sense that they had been adequately prepared for long-term success.

This report is an addendum to the extensive evaluation that was undertaken after twelve months. It describes the progress that program participants made through the six additional months that staff spent working with them.

New Objectives / New Strategies

The decision to extend the program for six months was tied strictly to participants' inability to develop their enterprises sufficiently within the initially planned twelve months. But once the decision was made, the CLM program's director asked its assistant director, Hébert Artus, who supervised CLMD directly, to propose specific emphases for the extension. He ended up establishing nine points:

1. Work individually with each member to identify his or her goals and to specify a clear path towards their attainment. Discussions should emphasize that program participants will receive no further transfers so that they must focus on earning things through their own efforts.
2. Review discussions of the importance of saving. Go through the four-lesson MTB savings booklet pushing members to refer to their own experiences to inform their reactions to the book. Help them see that they need to save in order to prosper, to eat, and to live well.
3. Facilitate members' socialization by inserting small group meetings every other week in place of individual home visits. Meetings focus on savings, writing skills, future planning, and analyses of members' development – both where they succeeded and where they failed.
4. Study each participant's family and neighborhood environment. Encourage local Village Assistance Committees to take on the rights of persons with disabilities as a cause. Organize meetings for each member's family and for their Village Assistance Committee to discuss the member's plans and establish and commit to strategies to support those plans.

5. Advocate for CLMD program participants to become full members of ASHALAS, the local organization for persons with disabilities. Ensure that they have voting rights and the ability to nominate themselves for offices in the organization.
6. Organize two refresher-training workshops, one in June and one in September.
7. Establish a savings goal of 75 gourds per week for all members. Offer a prize of 1500 gourds to members who save at least 1500 gourds and 2000 gourds to who save 2000, provided that the member saves every week.
8. Provide a small subsidy to members to invest in farming, both short-term and long-term yields.
9. Encourage members to plant rapid-growing fruit, like passion fruit, cherries, papaya, pumpkin, pineapple, etc.

The Results

After the additional six months, program participants were evaluated by members of the CLM team with the tool it uses to evaluate standard cohorts for graduation. Care was taken to select as evaluators CLM team members who had not been directly involved with the CLMD cohort. Though 28 members had been evaluated at twelve months, only 26 were evaluated at 18. One member had left the program to work as a full-time employee for the CLM team, and another had passed away.

Productive Assets

The Fonkoze team decided to add six months to the program primarily because it felt that members had had too little time to develop their assets sufficiently. At the time of evaluation, only 14 of the 28 members evaluated had productive assets worth at least 8,500 Haitian gourds, which was then the threshold for graduation in the standard CLM program. This threshold was set to reflect the team’s feeling that members should demonstrate an ability to increase the value of what they own. It was felt that adding six months, which would extend the accompaniment to the length other CLM members receive, would substantially improve members’ asset growth. And in fact it did, as the following table shows:

Assets Qualify for Graduation at 12 months	12
Assets Qualify for Graduation at 18 months	20

Just 12 of the 26 members who were evaluated at 18 months had sufficient assets to graduate at 12 months, and 20 did after the extension. Two of the twelve who did have sufficient assets after 12 months suffered losses during the additional six months that brought them below the threshold for graduation, which means that ten of the 26 individuals evaluated saw difference-making growth in their wealth

during the extension. Fully half of those who met the graduation criterion for asset value needed the additional six months to do so.

The importance of those extra months for asset development is even clearer if one looks at the value of the assets at 12 and at 18 months and the rates of growth during the two periods:

Average Assets at 12 months	HTG 8,336.54
Average Assets at 18 months	HTG 15,371.15
Percentage Growth, first 12 months	28.25%
Percentage Growth, additional 6 months	84.38%

The average asset value among members after 12 months was just below 8,500 gourds, the value necessary to qualify for graduation. After 18 months, the average was almost double that. Growth during the last six months was almost three times what it was during the first 12.

This is not surprising. Over 80% of the productive assets that members held after 18 months were livestock. And length of the process of livestock purchase during the program meant that members who were in the program for 12 months only held their livestock for nine-eleven months. But the most significant growth in livestock value is not the steady growth members see as individual animals mature. Real growth comes from reproduction and new purchases. But reproduction depends on animals reaching a threshold of maturity. After 12 months, many animals were just beginning to produce young. And new purchases depend on members saving until they can afford to buy, and the incentive built into the savings program may actually have worked to discourage the early use of savings for investment.

But this all just begs the question as to whether it was merely the extra time that allowed assets to develop or the extra accompaniment. Could we have expected similar increases after six additional months even if the program had ended?

To address the question, we look at some individual cases in which additional accompaniment was important. Two stand out in particular: Mimose Florvil would perhaps have continued to manage her one goat. One of the two we originally gave her died. She was satisfied for the most part with her slow progress, managing her life primarily with a very small commerce. Her case manager was able to convince her, however, of the value of adding to her livestock investment, and so she purchased a second goat with a combination of savings from the first part of the program and profit from her roadside business.

Yves Revot – whom we profile below – was satisfied to continue his farming and to manage his goats. But thanks to his case manager’s advice, he decided to diversify his livestock investment, using goats to purchase a cow. This new investment was important, both as a reliable source of return in the long term and as a way to improve his status in his community. He also used his case manager’s advice to sell his original pig, which was failing to produce offspring. He used revenue from the sale to buy two smaller pigs, which he plans to use to buy himself a horse.

In most of the cases in which assets increased considerably, however, the case manager who worked through the last six months suspects that the additional time was valuable in and of itself.

Savings

Members’ savings was an area in which even the first twelve months of the pilot saw some success. Although most of the participants in the pilot had not previously been savers, ten of thirty qualified for the monetary reward that was offered at the end of the first six-month cycle to participants who fulfilled the following two conditions: They saved each week, and they met the savings target. Most participants, 24, continued to save in the second cycle, whether or not they had qualified for the incentive, and six of the 24 earned the second-cycle reward. By the end of the twelve-month period, savings totaled 9% of total asset value.

But members did not save very much during the six-month extension. Only five earned the incentive that was offered, and few who did not earn the incentive chose to save at all. Total savings was only 13,600 gourds, less than 3.5% of asset value. And the participants who qualified for the match held almost all of it. To all appearances, those relatively few who wanted to save were committed and disciplined. Others weren’t interested at all.

We are not certain why savings was so limited. We initially hypothesized that the weekly target of 75 gourds had been too ambitious. It was substantially higher than the weekly target during the first twelve months. But during the first 12 months, most participants saved whether or not they would eventually qualify for the award. The incentive did not appear to have played an important role. So the higher target might not be the whole picture.

Several factors seem to have affected the low total. Four of the members lacked the use of a lock box because they had broken the locks on theirs at the end of the first 12 months. Without a secure place to keep their money, they did not choose to save. A fifth member did save, but used a nearby Village Savings and Loan Association rather than his box. Because savings in a VSLA are recorded in a booklet that’s kept at the association, we were not able to track his savings. Pressure to complete home repair – which requires substantial investment that we discuss below – may have contributed as well.

Whatever the reasons that saving became less important during the extension, it would be a mistake to discount its importance entirely. Members who continued to save describe the habit as life changing. Carmelle Jean, for example, consistently cites learning to save as the program's most important result, ahead even of the assets she received, and she is perhaps the program's most dramatic success story, having accumulated assets worth over 45,000 gourds, or about \$660, that she manages despite her partial paralysis.

Housing

Helping the CLMD members complete work on home repair was one of the most important goals of the six-month extension. After 12 months, only 13 of the members were graded as living in a minimally satisfactory home, and three of those 13 had started the program in homes that were already satisfactory. To qualify, homes must be finished, covered with a good tin roof, and have all windows and doors installed. Only ten participants successfully completed a needed home repair project after 12 months.



Carmelle's ramp helps her get in and out of her home with her wheelchair or walker.

This is understandable. Though the CLM program invests in each member's home, providing some construction material and stipends for builders, participants need to make substantial investments as well. Accumulating the means to make those investments can take time.

The six-month extension seems to have been very helpful

here. After the additional time, all but four of the 26 members evaluated had completed their home repair. This means that they had secure homes of at least one or two rooms, where they would be sheltered from the rain. Several also completed modifications that help make their homes more accessible, like wider doors or poured concrete around their entrances.

This is an area in which we have reason to think that the accompaniment itself was especially important. We cite four examples that were especially telling.

Pierre Florvil was not able to finish his home completely. After 12 months, his tin roof was sitting on a frame, and the walls on the two sides were installed, but neither the front nor the back was enclosed, and he showed no sign of planning to complete the work. He had savings he could have invested, but he was still sleeping in front of a neighbor's house. Persistent encouragement motivated Pierre to mobilize his savings and work towards completing the house. Though it could not be

graded as finished by the end of six months because it still lacked doors, he was already sleeping in his own home.

Saintamise Moïse had almost completed her home even after twelve months. The roof was up, and the space was walled in. But she was using a tarp to close off an area under the roof in the front of her home, and the home was still missing a door. She seemed unmotivated to complete the work. To her, the home was finished enough. Her case manager convinced her that people would look down on her unless she completed the work she had started, that in terms of social position it would be as though she had done little at all, and so she sold one of her turkeys to purchase that last palm tree she'd need to make the planks to complete the job.

After 12 months, Jésula Filia was still living in her mother-in-law's house. Construction work had begun, but she and her husband were unmotivated to finish the job. The roof was up, but the walls were not built. During the last six months, the couple completely finished one room, and nearly finished the second one. Her case manager convinced the mother-in-law to start to encourage the couple. This was part of the team's larger decision to integrate program participants' families more fully into the work.

Finally, we cite Benïçoit Michel's experience. After six months, not all his home was covered with tin. It was too large for the amount of tin the program could provide. And Benïçoit had no plan to complete the work. He didn't see the incomplete roof as important because he himself was living in a room that already had a tin roof. His daughter occupied the portion with a palm roof. The case manager convinced him, however, that finishing the job would affect the way people judge him. Completing the home would show people that he is a capable head of a household. Though he did not finish the job completely, he was well on the way by the end of the six additional months.

Agriculture

The CLM team's leadership decided to encourage agriculture on two levels. It provided subsidies to help members invest in staple crops, but also pushed members to plant vegetable gardens and fruit, especially those like passion fruit, cherry, and papaya, which provide yields relatively quickly.

The decision to emphasize farming was rooted in the CLM team's concern for members' cash flow. Most CLM members who succeed at ensuring a reasonable cash flow do so through small commerce or poultry rearing. Members of the program for those with disabilities did not do well with either option. It was felt that crops that provide both sustenance and cash, especially those that renew themselves, like plantain and malanga, might offer a better path to long-term household sustainability.

The impact of the emphasis on fruit and vegetable gardening was noticeable, as the following table demonstrates:

Percentage with vegetable gardens at 12 months	Percentage with vegetable gardens at 18 months	Percentage that planted fruit trees at 12 months	Percentage that planted fruit trees at 18 months
21.4%	61.5%	64.2%	84.6%

The percentage of members who grew vegetables almost tripled, while the percentage of them who had planted trees increased by nearly one-third.

The additional effort at long-term sustainable farming is harder to verify. It is too early to evaluate long-term effects. What we can verify even now is that members invested their resources in farming, much as we hoped they would. At the time of the final evaluation, eleven of the members had fields of plantain worth between 500 and 3000 gourds. The total value was 17,450 gourds, or about \$255, and the average was more than 1500 gourds. Two more had fields of malanga, worth 2250 and 5000 gourds. Three more had either invested or were planning to invest significant resources in bean farming, an important cash crop across the Central Plateau.

Healthcare Access

One of the key issues that the CLM team faced working with this population was their need for health care and rehabilitative services. In contrast with the issues we've mentioned thus far, we do not discuss it here as an issue related specifically to the six-month extension but as it relates to the work of the entire 18-month pilot.

Partners in Health's Haitian affiliate, Zanmi Lasante, has a strong presence in the Lower Central Plateau, where the pilot was undertaken, so their services are generally available. During the pilot, they opened a rehab facility that was both well equipped and well staffed.

But even members of the standard CLM program can have difficulty making use of care, even when it is virtually free-of-charge. They can lack the money that transportation to a hospital or clinic would cost, or feel unable to take even a single day off from their ongoing struggle to feed their children. If they get to the hospital, they may not know which line to wait in, and they often lack the social skills to ask for information.

For persons with disabilities, the difficulties are even greater. Transportation costs are much higher, and the value of physical therapy is too poorly understood to seem urgent to the friends and families members who would need to work to get such persons to care.

So the CLM team invested significant staff time in getting program participants the care they needed. We believe it was one of the most important and most effective parts of our work, even though it did not lead to graduation in all cases. The chart below details the most significant instances:

Name	Situation at Start	Our Actions	Result
Carmelle Jean	After a stroke, she was left unable to speak clearly. She was unable to stand, even to use a latrine without assistance. She could not extend her hands or her legs.	We got her to the hospital, where they began tracking her blood pressure, which was consistently too high. They referred her to physical therapy, and we got her to appointments. Initially, she had to stay in Mirebalais for frequent appointments, and we helped her with food and transportation during that period.	She now can stand and use a latrine on her own. She can go shopping in the nearby market as long as she has a walker or something to support herself with, though she still generally sends someone to do errands. She once again speaks clearly.
Léonel Joseph	His foot had been amputated, but he lacked crutches. He had to use whatever stick he could find. His foot was poorly remove so that he couldn't have a prosthetic.	A series of appointments that led to an operation to re-amputate the foot. The foot couldn't initially heal because he drinks too much, but finally we were able to convince him to stop getting drunk, and the foot healed.	He has crutches, but now will also get his prosthetic foot.
Yves Révot	Blind due to untreated glaucoma.	We brought him to a mobile eye clinic but also took him to the hospital in Fonds de Blanc.	He received medication to reduce the constant pain he was feeling due to the ongoing glaucoma.
Calmise Espeigle	She walks on her knees because of congenitally misshapen legs.	We got her kneepads that make walking easier and more comfortable and a wheelchair for longer distances.	She is now very mobile.
Christèl Rondeau	He used to walk on all fours because of congenitally	We gave him crutches and sneakers.	He walks comfortably with crutches.

	misshapen legs.		
Mimose Florvil	She was bedridden after a stroke, unable to rise without grabbing a cord that she hung over her bed. She couldn't speak clearly.	We brought her to the hospital, where doctors began to control her high blood pressure.	Now she gets in and out of bed by herself, walks comfortably with a cane, and speaks without problems.
Sonia Pierre	Disabled after a stroke. She couldn't walk, couldn't speak clearly, and couldn't undress herself even to use a latrine.	We brought her to the hospital, where she received medication for high blood pressure. She also began regular physical therapy, at first staying in Mirebalais for a week, then returning regularly.	She walks now and speaks reasonably well.
Mercidieu Eliasaint	Had an unhealed broken leg from an accident. He was sitting around, without crutches, with a foot obviously infected.	We began by giving him crutches and showed him how to use them. We also began taking care of his wound, having our nurse bandage it and change the bandages regularly. We got him to the hospital, where they treated his infection.	He chose against an operation to correct his foot, but he now walks comfortably with crutches. The infection is gone.
Josué Therlus	Paralyzed after a stroke. He would spend all day, every day lying in his bed. He couldn't talk clearly, nor could he do anything for himself.	We took him to the hospital, where he began to get treatment for his high blood pressure. We also began bringing him to physical therapy and got him a wheelchair.	He now speaks reasonably well and circulates with his sons' help. He can move his wheelchair around some by himself, and he can feed himself to some degree. He spends days outside, in front of his house, chatting with neighbors.

Conclusions

After 18 months of work with ultra poor persons with disabilities, the most important conclusion we have been able to draw is one that we came to before even the first 12 months of accompaniment were finished: The CLM approach can serve persons with disabilities. By midway through 2016, the CLM team had already made a commitment to fully integrating persons with disabilities into the program

whenever we find them. The economic, social, and even medical progress that members made while in the program was convincing.

In a sense, the additional six months were easy to evaluate. Participants made significant additional progress. Their assets grew in value by more than 84%. The extra time was decisive for many in terms of their home repair and construction. Fewer than half of them had finished work after twelve months, whereas all but four were finished after 18. And though the long-term results of their increased investment in agriculture are hard to anticipate, that increased investment is clear. After 18 months, 16 of the 26 people evaluated had substantial investment in cash crops like plantain, malanga, and beans. The percentage of participants who had planted vegetable gardens almost tripled, from 21% to 61%.

What is difficult to establish beyond doubt is whether the additional accompaniment itself was responsible for the additional progress. Perhaps program members merely needed extra time to develop their assets, to finish their home repair, and to grow their investment in farming.

We have cited particular cases in which we feel the extra accompaniment was especially important with respect to assets and to home repair. We suspect, though we cannot prove, that the small subsidies offered members to invest in their fields helped motivate additional farming. And it is worth mentioning that the CLM management team is convinced enough by the importance of the full 18 months of accompaniment that we have already decided that all further work with persons with disabilities will need to extend for 18 months. Though we want very much to undertake a second pilot, we would not want anything that lasts only 12 months. We cannot say whether readers of this evaluation or other stakeholders in the initial pilot are as convinced as we are.

We are now committed to raising the resources for a second pilot that integrates the learning from the first one. We would like to work with 100 – 150 individuals, and build in a strong evaluation component.

Participant Profiles

Calmise Espiegle



When Calmise first saw CLM staff circulating around her neighborhood asking questions, she didn't think anything of it. Even when they came to speak to her about her disability, she assumed nothing would come of it. "I'm used to it. People would come by, take my picture, and then they'd tell us that they'll come back with help. We'd never see them again."

She's a lively young woman, but she was born with badly deformed feet. Her insteps are straight. She has no ability to bend her ankles. So the soles of her feet are nearly parallel to her calves. She can't stand on them. She gets around nimbly by walking on her knees. It means that she can't get far very easily.

Calmise was living with her mother and stepfather when CLM's selection team passed through Pouli, but the older couple was breaking up. As the mother prepared to move back to Belladère, where she was from, she pondered what Calmise should do. "She told me to stay in Pouli because she didn't want me to miss out on the program." So Calmise moved in with her older sister and their mother moved away.

She began to think that the program was something serious when she started to receive her weekly visits. Her case manager would come on Wednesdays, and sometimes other members of the staff would come as well. She chose pigs and small commerce as her two activities, but she says she never had much luck with livestock. Her pig died, though she was able to sell it and add the money to her savings. She bought two goats while she was in the program, and her older brother keeps one of them for her, but she ended up selling the other and putting the money aside. The savings from those sales, together with other savings from her weekly stipend and her small commerce, enabled her to buy a young bull for 10,000 gourds, which she gave to a neighbor to keep for her. They've agreed to keep it while it grows until the can sell it for about 17,500, which will be enough for them to buy a female that will be ready to breed.

Her real income now comes from her commerce. She has a very small one that she manages on and off, selling cookies and crackers and other small packaged snacks to neighbors. It works when she is at her sister's house, but when she travels, as she regularly does, to the house she built next to her mother's, in Belladère, it doesn't work. That house has too many little hands looking for a snack. Her family ends up eating into her profits.

Instead, she invests in *kasav*, traditional Haitian flat bread made of finely grated manioc. It is the same business that her mother is in, so she can give her mother money to buy manioc when she buys for herself. Calmise then prepares her own *kasav* for sale.

The key to her progress has been how she's learned to save. She received four-weeks of training on why and how to save that was adapted by a program developed by Texas Christian University professor Dawn Elliott. The program, called "More than Budgets," emphasizes the importance of establishing the habit of savings through setting savings goals and creating social pressures that favor savings. Calmise received a small box, but for 18 months her case manager kept the key. She would make a deposit into her box during each weekly visit. Every six months, Calmise could earn a small cash prize if she saved consistently, and those prizes contributed a lot towards the purchase of her bull.

Calmise feels differently about herself now that she has been through the program, and others see her differently. "It used to be that my family wouldn't even take me to the hospital if I was sick. Now they'll take me even if I don't have the money to pay for it at the time. They value me. I have value in everyone's eyes."

And she has advice for those who might join the program in the future. "Don't think of it as a small thing. Look at it as a big deal. Take care of every little thing you're given, because they can grow into big things eventually."

Yves Revòt



When Yves first became aware that CLM staff members were circulating in his neighborhood, asking questions, he didn't know what to make of it. "No one had ever come to me to ask me questions before." No one had ever come by to ask him about his life.

"*M te mal viv,*" he now says. "I lived badly." He adds, "I spent my time just thinking about life." Yves often was hungry. "I am blind, but I wasn't stupid. I knew that I was missing something. I knew there were lots of things others could have that I couldn't afford."

Yves has been blind for years. Untreated glaucoma took away his vision when he was a boy. For a farmer in Pouli, the rural neighborhood just outside of downtown Lascahobas where he lives, it seemed like a real limitation. He would support himself as best he could by harvesting crops on his family's land, but without the resources to invest in his farming, he barely managed.

In the spring of 2015, he joined CLMD, Fonkoze's graduation program for extremely poor persons with disabilities. Though he was poor enough to have qualified for the standard CLM program, Fonkoze offers that program only to women who have dependent children. As a single, childless man, he couldn't have benefited. The CLMD program, however, focuses only on poverty and disabilities, so a blind young man with no reliable source of support fit right in.

He chose goats and a pig – he likes raising livestock – and he got to work. He was careful with his cash stipend, and invested savings from it into his farming. He had never been afraid to work hard.

His livestock and his farming prospered. His two goats were soon seven goats, and with every harvest his wealth increased. He started renting additional plots of land so that he could farm even more. It keeps him busy, but he doesn't mind the extra work. He sold five of the goats to buy a cow, and though his pig never reproduced he took care of it until he was able to sell it to buy a horse. "I wanted a mare, because after its first colt, you can start crossing it with a donkey to get mules, and they sell for a lot of money."

But Yves hasn't just gotten wealthier. He's changed, even in his own eyes. He explains that when you start having visitors, it changes everything. The CLMD program provided weekly visits from a case manager and less regular visits from other members of the staff. Yves had never had visitors before. "*Tèt mwen te pi ba. M pat gen lavni. M gen yon bèl tèl kounye a.*" That's like saying, "I was feeling down. I had no future. Now I walk with my head held high."

And others see him differently, too. "When you have no hope, people don't value you. But when they can ask you for something and you have money you can lend, that shows real value."

Even a year ago, Yves thought he would spend his life alone. Because he is blind, he thought he could never have a family. But now he thinks of the young women in his neighborhood, and he knows they think of him. "I'm not ready to make a commitment, but I will be."