



PATHWAYS TO SUSTAINED EXIT FROM EXTREME POVERTY: EVIDENCE FROM FONKOZE'S EXTREME POVERTY 'GRADUATION' PROGRAMME

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Acknowledgements

This research was commissioned by Fonkoze as part of a broader programme of research implemented by the Institute of Development Studies, University of Sussex UK. It was made possible by support from the Swiss Embassy in Haiti through its Swiss Cooperation Office. This report is primarily based on qualitative research conducted over a 3-month period by Emma Shoaf based in Haiti, guided at a distance by Anton Simanowitz. Additional data is drawn from a quantitative survey led by Dr. Martin Greeley, implemented by Tim Schwartz of Socio-Dig, supplemented by data collected by Ruth Yoldine Estimè and Adeline Dèmètrius.

Thanks to CLM team and to Fonkoze for their support and invaluable insight that greatly assisted the research.

This report is written by Emma Shoaf and Anton Simanowitz, with quantitative analysis by Rob Dickinson. 31st March 2019.

Executive summary

Fonkoze's 'Graduation' programme, Chemin Lavi Miyo (CLM), targets extremely poor households in rural Haiti and provides a comprehensive package of inputs designed to support their ascent out of poverty. CLM does this through a multi-pronged livelihoods protection and promotion scheme that combines livelihoods support, social protection, financial inclusion, and the guidance of regular case-manager visits over 18 months. While the CLM programme has demonstrated high rates of graduation and positive outcomes reported soon after graduation, there remains a key question of whether gains are sustained.

Research overview

The 'pathways' research is a mixed methods study designed to understand the longer-term drivers of progress and decline for CLM participants who entered the program in 2011 to 2013 and aims to deepen Fonkoze's understanding of how to support participants to sustain a path out of poverty. This research explores whether participants continue to sustain and improve their situation after graduation, or in the face of on-going challenges and shocks, gradually slip back into poverty, and what the practical measures are that CLM can take to support these.

Data is drawn from a base line and graduation data 18 months later for 550 participants, a follow-up post-graduation survey in late 2017 that matched 353 households, and a random sub-set of 160 participants in late 2018/early 2019. In depth, qualitative interviews were conducted with 60 households selected from the 353 survey sample also in late 2018/early 2019. Sampling was not scientific, but structured to be broadly representative, except for 11 qualitative interviews that were purposively sampled to explore specific issues.

The qualitative research reveals three broad pathways after graduation: 31% (15 women) of women improved, having grown and diversified their livelihoods, increased their resilience to shocks, strengthening their support networks and maintaining positive community relations. A second group of 41% (20 women) has broadly sustained the progress made since graduation, either maintaining their levels of assets or demonstrating progress in rebuilding following a period of decline. The third group, 29% (14 women), have experienced significant decline and seem to be on a downward trajectory.

The report explores the drivers of change which mediate these groupings and highlights factors that might be considered for programmatic support to strengthen outcomes for participants post-graduation. The qualitative interviews expose a range of inter- connecting factors linked to participants capabilities and vulnerabilities, household and community dynamics, asset accumulation, and external environment.

Research findings

Experience and impact of shocks

Shocks are a key factor influencing progress, but this is not deterministic. The occurrence of shocks is an ever-present reality for CLM graduates. Overall, 55 out of 60 women interviewed have faced a shock in the 5-7 years since graduation. However, the impact of shocks on a household livelihood is related to both the severity of an individual shock, and whether multiple shocks are experienced i.e. the frequency of shocks. While shocks clearly are a major factor in affecting progress, this is not deterministic, illustrated by the fact that 19 of the 22 women who have advanced since graduation have also

experienced shocks, 6 of whom experienced severe/frequent shocks. Broadly the impact of a shock is determined by the strength of a household's livelihood in terms of number and diversity of income streams, the resources available to cope with the immediate consequences of a shock and to rebuild and the extent to which these erode the asset and capital base of the household, and a range of broader factors such as support network and mindset.

Steps to build resilience to shocks

Savings to fall back on after a shock are important for women who are resilient to shocks and have progressed since graduation. Savings are critical for reducing household vulnerability through consumption smoothing and for coping with shocks. However, savings levels must balance diverting income from productive activities in order to prepare for shocks and forgoing savings to make productive investments.

Levels of cash savings were low, with 12 out of 60 graduates saving in cash—6 in formal accounts and 6 through a village savings and loan association (VSLA). Levels of asset savings through livestock were much higher due to the potential gains when livestock reproduce. Graduates discussed how saving through livestock can simultaneously serve as an investment, which is illustrated through patterns of livestock sales. The qualitative interviews also highlight significant numbers of livestock deaths, suggesting that livestock savings need to be part of a diversified saving portfolio.

Access to land stands out both as a source of vulnerability and an important source of stability and productive investment. The study shows the importance of agricultural land for the growth and diversification of farming activities, but this is determined by whether or not the household owns land or has a fair rental agreement. Similarly, land for housing also presents a source of security or insecurity, the consequences of eviction in two cases having a severe negative impact, and the threat of eviction present for a number of other women.

The presence of a support network is an important factor for women who have improved since graduation. Both the quantitative and qualitative studies highlight the importance of support networks—particularly an additional income-earner—both for building up livelihoods and resilience through:

- **Financial contribution**, which can span from providing the majority of income to the household to sending money infrequently. The qualitative study finds this is the most important element of support.
- **Practical support and advice.** This might include advice on farming or business, helping with childcare, or supporting house repair or building.
- **Emotional support.** While this is less clear, the study suggests support networks can promote confidence and mental and emotional well-being by providing safety and security, fostering a feeling of love and belonging, and supporting growth and sharing in accomplishments.

The qualitative study suggests there are key distinctions between the relative importance of different support networks—both in the type and level of support they offer. These differences are examined by grouping support networks into three broad categories: Additional income earners living within the household, family members outside of the household and friends, community members or institutions. The qualitative study revealed how diverse levels and types of support can be among graduates. What came out very clearly, though, was that having regular, substantial support—either through an

additional income-earner or someone to enable graduates' economic activities through childcare—is a key determinant for sustained progress after graduation. Having a strong support network that can act as a source of capital and support for investment, as well as a layer of support in the face of shocks, can help women grow and diversify their livelihoods and effectively manage risk.

Steps to strengthen livelihood

Diversification of income generating activities stands out as important for both resilience and livelihood growth. The quantitative study highlighted diversification of income-generating activities as a statistically significant indicator. Qualitative interviews emphasized the importance of diversification for reducing economic risk by: decreasing vulnerability to livelihood shocks such as seasonality, drought and livestock death, reducing risk of loss—if one activity does not perform well, and reducing volatility of income over time.

The qualitative interviews suggest the ability to diversify household economic portfolios is largely driven by:

- **Attitude towards risk** which balances taking calculated risks in order to add additional activities while aiming to mitigate long-term risk for the household by diversifying.
- **Having enough capital to invest** in diversifying current activities or to add new ones
- **Possessing awareness and skills** needed to manage activities and recognise and take advantage of opportunities.
- **Having someone to support her activities** such as another income earner or someone to watch her children while she manages multiple activities.

The importance of using credit as a factor for women who have advanced since graduation is unclear but appears to support the growth of activities for some. Only 18 out of 60 women have taken out at least one loan since graduation —14 taking a loan from Fonkoze (1 from another organisation) and 3 taking informal loans. Many women discussed being scared to use credit, fearing they would not be able to pay it back. Among those who used credit, results were mixed, with the majority only using credit during the first year after graduation and many taking out only one loan and reporting little benefit. The low use of credit and its decline over time suggests that CLM graduates are not graduating into microcredit like the original CLM theory of change suggests

Building livelihoods and resilience in the context of risk

The study explores the complex mix of factors that influence the capacity, relationships, decisions and strategy taken by different participants and the way these influence their progress. Central to all of this is finding the right balance between making productive investments that may secure future improvements in assets and income, and managing the risks that these investments may fail and ensuring they do not erode the ability of participants to manage shocks when they occur. Risk management is therefore key to sustaining progress after graduation.

The study suggests that there is additional space for CLM to support risk management by supporting diversified savings and investment portfolios, including encouraging graduates to take calculated risks and investing in a new activity or rebuilding following a shock.

One way CLM can do this is through further supporting confidence and a positive life outlook. The

qualitative interviews revealed that women who have progressed since graduation are more likely to possess confidence and have a positive life outlook. One important aspect of this is whether participants 'have a plan', particularly to re-build following a shock. Supporting participants to develop a vision for the future and think through the practical steps they can take to work towards this is an important part of the mentoring provided by CLM and is something that can be expanded.

Also, though building resilience to shocks is implicit in much of CLM's programming, there may be value in a more intentional approach, which ensures CLM graduates understand the ease at which they could lose the progress they have made if they are not adequately prepared before a shock occurs and provides them with the tools to prepare. Some women face heightened barriers to progress after graduation— particularly those without a strong support network—suggesting there is more room for CLM to support the creation of additional layers of support. Finally, the research highlights that the decisions that participants make following a shock, for example whether or not to sell productive assets, and that there may be value for limited additional guidance from CLM at these moments beyond graduation.

Introduction

This report presents findings from a mixed methods research project designed to understand the longer-term drivers of progress and decline for participants in an extreme poverty 'graduation' programme implemented by Fonkoze in Haiti. This 'pathways' research aims to deepen Fonkoze's understanding of how to support participants to sustain a path out of poverty.

Challenges to sustainably tackling extreme poverty in Haiti

The 'Graduation' model

'Graduation' programmes have emerged in recent years as an effective approach to working with some of the world's poorest and most vulnerable people to transition them into improved and more resilient livelihoods. Modelled on a successful programme developed by BRAC in Bangladesh, results from multiple countries are strikingly positive. Randomized control trial research in six countries (published in 2015) provides evidence that a targeted, sequenced, holistic 'big push' can address many of the causes of poverty simultaneously and achieve significant improvements in assets, income, health and other development indicators¹.

Furthermore, research tracking the longer-term outcomes for an early cohort of BRAC's participants in Bangladesh reports that on average participants continue to improve relative to a control group seven years after the end of the programme: "while programme beneficiaries do not rapidly over-take their middle and upper class neighbours, they do begin to close the gap significantly over time".² The research thus shows that a holistic and targeted programme providing a mix of assets, skills, financial inclusion and mentorship *can* lift extremely poor households onto a more sustainable path out of poverty, but provides little insight into why it works and what are the factors to determine success or failure in each context of for different participants.

At its core, the Graduation approach combines livelihoods support (asset transfer, training, veterinary services, value chain support etc), social protection (cash stipend, health, social network development, insurance etc), financial inclusion (savings and credit) with the guidance of regular case-manager visits, which helps tailor the intervention to the specific needs of each participant, make linkages to external services and entitlements, and broadly support participants to take advantage of programme inputs and prepare to be able to continue to progress after the programme.

¹ Banerjee,A., Duflo,E., Goldberg,N., Karlan,D., Osei,R., Pariente,W.,...Udry,C. (2015,May15). A multifaceted program causes lasting progress for the very poor: Evidence from six countries. Science Magazine, 348 (6236), 772-789. <http://science.sciencemag.org/content/348/6236/1260799>

² Burgess, R. Graduation: What's next for ultra-poor programmes?, IGC, 20/06/2017. http://eprints.lse.ac.uk/81800/1/Graduation_%20What%E2%80%99s%20next%20for%20ultra-poor%20programmes_%20-%20IGC.pdf

Tackling extreme poverty in Haiti

Poverty in Haiti is characterised by high levels of food insecurity, vulnerability of small holder agriculture, lack of wage employment opportunities, environmental damage and susceptibility to cyclones and tropical storms, macro-economic instability and fluctuating prices in response to international markets. Overall poverty rates in Haiti are high, with almost 59 percent of the population living below the US\$2.5 poverty line and 25% living below the \$1.25 extreme poverty line³, and some 30% of children under 5 suffer from stunting. In addition to widespread poverty, Haiti has a high prevalence of shocks – ill health, death, climatic events, livestock death, crop failure, crime - and much of the population has low levels of ability to cope with these. According to a World Bank report, 75 percent of Haitians experience at least one economically damaging shock per year. Households in extreme poverty experience an average of nearly three shocks per year.⁴ With weak coping mechanisms, and in the absence of social protection, the report estimates that nearly a million people are vulnerable to falling into poverty following such a shock each year.

Graduation programmes aim to bring participants to a point where there is sufficient resilience and strength in their livelihoods that on-going progress is likely. In most contexts, this involves not just strengthening the internal resources of the household, but ensuring that participants claim their rights, link to available social protection, health and other services, and are able to participate effectively in the market. Haiti is characterised by poor infra-structure, weak markets, poor quality and inaccessible health services, and almost non-existent social protection. Given this context there is very little for programme participants to ‘graduate’ into.

In response, the original theory of change for CLM emphasised graduation into microfinance as the pathway into the mainstream and continuing improvement. However, in reality most CLM participants do not access microfinance services and the pathway beyond graduation is much less clear.

The CLM program has demonstrated very high rates of graduation and positive outcomes reported soon after graduation, but a key question remains unanswered in terms of whether gains are sustained. Responding to this, Fonkoze commissioned research to explore the factors that determine whether participants will continue to sustain and improve their situation, or in the face of on-going challenges and shocks, gradually slip back into poverty, and what are the practical measures that CLM can take to support these?

Research overview

This report explores the progress of CLM participants from several cohorts who joined the programme from 2011 to 2013 (with the majority joining in 2011 and 2012). The sample is broadly representative of the areas in which CLM works, incorporating areas close to a market

³ 2013 MDG Report Haiti a New Look. UNDP, 2014

⁴ Investing in people to fight poverty in Haiti: Reflections for evidence-based policy making. IBRD/World Bank, 2014

centre, remote mountainous areas, and other rural central plateau conditions—which range from river valleys, hilly countryside and flatlands.

Data is drawn from a base line and graduation data 18 months later for 550 participants. A follow-up post-graduation survey in late 2017 was able to locate and match 353 households. As this survey did not collect asset data additional quantitative data was collected from a random sub-set of 160 participants in late 2018/early 2019. In depth, qualitative interviews were conducted with 60 households selected from the 353 survey sample also in late 2018/early 2019. Sampling was not scientific, but structured to be broadly representative⁵, except for 11 qualitative interviews that were purposively sampled to explore specific issues (and are excluded from discussions of overall patterns in the qualitative analysis).

Challenges of measuring progress using assets

One of the key measures used both in the CLM programme and in evaluating progress is the value of assets. In targeting, households are selected with very low levels of assets. A substantive asset transfer is then a cornerstone of the support provided, with case managers focusing their support on how to protect and build these assets as a source of livelihood for the future. Increase in assets are then again used to assess progress at the point of graduation.

This evaluation focused on assets as a measure of progress, whilst recognising that taking a single snapshot in time may give a distorted view, and thus taking into account the experience of shocks and the extent to which participants have protected and are rebuilding their assets as a measure of their trajectory.

The measurement of change in asset value was envisaged to be the key measure of progress in determining whether participants have improved, maintained their situation or declined. However, review of the quantitative and qualitative data demonstrates a huge disparity in results. The quantitative sample of 185 households indicated that 52 percent of households had a zero asset value, whereas the qualitative interviews (sample of 60) put this number at 17 percent. Overall, the quantitative data reported just 14 percent of participants improving their situation, 19 percent maintaining and 67 percent declining. The qualitative data paints a much more positive picture with 31 percent improving, 41 maintaining, and 29 percent declining⁶.

Whilst this research cannot definitively explain the variance between qualitative and quantitative data, there are two key factors that help explain it: First, the quantitative study solely examines assets, while the grouping used in the qualitative study is more holistic and gives a more comprehensive picture of what is going on. For example, a woman whose asset value declined after a shock would be categorised as declining in the quantitative study, but

⁵ Efforts were made to ensure a range of communities with different characteristics, this included some from more remote communities. Within communities, interviews were conducted based on who could be found and was available, which means that women who are more remote were less likely to be included.

⁶ Note, that this is a broad statement based on combining categories of groupings. See discussion on Pattern of Progress since Graduation below.

might be in an improvement grouping in the qualitative study if she is showing she is resilient to the shock.

Figure 1. Exploring differences between qualitative and quantitative data

Marie (pathways391) Ledyé, Mirebalais: Moderate improvement / upward trajectory

Though Marie's asset value has decreased from 15,176 HTG (181 USD) to 12,500 HTG (150 USD), putting her in the middle grouping for the quantitative study, she is in the best qualitative grouping. This is primarily because she has managed to continue advancing after her husband abandoned her. After he left, she continued doing and diversified her commerce also started doing a small lottery, selling tickets and keeping a small profit each time. Marie also started renting out her CLM house for 6,000 HTG (71.65 USD) a year, while she lives in a cheaper house nearby. She said she is also in the process of building a 3-bedroom house on her land—this way she can keep renting out her other house for extra money. Overall, Marie seems to be doing well managing her activities and the household on her own and foresees herself continuing to advance.

Second, the qualitative interviews highlighted a number of cases where women were under-reporting their assets in the quantitative survey. Discrepancies in data suggest that women were more likely to under-report assets when they were only asked the survey questions, as the surveyor had less time to build rapport and to gather background information on the woman. The qualitative interviews, though, allowed researchers to discuss each woman's life in-depth and then end with the quantitative survey—making it more possible to probe and triangulate data and get a clearer picture.⁷ Discussions with the CLM team also highlight the challenge of obtaining accurate asset data in a situation where participants understand that the programme is offering assistance only to people with low asset value.

On the basis of this analysis we have concluded that the survey data on assets is unreliable and this report draws only on the qualitative data.

Impact of migration

One aspect of the research that needs highlighting is that there were a significant number of people who could not be located by the survey team during the follow-up survey; a total of 126 households out of the cohort of 550. Of these 25 could not be located, one had died, and 100 were reported as having migrated (7 to Dominican Republic, 35 to Port au Prince, and 57 to other locations). However, on follow up by CLM staff, many people reported as 'migrated' by the survey team were actually still living in their home communities.

⁷ Note: Researchers always reiterated that CLM would not be returning to their community and that they were there to collect information that would help CLM to improve the program in other areas.

Some effort was made for the purposes of this research to contact participants who were reported as migrated. Most of these efforts failed, but a few were contacted. The results of this investigation are inconclusive, with a mix of reasons that encapsulate the complex realities of the lives of many of the programme participants. Family and community relationships are factors, so are both economic hardships and opportunities. From the little data available, it is not possible to infer either positive or negative reasons for migration. We still note a caveat in this report is that the results discussed are based on interviews with participants who are still living in their original community and that there may be different experiences for those who migrated.

Pattern of progress since graduation

The *qualitative* research gives a picture broadly of three groupings (see Figure 1), that reflect three broad pathways since graduation⁸. 31% (15) of women improved since graduation⁹, having grown and diversified their livelihoods, increased their resilience to shocks through switching activities or ensuring that coping strategies do not erode their livelihoods, strengthening their support networks and maintaining positive community relations. They are sending their children to school, feel able to keep their household members healthy or to access care for those who are not, express confidence, a positive mindset, and a plan for the future. A second group of 41% (20 women) has broadly sustained the progress made since graduation, either maintaining their levels of assets or demonstrating progress in rebuilding following a period of decline. Their more mixed experience is reflected in variation in terms of ability to pay school fees and to keep their household members healthy or access medical care, and differences in the strength of support networks, levels of confidence and mindset. The third group, 29% (14 women), have experienced significant decline and seem to be on a downward trajectory. These are characterised by a decline in assets, erosion of income generating capacity, and a seeming inability to rebuild following shocks and decline.

While the qualitative study takes into account more than just asset data, the rise or decline in asset value is an important indicator of progress since graduation. This is further supported by the quantitative study, which found both assets at graduation and the change in asset value as statistically significant indicators. At baseline CLM's targeting criteria selected participants with a livestock asset value below 2,500 HTG (30 USD). At graduation, asset values had significantly increased, as women must grow the value of productive assets they receive from CLM by 40% in order to graduate. Asset values at graduation for the 49 randomly selected women in the qualitative study reflect this—their average asset value was 15,438 HTG (184 USD) at graduation and ranged from 5,314 to 40,100 HTG. When this group of women was surveyed again in 2018/19, their average asset value was 12,634 HTG (151 USD) and ranged from 0 to

⁸ Whilst the percentages are not statistically significant, a sample of 60 is large for a qualitative study, and the data reflects a pattern that is broadly representative.

⁹ Note: These numbers are from the 60 women interviewed, minus women who were selected because of their success ie. 49

101,100 HTG. While these values show a decrease in average asset values after graduation, asset values alone do not reflect cases where women experienced and were resilient to shocks, leaving them with fewer assets, but enough to rebuilt their livelihood. When divided using the groupings below (see figure 2), the asset values varied widely with the best grouping averaging 29,712 HTG (354 USD), the middle group 6,805 (81 USD) and the worst group averaging 935 HTG (11 USD). As this report will examine, this illustrates the divergence in progress of CLM graduates after the program.

Figure 2. Grouping participant progress

As a way of evaluating progress since graduation, the qualitative study groups CLM graduates in 5 levels of progress since graduation: significant improvement, moderate improvement, no change, moderate decline, significant decline. These groupings are based on value and diversity of women’s asset portfolios, resilience to shocks, ability to pay for household expenses, food security, and mental wellbeing, to give a broad picture of how she has advanced since graduation. This grouping also has another layer, which groups women based on the direction they appeared to be heading at the time of the interview. For example, if a woman’s commerce seemed to be growing and she could articulate a positive explanation of how household income would rise in the future, she was categorised as having an “upward trajectory.” However, these trajectories are often temporary and a reflection of CLM graduates’ circumstances at that time. In practice, the lines between categories are not clear enough to discuss substantive patterns across five groups. To ease analysis, we have categorised CLM graduates into three broad groups:

- Significant improvement/upward trajectory; moderate improvement/upward & horizontal trajectories
- No change/horizontal trajectory; moderate decline/upward trajectory; moderate decline/horizontal trajectory
- Moderate decline/downward trajectory & significant decline/horizontal & downward trajectory

Overall, the study identifies the drivers of change which mediate CLM graduates’ progress after the program, and highlight factors that might be considered for programmatic support to strengthen outcomes for participants post-graduation.

Pathways to sustained outcomes

The data suggests that there is significant variation of progress of CLM participants since graduation. Whilst there are certain factors that are clearly have a significant influence on progress, such as experience of shocks, the qualitative interviews expose a range of inter-connecting factors linked to participants capabilities and vulnerabilities, household and community dynamics, asset accumulation, and external environment. A positive association in the quantitative analysis between progress and case-manager suggests that external context

(location and perhaps the skills of individual case-managers) does play some role. However, the main focus of our analysis is to understand the variance in asset accumulation, livelihood strengthening and resilience in the context of external shocks.

Experience and impact of shocks

Shocks are a key factor in influencing progress of CLM participants

The occurrence of shocks is an ever-present reality for CLM graduates. Overall, 55 out of 60 women interviewed have faced a shock in the 5-7 years since graduation. The most common shocks experienced are illness, livestock death, loss of a household income earner (through desertion or death), the death of a family member (which results in ensuing funeral costs), and crop failure due to drought. Interestingly, there was only one case of people affected by storms.

The impact of shocks on a household livelihood is related to both the severity of an individual shock, and whether multiple shocks are experienced i.e. the frequency of shocks. For the sake of the analysis we make a distinction between two groups: 25 experienced severe/frequent shocks¹⁰ and 30 experienced moderate/infrequent shocks (see table 1 for spread of shocks between progress groupings). Only five (out of 60) experienced no shocks.

¹⁰ Shock grouping: No shock: No reported shock; Moderate/infrequent shock: Could be more than one moderate shock if each shock does not significantly impact livelihood; Severe/frequent shock: One or more severe shocks. Could also be consecutive or concurrent moderate shocks—particularly if the woman was unable to rebuild livelihood before the next shock occurred.

Table 1: Shock & coping strategies grouping

Shocks:	Significant improvement/upward trajectory & Moderate improvement/upward & horizontal trajectories: (22 women)	No change/horizontal trajectory; Moderate decline/upward trajectory & horizontal trajectory: (20 women)	Moderate decline/downward trajectory & significant decline downward/horizontal trajectory: (18 women)
Severe/frequent shock:	<p>6 women</p> <p>- 3 improved from, 1 returned to, 2 moderately declined from pre-shock situation</p> <p>Death of husband, husband leaving, husband's illness / having to leave their land, child's illness, death of livestock, death of other family member</p> <p>Coping strategies:</p> <p>- 4 used non-erosive coping strategies: relying on social network, selling non-productive assets, relying on remaining assets, maintaining commerce and changing it after shock, finding new husband, asking friends or family for loan</p> <p>- 1 used erosive coping strategies: renting out farmland and undermining short-term income</p> <p>- 1 not reported</p>	<p>8 women</p> <p>- 6 moderate decline from & 2 significant decline from pre-shock situation</p> <p>Death of husband, husband's illness, death of child, illness of child, crop failure, livestock death</p> <p>- Coping strategies:</p> <p>- 6 used non-erosive coping strategies: relied on support network, used credit, sold off non-productive assets, maintained commerce</p> <p>- 2 used erosive coping strategies: stopped doing commerce, sold off all livestock assets</p> <p>- 1 not reported</p>	<p>11 women</p> <p>- all significant decline from pre-shock situation</p> <p>Death of husband, husband leaving, death of livestock, drought</p> <p>- Coping strategies:</p> <p>- 5 used non-erosive coping strategies: relied on weaving after husband left, taking out loan, selling off non-productive livestock</p> <p>- 6 used erosive coping strategies: reverting to day labor, selling off commerce, selling off all or important assets,</p>
Moderate/in frequent:	<p>13 women</p> <p>- 4 improved, 6 returned, 3 moderately declined from pre-shock situation</p> <p>Death of livestock, robbery, poor harvest, livestock death, illness of child, husband leaving</p> <p>- Coping strategies:</p> <p>- 12 used non-erosive coping strategies: taking out a loan to start business again, selling non-productive assets, using husband's labor earnings, maintaining commerce, changing commerce, renting house for money, using credit</p> <p>- 1 used erosive coping strategies: sold off commerce</p>	<p>10 women</p> <p>- 9 moderately decline from & 1 significantly declined from pre-shock situation</p> <p>Crop failure, child's illness, livestock death</p> <p>- Coping strategies:</p> <p>- 5 used non-erosive coping strategies: relied on less diverse asset/income portfolio, changed harvest based on crop failure, sold non-productive assets, changed activity after livestock death</p> <p>- 3 used erosive coping strategies: sold all or important livestock assets and relied solely on commerce, sold off commerce</p> <p>- 2 not reported</p>	<p>7 women</p> <p>- all significant decline from pre-shock situation</p> <p>Poor harvest, livestock death</p> <p>- Coping strategies:</p> <p>- 4 used non-erosive coping strategies: relied on one income-earner</p> <p>- 3 used erosive coping strategies: selling commerce, reverting to day labor, going into debt with school, selling off all livestock</p>
No shocks	3 women	2 women	0 women

Experience of shocks is a key factor explaining progress, but this relationship is not deterministic

There is a strong association between shocks and progress, with more severe shocks experienced amongst those declining than those progressing, and all declining participants having experienced shocks.

However, while shocks clearly are a major factor in affecting progress, this is not deterministic, illustrated by the fact that 19 of the 22 women who have advanced since graduation have also experienced shocks, 6 of whom experienced severe/frequent shocks.

Broadly the impact of a shock is determined by the strength of a household's livelihood in terms of number and diversity of income streams, the resources available to cope with the immediate consequences of a shock and to rebuild and the extent to which these erode the asset and capital base of the household, and a range of broader factors such as support network and mindset. These factors are explored through this report.

Women experience similar levels of shocks but have different outcomes:

Marie Ande (pathways306) Savann Lakoup – Significant improvement / upward trajectory:

Marie Ande's partner—who was an important income earner for the household—died 4 years ago. She and her children moved in with her mother, who was already a strong support system for her. Her mother helped her with her commerce and watched her children, which enabled Marie Ande to grow her commerce and farm. Marie Ande expressed that she is very confident managing multiple activities and described how she learned to do so in CLM.

Angeline (pathways428) Feja – Significant decline / downward trajectory:

Angeline's partner also died soon after graduation followed by the death of several of her animals. While she reports that the women in the community acted as a support network for her—in that they gave her food and helped her with a little money—but did not have a close-knit network with access to resources. She decided to start doing day labour in the fields nearby and still has chickens, but has no other activities. Angeline seems to be maintaining a positive mindset despite her situation, but has no plan for how to advance.

Coping strategies to shocks vary and may impact progress

Participants who had made progress tend to have used **non-erosive coping strategies**—which are strategies that leave behind little or no permanent damage to the household. These are generally loans, the sale of non-productive assets, the reduction of household consumption, as well as getting support from others—for example, moving in with their mother or getting

financial support to re-start their business. For example, Carmène (pathways155) went to their church when her husband got sick and could not work. The church helped them by sending food and money throughout the year her husband was sick. Similarly, Marie Ande (pathways306) moved in with her mother for extra help with her activities and childcare when her husband passed away after graduation.

Many participants who have declined report using **erosive coping strategies** following a shock. These are characterised by the disposal of productive assets, selling off livestock, diverting capital from commerce.

The direction of the causality for why women adopt particular coping strategies is unclear:

- In some cases, women sell more important assets because they have no choice:
 - For example, Laumène's (pathways194) daughter and granddaughter got sick less than one year after graduation. Her granddaughter passed away and she sold four goats to pay for the burial. She used the remaining two goats and the money from her commerce to pay for her daughter's treatment. She said she asked others for help—including her partner who is the primary income-earner in the household—but nobody would, so she sold her assets because she had no other option. She had already used her CLM savings during the programme to start a commerce selling corn and millet in the Mirebalais market and did not continue saving afterwards. So, even though Carmène had diversified income at graduation, the impact of two severe shocks at the same time led to her using an erosive coping mechanism.
- In other cases, women seem to have a degree of choice but sell important assets anyway: For example, Carmelia (pathways383) used to sell vegetables every day in the Mirebalais market—she did this before CLM too—but says she has not been doing this for 3 years because she used the money from her commerce to buy medicine when she got sick, even though she still had a cow and a goat. She said it was going well and that she would like to start again, but she has no money to buy new merchandise. She has since been reliant on the money her ex-partner sends her, as she has no other source of daily income.

Implications for CLM: Recognising the difference between erosive and non-erosive coping strategies is useful from a programmatic perspective. From the research, there seems to be some examples of women choosing coping strategies that are erosive where alternatives may have been available. This perhaps creates opportunity for support during and after the program:

- The importance of differentiating between productive and non-productive assets, so women avoid selling assets that undermine future income generation.
- Shock simulations for women to work through in groups and have a nuanced discussion around different ways to cope that do not undermine household income-generation.
- Ability to connect to a case-manager in the event of a shock post-graduation to get guidance on possible courses of action.

Steps to avoid or reduce the impact of shocks

In a context of an ever-present risk from a range of shocks, we see a number of ways in which CLM participants reduce their vulnerability to, and the potential impact of shocks. Many of these were encouraged or supported by the program, and thus may indicate a lasting shift in attitude and practice amongst CLM participants.

Many successful participants are aware of possible shocks associated with particular economic activities and take actions to attempt to avoid them

- Several women reported planning their farming activities around possible drought
 - For example, Natalie (pathways166) discussed how she plants a wide variety of crops so she is less susceptible to drought. Similarly, Darlène (pathways037) started planting sugar cane and because she said it grows well during drought and also beans on the low lands by the river because it is close to a water source.
- Several women reported identifying ill-health or lack of growth in livestock early so that these can be sold and thereby reducing the risk of losing livestock.
 - For example, both Judith (pathways372) and Darlène (pathways037) report selling their livestock in the early stages of their illness so they could buy more, healthy livestock.

Shifts in attitude and practice have led to several practices that may reduce morbidity, but there may be further opportunities to improve health and avoid health shocks

- **Water treatment:** Significant numbers of participant families are reducing the risk of ill-health through treating or boiling water. Whilst participants have not purchased new water filters (provided by the program), 69% (of 185 women surveyed) now report using aquatabs, Clorox or boiling their water. This represents the maintenance of a significant shift in practice from entry.
- **Health care:** Whilst the study cannot speak to the full extent of the change, CLM graduates generally reported seeking out medical care at a hospital or health clinic as opposed to a traditional practitioner. Accessing health clinics rather than traditional medicine in cases of ill health, and doing so at an early stage of illness, reduces the risk of further deterioration. Of the 23 women who reported on their use of healthcare, 17 reported going to the hospital, 1 reported buying medicine and the other 5 reported using hospitals, traditional medicine and going to voodoo healers. Notably, women who reported using various healing methods still reported going to the hospital. For example, Sandra (pathways146) reported going to the hospital first when her husband and child got sick soon after graduation. She said that they did not get better after treatment, so she decided to take them to a traditional healer afterwards. Similarly, Amise (pathways260) discussed how she and her family were going to both the hospital and to voodoo healers, but decided to stop going to voodoo practitioners because it was costly.

In the case of latrines (and their associated health benefits) the research suggests a failure of the programme to shift attitude and practice for many. Of the 14 women who reported their

latrines had fallen into disrepair or who had moved off of the land where their latrine was built, none reported repairing or building a new one¹¹. The lack of latrine maintenance suggests it was less valued among CLM graduates.

Implications for CLM:

- The findings suggest that a number of the behavioural changes supported by CLM that reduce the risk and vulnerability to shocks have been sustained over time. These include efforts to drink clean water and use of health services. Other interventions such as improved sanitation through the use of latrines do not seem to have led to a shift in prioritisation.
- The examples of successful participants taking actions to reduce their risk to shocks suggests an opportunity to further train on how to reduce risk and impact of shocks before they occur. Particularly around preventative health measures where the positive effects are less visible, like having a functioning latrine, additional training on why it is important may be necessary to ensure it is valued. Similarly, reinforcing the importance of choosing activities which mitigate the risk of shocks is an important element to discuss while women are choosing their activities at the start of CLM and as they continue to diversify throughout the program.

Steps to build resilience to shocks

Haiti is characterised by a lack of social assistance for the poor. Households therefore need to cope with shocks without formal external support. The study identifies a number of ways in which CLM participants are able to build resilience and better cope with shocks when they occur. This section examines how a partner's support, family networks, community networks, personal savings and a clear vision for the necessary steps to rebuild support resilience to shocks.

Possessing savings (in cash or livestock) to fall back on after a shock stands out as an important factor for women who are resilient to shocks and have progressed since graduation

a) Cash savings

The quantitative analysis showed a statistically significant association between the value of cash savings and greater progress since graduation. In the qualitative study the link with cash savings is not so clear. Most women reporting using their Fonkoze savings at the end of CLM or right after graduation to buy a cow—the most common response, start a commerce, make improvements to their home, buy land or to pay off a loan. It seems that these actions were often encouraged by the CLM case-managers, rather than promoting savings as a form of protection against future shocks. 12 out of the 60 women interviewed do report saving in cash

¹¹ Note that it is possible women who reported they have a functioning latrine could have fixed them and not reported so and that women who reported they did not have a latrine could be reporting so because theirs had fallen into disrepair.

since graduation—6 report using cash savings in a formal account and 6 with informal cash savings—primarily through *sòl*¹². Women who are using formal savings are typically doing so in order to take out a Fonkoze loan, but also to invest in their commerce or to prepare for shocks. However, there are cases of CLM graduates using their savings during times of economic hardship. For example, Elda (pathways047) had put money into her Fonkoze account after graduation, but later used this money to feed her children after her partner left them.

Women who reported they are still participating in a *sòl* in their community discussed how the combination of credit and savings helps them to pay lump sums like paying for school fees or investing in their commerce or livestock. For example, Alta (pathways087) put together a group of 16 women and started doing *sòl* in her community last year. She had been using Fonkoze credit after graduation to grow her commerce, but said the credit agent stopped coming after one year¹³. While she was able to live with what she had, she said it was more difficult to pay for school and maintain her activities. Now, she uses the money from *sòl*—she puts in 200 HTG (2.40 USD) a week and gets 1600 HTG (19 USD) when it is her turn to get the pot—alongside the profit from her commerce to pay for school fees. In addition to paying for financial crunch points, Alta is also saving to buy more livestock.

While the example above demonstrates how *sòl* can smooth household consumption and support long-term saving to buy additional assets, what was striking in discussions about cash savings was the lack of savings for protection. The interviews suggest that the absence of cash savings contributed to the prevalence of erosive coping strategies employed by CLM graduates trying to manage shocks. This was most visible in the data through the prevalence of women selling off their livestock in response to shocks. 26 women reported selling livestock since graduation (though some of these women use livestock as savings—see section below) and 10 of these women reported selling all or the majority of their livestock in response to a shock. All but one of these women lacked cash savings to draw on, and this woman, Yanick (pathways201), used both her CLM savings and sold her livestock simultaneously when her partner became sick right after graduation. As most of these women used their savings to make investments during or soon after CLM, they reported having nothing else to draw on when faced with a shock.

b) Asset savings

The qualitative study emphasises the high value CLM graduates place on asset savings through livestock. For example, Lovelie (pathways214) discussed how “if you buy an animal today, it is going to reproduce and you will have more money than if you put it in the bank.” Similarly, Asefie (pathways110) said that “if you have 5,000 HTG in the bank, you only have 5,000 HTG. But, if you use it for something else, you can end up with more than 5,000 HTG. If you have a

¹² *Sòl* is a rotating savings and credit association where members make regular cash contributions to a fund and one of the members gets the entire pot each time there is a contribution.

¹³ It appears that Fonkoze stopped coming because CLM graduates began using another credit agent from the community.

goat you can sell it to buy seeds and plant them. Then you will end up with enough money to buy another goat and crops to sell.”

The draw of livestock savings—that they accrue value over time—also helps explain the blurring that occurs between saving and investment. Interviews suggest that CLM graduates invest in livestock for both savings and as an investment. For example, Natalie (pathways166) discussed how she invests in livestock to use as way to smooth household consumption over the course of the year. During low season, she sells off baby goats and chickens because she does not have other income coming in. She said she prefers to save with animals because they have babies, so she does not feel like she has lost anything during the low season. In this way, she is maintaining her assets—the livestock she keeps—and using the assets she has accumulated to pay household expenses as she goes—by selling off a portion of the offspring. What is key in this example is that Natalie is not selling off the livestock which she is using as savings, but only the additional livestock.

Patterns of livestock sales further illustrate how CLM graduates use livestock for savings and investment. The interviews highlighted the most common reasons for selling livestock as consumption smoothing (paying for household expenses and school fees), making large larger purchases or investments—to renovate their home, buy land or invest in additional activities, paying for shocks and getting rid of sick livestock while they still retain value. For example, Guerda (pathways315) sold her cow to buy land and Myriam (pathways231) sold all of her livestock to invest in farming.

There are also a number of examples of livestock being used to pay for anticipated and unanticipated expenditure, but in a way that is gradually depleting the stock of livestock and leaving the family with less and less return to live from. For example, Dieula (pathways061) has slowly been selling off all of her livestock since her husband left to keep the children in school and well fed. While Dieula initially used her livestock to keep the household afloat while she started and grew her commerce, she was not able to grow it enough to cover household expenses and has continued to sell off her livestock. This example does not demonstrate how graduates save, but rather how many gradually deplete their assets in response to shocks.

Implications for CLM:

The analysis suggests that CLM needs to do more to encourage cash savings and lower risk strategies to save for shocks. Levels of cash savings that can be used to cope with shocks are low and many participants report having converted their cash savings into livestock. It seems that there is an opportunity for CLM to support participants to develop more diverse savings strategies, explicitly designed to help them to cope with the levels of shocks that they are likely to face. The relative balance between security of savings provided by cash vs. the opportunity to generate a return needs to be weighed up against the risks involved in saving with livestock and the potential impact on longer term livelihood if savings mechanisms are inadequate to avoid erosive coping strategies following a shock.

Access to land stands out both as a source of vulnerability and an important source of stability and productive investment

a) Land for housing

The qualitative study highlighted the risk for CLM graduates of not owning the land that their house is built on. This is further supported by the quantitative study, which found land loss to be a statistically significant indicator. Whilst only 2 (out of 60) women reported being evicted since graduation and one reported she is in the process of being evicted, the loss of their home is clearly a major shock. A number of other women talked about threat of eviction, or of land owners expressing the desire to sell the land on which the house is built, and although not widespread this is clearly an important risk for some. For example, Dieula's (pathways061) husband left her as a single mother a year and a half ago. She started a commerce and sold her livestock to keep up with household expenses, but last month she was also evicted from the land where she lived and planted. She explained that the landowner died and that his children wanted to use it. She has been looking for another piece of land to rent so that she can move her house there, but is struggling to find something. Her commerce has since dried up after she diverted money to household expenses, and now she is temporarily living with her uncle until she comes up with a solution.

For others buying the land on which their house stands may be an opportunity to reduce their vulnerability and a sign of progress. Six women reported buying the land where their house is since graduation by selling their livestock, their harvest and profits from their businesses. In a number of cases, the landowner gave tenants the option of buying. One interesting case that stood out was Elsie (pathways029) whose landowner came to her saying he was going to sell the land but that she could buy it if she wanted to. While this is a huge potential shock, Elsie has been steadily progressing since graduation and had already come up with the majority of the money by the time of the interview and was confident they would be able to get the rest in the remaining 2 months her landlord had given her. While this is a unique example, it illustrates how strengthening livelihoods and building resilience to shocks can help stop them from occurring.

b) Agricultural land

In addition to the vulnerability created by not owning the land the participant's house is built on, the study also shows the importance of agricultural land for the growth and diversification of farming activities. There are a number examples of the limitations renting agricultural land can place on progress after graduation through inequitable rental agreements. For example, Josamène (pathways392) pays the landowners half of their crop yields, which only gives her enough to partially feed her family. Similarly, Denise (pathways040) started renting agricultural land in 2014 to plant sugarcane. But the deal they have with the landowner is such that they get the first harvest and Denise gets the next. Since they just harvested for the first time last year, Denise has yet to see any money from this investment.

At the same time, renting agricultural land can support the growth of farming activities when CLM graduates enter into a fair, stable relationship with the landowners. For example, Dalène (pathways037) rents two plots of land for 100 HTG (1.20 USD) a year for each plot. She uses one for sugar cane and the other for beans. She has been renting this land for the past five years and said she is happy with the situation.

For some, buying agricultural land helps support the growth of their farming activities. For example, Rose Marie (pathways269) started investing more heavily in her farming activities after graduation. She and her husband already owned some land and had begun diversifying their crops by adding okra. They have been very successful with their okra crop and were able to buy an additional plot of land in 2016 to further increase their production.

Implications for CLM:

The presence of predatory rental agreements and forced evictions suggest the need for CLM to support members in negotiating fair, long-term, binding agreements with landowners after graduation, both in the case of land for housing and agriculture. There might be some opportunity to work with the Village Assistance Committees or to negotiate collectively on behalf of participants.

The presence of a support network is an important factor for women who have improved since graduation

One of the key drivers supporting CLM members' ability to grow and diversify their income streams and asset portfolios after graduation is the presence of people who can provide financial, practical or emotional support either following a shock or to take advantages of opportunities. Both the quantitative and qualitative studies highlight the importance of support networks—particularly an additional income-earner—both for building up livelihoods and building resilience to shocks.

- **Financial contribution**, which can span from providing the majority of income to the household to sending money infrequently. The qualitative study finds this is the most important element of support.
- **Practical support and advice** is also important. This might include advice on farming or business, helping with childcare, or supporting house repair or building. While this came out infrequently in interviews, some women discussed altering their activities based on suggestions from their spouse. For example, Elsie's (pathways029) partner helps manage a farm and suggested that she invest in a bull to rent out to farmers on a monthly basis.
- **Emotional support**. While this is less clear, the study suggests that support networks can promote confidence and mental and emotional well-being providing safety and security, fostering a feeling of love and belonging, and supporting growth and sharing in accomplishments. For example, Jesumène (pathways353) met her partner 5 years ago and said she is a lot happier and that she feels supported. Since being with him, Jesumène has invested in farming, which she said was only possible because she had someone to help her.

The qualitative study suggests there are key distinctions between the relative importance of different support networks—both in the type and level of support they offer. These differences are examined by **grouping support networks into three broad categories which are discussed as separate sections below:**

- **Additional income earners living within the household**—which can be further divided into: a supportive partner, an unsupportive partner¹⁴ or another supportive member of the household.
- **Family members outside of the household.**
- **Friends, community members or institutions.**

The qualitative interviews suggest that the support of additional household income-earners is typically the most important for supporting progress after graduation, as it is generally the most consistent and significant. Family members living outside of the household are a less reliable source of support, with some contributing regularly and other contributing occasionally or at times of need. The least intense support is provided by friends, community members or institutions such as the church that might help out particularly in response to a shock.

The presence of an additional income earner for the household is an important factor for women who have advanced since graduation

Broadly, the greatest level of support is provided by an additional income earner—a partner or a family member—living within the household. However, this varies significantly, meaning this support is a more important factor for progress after graduation for some CLM graduates than others.

a) Supportive partner:

Having another income earner—more specifically one that contributes a significant proportion of their income to the household—is an important factor for women who have advanced since graduation. Of the women interviewed in the qualitative study, 25 of 42 women in the two best progress groupings report having a supportive partner, while only 6 of 18 women in the worst progress grouping reported having a supportive partner. ‘Supportive partners’ bring in income to the household on a regular basis—though this amount varies widely between households, typically live in the household and are a long-term, reliable source of support for CLM graduates.

¹⁴ This study differentiates having a “supportive” versus “unsupportive” partner—based on the amount/consistency of income the partner brings into the household, whether or not the partner lives or is present often in the household, whether or not the CLM member feels supported in her activities, and whether or not the CLM member reports she is happy in the relationship. This more comprehensive view of supportive partner not only illustrates the financial support the partner contributes, but also demonstrates how healthy relationships can foster confidence and encourage CLM members to take risks.

28 of 31 women with a supportive partner reported that both she and her partner bring income into the household. Of these, 11 reported that their partner is the primary income earner in the household and the remaining 17 reported that both she and her partner contribute significantly to household income—often working together on activities like farming.

Interviews with women who work in addition to their partner suggest that having a supportive partner can help support the growth and diversification of household incomes through the division of labour—which enables the growth and management of multiple activities—and by mitigating risk when changing or adding additional activities. More specifically, one aspect that stood out in these interviews was that 10 of the 31 women with a supportive partner discussed that she and her partner work as a team. These women discussed how their economic activities are integrated with their partner's, better enabling them to grow a particular activity. For example, for Bernadette (pathways212), working together with her partner has enabled the household to manage multiple income generating activities. Since graduation, they have bought additional farmland and slowly stopped planting on his family's land he inherited, as they wanted to be able to keep all of the harvest. The couple has grown and diversified their farming and used the profits to buy a motorcycle, which they pay her cousin to taxi for them. Now, Bernadette sells their harvest in the market, while her partner cultivates and works in public transport in-between planting and harvest seasons.

The presence of a supportive partner seems particularly important for those participants that have successfully invested in or grown their farming activities since graduation. This is the case with 8 out of the 10 women reporting working as a team. They described how working together with their partner and dividing the labour supported them managing more land and getting their harvest to market. For example, Rose Marie (pathways269) has been with her partner for 15 years and they have three children together. Since graduation, Rose Marie and her partner have bought additional farmland and started growing okra after seeing other people in the area succeed with it. When asked why she thinks she has advanced so well after CLM, Rose Marie says that “a lot of people do not have someone to help them, but [she has her] partner to help.”

Having an additional income earner also came out in interviews as being important for building resilience to shocks—primarily by supporting the continuation of income-generating activities during and after a shock. For example, Marie Maude (pathways054) is not working during the late stages of her pregnancy, but her partner is bringing in enough money to support the household. Similarly, Merline (pathways026) could not work for a month when she was sick, so the household relied on her partner's income.

While a partner's income is important for strengthening livelihoods and resilience to shocks, interviews revealed that for some CLM graduates it is also accompanied with risk in that relying—completely or partially—on a partner's income, can make women more vulnerable were their partner to leave. For example, Dieula's (pathways061) livelihood was intertwined with her partner's, leaving her unprepared to support the household on her own after he left her a year and a half ago.

b) Unsupportive partner:

The qualitative study suggests that women with ‘unsupportive partners¹⁵’ report more variance in the level of support their partners provide. Unsupportive partners typically offer financial support that is less consistent and significant to the household and tend to support the household less in terms of supporting mental and emotional wellbeing, helping with the upkeep of the home or watching their children. In interviews, of the 13 women who reported unsupportive partners, only 3 reported that their partner lives in the household consistently. For example, Eveline’s (pathways351) partner has not consistently lived in the household for the past 8 years. She said that he comes by intermittently, but sends money infrequently—and when he does, she said it is very little. Vis-à-vis financial contribution, 2 women reported their partners contribute to the household regularly, 6 reported contributions are sporadic and often small, 3 reported no contributions from their partners, and 2 reported that their partners help with household activities, but that they keep their money separate. For example, Kenise (pathways191) relies heavily on financial contributions from her children’s fathers—one of her 2 children lives in Mirebalais with his father and the other sends money to pay for school fees. Contrastingly, Viergemène’s (pathways355) partner rarely sends money.

While these support networks might help with activities or provide income, interviews suggest they typically do not support mental and emotional wellbeing. For example, Lovelie (pathways214) has grown her farming activities significantly since graduation. She and her partner were farming on his family’s plot, but she said that he would give them most of the harvest, leaving she and her children with very little. Lovelie decided to remedy this by buying an additional plot of land. While her partner still gives most of his portion to his side of the family, their harvest has grown enough for her to sell her products in the market. Overall, she said she is happy to have her partner to help with the farming, but they do not have a good relationship because he is angry much of the time. She also reported that she tries to keep their money separate so that he will not spend her portion.

Lastly, being in an unhealthy relationship can be a barrier to progress for some women. For example, Marie (pathways391) discussed how she felt better off after her unsupportive partner left because he was being irresponsible and spending her money and was treating her poorly. Similarly, when her partner left her in 2017 for another woman, Jeanette (pathways006) said: “when he left, it was not a hug shock for me because I knew I could live well on my own. I also knew that if he had another woman, he might come and try to take my livestock to provide for her and I did not want that.” She also discussed how he was not helping with her activities or providing significantly to the household before he left, so she was already doing them on her own.

c) Another supportive member of household:

¹⁵ This group includes one woman who receives financial support from her ex-partners, but is not currently in a relationship.

A number of women reported the contributions from other family members living within the household, such as a parent or an adult child. What was striking was the lack of support from adult children in the household, as all reported their children did not have steady work or make enough to contribute financially to the household. However, women discussed how their children contributed in other ways: by completing home repairs, watching young children and helping with farming activities. What came up most often in interviews was support coming from the CLM graduates' mothers. Some already reported living with their mothers and that she contributed significantly to household income, while others reported moving in with her following a shock. The qualitative study suggests that women who lost—or who did not have partners—and experienced a shock moved in with their mothers for extra support managing their activities and raising their children. While this is not common, it does demonstrate diversity of intra-household support networks among CLM graduates and the fluidity of household dynamics. Again, this support varies by case, but can range from providing a home and land, financial contribution and support for childcare. For example, Marlyse (pathways050) reports that her mother is the primary income earner in the household. Similarly, while not the primary income-earner in the household, Marie Ande's (pathways306) mother watches her children and helps with Marie Ande's farming.

Implications for CLM:

- While CLM has limited influence over partner support, this further indicates that working with CLM member's partners and including them in the process is necessary for a women's success during and after the program. These preliminary findings can also guide what to include in trainings—a nuanced discussion of how partners can support progress and prepare for shocks.
- While having two income-earners supports diversification simply because more income is coming into the household, this can be encouraged by training both CLM members and their partners on how to most effectively leverage the two incomes to diversify household income streams and build resilience.
- While this was not picked up often in the interviews, the fact that reliance on a partner's labour income and abandonment by supportive partners is present among CLM graduates suggests a need to examine how CLM approaches both independence and protection vis-à-vis relationships. While the section above demonstrates the many benefits of interlinking livelihoods, ensuring that CLM graduates are prepared for the possibility of losing their partner or their partner's income contribution—whether it be through abandonment, death or injury—is a necessary component of building resilience to shocks.

The presence of a family support network outside of the household is an important factor for many women who have advanced since graduation

Interviews suggest that wider family support networks can help CLM graduates build their livelihoods through financial support and watching CLM graduates' children so they can devote more time to their activities, and by mobilising resources after shocks. The strength of these

support networks varies widely, largely depending on the financial resources of the family and the closeness of their relationship. CLM graduates reported that these were most commonly a mother or sibling, while a father or adult children were reported less often.

While not very common or consistent, some women did report financial support. For example, after both she and her child got sick, Fabiola (pathways158) went to her brother for money to start doing commerce. More substantially, Esther's (pathways138) adult children send her 1,000-2,000 HTG (12-24 USD) every month and she expects that her son in Santo Domingo will also start to send her money soon.

Other forms of support were also reported to be inconsistent, such as watching CLM graduates' children. For example, Cassandra (pathways361) discussed how her partner's family—with whom she shares a compound—help with her young children sometimes, but she that it is difficult for her to leave the house consistently enough to maintain her activities. Similarly, Elda (pathways047) said that her mother can watch kids sometimes, but she has her own activities. Since Elda can only find childcare irregularly, she feels stuck and limited in her activities.

The presence of friends, community members and institutions who offer support is an important factor for some women who have advanced since graduation

Lastly, the importance of wider community support networks is less clear, but has the potential to be a contributory factor for progress after graduation for women who report stronger relationships—particularly in the face of shocks. For others, those who report that community members “help each other with food or money when they need it,” it appears that these networks are more useful for day to day consumption smoothing, such as when the household is suffering from a food shortage, and for supporting a sense of belonging, rather than for significantly supporting the strengthening of livelihoods or resilience to shocks.

Again, the level of support varied widely among women who reported wider support networks. Most reported that their neighbours helped one another with food and by watching one another's children. Less frequently, women reported going to a friend for money. For example, Andrea (pathways140) started using credit after graduation, beginning with a 1,000 HTG (12 USD) up to 4,500 HTG (54 USD). She was using the money to invest in her commerce, but lost (she thinks it was stolen) 2,000 HTG (24 USD) of the money she was going to use to pay back the loan. She had to go to a friend in the community for the money.

Implications for CLM:

While CLM has limited influence over women's support networks, these preliminary findings suggest a need for discussing alternative support mechanisms for women who lack a strong support system. Village assistance committees are already structured to do this, but could attempt to focus more on identifying women who need additional support and developing a long-term plan for how this support can be built. Again, this support must centre around shocks and how VACs can support resilience after graduation.

Relationships with community members do not seem to vary significantly between progress groupings, so do not appear to be an important factor differentiating progress.

Relationships with community members do not seem to vary significantly between progress groupings and are mostly positive, with 37 of the 42 women who reported on their relationships with community members said that they have good relationships with people in the community. Given the social isolation of many CLM members before the program, positive community relations could be a sustained impact of the program—one which supports confidence and self-worth. Some individual women report bad relationships and this affects them differently—largely depending on their progress and confidence. For women who are doing poorly, this seems to further harm their mental wellbeing and mindset. For example, Farah (pathways189) reported having bad relationships with people in her community because they look down on her because she is poor. Contrastingly, there are also women who discuss how other community members now think they are much better off than everyone else and come to them for support. For example, Natalie (pathways166) talked about how people in her community started bothering her to borrow money during CLM.” While she expressed this negatively, particularly because she did not feel that she had enough money to be lending out, it suggests a shift in how other community members view the standing of CLM members. One interesting issue that came out in the interviews was leadership in the community, particularly surrounding savings groups. For example, Kenise (pathways191) said that started a savings group in the community two years ago after she took a business course in Mirebalais. Now, she said that people come to her for advice and that they respect her opinion. Again, given the social isolation of many women before the program, the finding that some CLM graduates feel like leaders in the community could be a sustained impact of the program, but this is unclear given this was only reported by two women.

Steps to strengthen livelihood

This section focuses on the actions that participants have taken to strengthen their livelihoods through diversification of income, smoothing consumption, wage employment, and productive investment.

Diversification of income generating activities is important for both resilience and livelihood growth

The quantitative study highlighted diversification of income-generating activities as a statistically significant indicator. It also found all assets—livestock, commerce, farming—to be significant, suggesting that one type of activity is not more support progress after graduation than another. Qualitative interviews highlighted the importance of diversification for reducing economic risk (and therefore also increasing productive returns) by: decreasing vulnerability to livelihood shocks such as seasonality, drought and livestock death, reducing risk of loss—if one activity does not perform well, and reducing volatility of income over time.

The qualitative interviews suggest that the ability to diversify household economic portfolios is largely driven by:

- **An attitude towards risk** which balances taking calculated risks in order to add additional activities while aiming to mitigate long-term risk for the household by diversifying. First, diversification is about reducing risk by decreasing susceptibility to shocks, seasonality or a drop in demand around a particular good. In the interviews, this came out primarily as understanding how to mitigate the impacts of seasonality or drought and balancing long-term versus short-term assets. Second, diversification requires CLM graduates to be comfortable trying new activities or changing their current activity in a way that may be unfamiliar. In the interviews, CLM graduates discussed switching their activities when their current one was not going well, trying a new activity altogether and adding a more risky activity to their portfolio. For example, Bernadette (pathways212) invested in a motorcycle, which she pays her cousin to taxi.
- **Having enough capital to invest** in diversifying current activities or to add new ones. CLM graduates whose current activities are already profiting have more capital to invest in diversification. For example, Darlène's (pathways037) success with farming since graduation has enabled her to buy additional land and diversify her crops. Now, she plants sugar cane and beans on the low lands by the river so that her crops will be more resistant to droughts. Fonkoze credit offers an alternative to accessing capital for CLM graduates who lack it. Among women who took out loans, nearly all reported doing so to start or grow their commerce. However, the diversity of outcomes suggests that access to capital alone is not a stand-alone supporter of progress after graduation.
- **Possessing awareness and skills** needed to manage and grow activities, as well as to recognise and take advantage of opportunities. For example, Johanne (Pathways031) switched the market where she was buying rice because she found a cheaper price in another market. She then started selling rice out of her house instead of in the market, but later found people were buying on credit and not paying her. Now, she is planning on switching markets again. While her plan did not pan out, Johanne's example shows an awareness of market prices. In a similar vein, the interviews also highlighted the importance of identifying when an activity is declining and changing it accordingly. For example, Marlyse (pathways050) discussed how her soap commerce never took off because there were already too many people selling soap in the market. But instead of changing it, she continued with the same one until it dried up.
- **Having someone to support her activities** such as another income earner or someone to watch her children while she manages multiple activities came out as an important factor supporting diversification. For example, Denise (pathways040), who has livestock, farms sugar cane and does commerce, attributed her success to working closely with her partner and growing her activities, which she used to invest in livestock and farming.

Implications for CLM:

CLM places an important emphasis on diversification as a strategy to ensure economic resilience. There are a small number of examples of participants venturing into less familiar and (potentially) higher value activities, but for most lack of familiarity, skills and perceived risk act as barriers. For example, a CLM graduate in another cohort ventured into selling sum by the

barrel after graduation. There may be opportunities for CLM to support participants to venture into less familiar activities by providing training and perhaps inputs to lower risk. A good example of this is CLM's efforts to identify and support new agricultural activities through a value chain approach.

Investment in livestock is has the potential to create economic returns but is risky

One of the key strategies for CLM is to encourage participants to invest in livestock. This is seen as both a strategy for savings and a way to generate economic returns. The qualitative interviews highlight significant numbers of livestock deaths—with 26 people reporting losing a portion and 9 losing all of their livestock since graduation. With approximately half of CLM graduates interviewed in the qualitative study currently invested in livestock—either through purchasing additional livestock after graduation or the growth of the livestock assets CLM gave them—livestock is a core livelihood for these women.

Some participants report skilful management of the risk involved in raising livestock, with astute buying and selling to ensure that animals showing signs of declining health are quickly sold.

Implications for CLM:

Livestock investment needs to be viewed within a strategy of risk management. As highlighted previously livestock should be seen as part of a diversified portfolio of savings and productive activities so that the return is balanced with the risk of death. This can also be supported through training participants to know when to buy and sell in order to reduce risk and maximise profit.

Taking some risk to invest in economic activities is an important factor for those who have made progress since graduation

Table 2 shows the spread of women who changed their economic activities after graduation and their reason for doing so. This grouping shows that women who improved since graduation were not only more likely to change their activity, but were doing so because they saw an opportunity or because their previous activities were not going well. However, women who declined after graduation changed activities after shocks—usually to a smaller or less diverse commerce and two women reported reverting to day labour¹⁶.

While this requires more analysis, the interviews suggest that the capacity to recognise new opportunities and to take advantage of them is largely a function of confidence, mindset and the application of CLM's trainings—primarily how to set goals and create a plan to achieve it. These factors also shape CLM graduates' attitudes towards risk: if they change or add activities

¹⁶ Note: the women who reverted to day labour lived in a community where field labour is common and consistently available. Important to keep in mind the availability of alternative labour opportunities and how this impacts the decision to start doing day labour again.

they know or are confident in, activities someone close to them knows, or whether it is a new activity altogether. For example, Elsie (pathways029) was selling snacks and rice before CLM, but switched her to selling clothing during CLM because people had been buying from her on credit and she thought they would pay immediately for clothing. Two years ago, she switched again to sell meat and houseware out of her house. She said she thought she could make more money with this and that tested it out before changing.

There is also a pattern of some of the most successful participants having made relatively large investments in livestock, agriculture (for example renting/buying land for sugar cane production) or productive assets (such as a motorcycle). These more entrepreneurial activities have the potential to generate larger returns, but also carry greater risk. The qualitative interviews suggest these CLM graduates: have activities that are already progressing and they want to grow them further. For example, Myriam (pathways231) sold her livestock to invest in farming because her farming was already going well and she and her partner wanted to grow it further. Others have activities that are advancing and they want to further diversify. For example, Denise (pathways040) was able to buy a cow last year using the profits from her activities. Lastly, some have activities that are declining and they have decided to switch. For example, Jesumène (pathways353) sold her livestock to invest in sugar cane after her livestock started dying because she thought it would be more stable.

Most of the women who reported making large investments reported selling the majority—but not all—of their livestock to do so. Only Jesumène and Myriam (see examples above) reported selling off all of their livestock. The former because she wanted to move away from livestock and the latter because she and her partner had already been having success with farming and she also had a commerce.

The importance of using credit as a factor for women who have advanced since graduation is unclear but appears to support the growth of activities for some

Overall, 18 out of 60 women have taken out at least one loan since graduation —14 taking a loan from Fonkoze (1 from another organisation) and 3 taking informal loans. Many women discussed being scared to use credit because they thought they would not be able to pay back the loan. Among those who used credit, the results were mixed, with the majority using credit only during the first year after graduation, many only taking out one loan and reporting not seeing benefit from this. The low use of credit and its decline over time suggests that CLM graduates are not graduating into microcredit like the original CLM theory of change suggests¹⁷.

Women who are using credit primarily report using it to support and grow their commerce, though some women also reported using a portion of the loan to pay for school fees. While some women discussed how their commerce grew as a result of the loan, others said it did not grow enough to support their repayment of the loan and sustain the growth of the commerce.

¹⁷ While CLM's original theory of change graduates women into microcredit, in recent years, CLM has shifted away from credit and towards Village Savings and Loan Associations.

For example, Vièrgemène (pathways355) has used Fonkoze credit since graduation to support her commerce and to help pay school fees. She takes out a loan every 6 months and is now taking out 15,000 HTG (179 USD) each time. While she has been able to pay household expenses and maintain her commerce with the help of her loans, she feels dependent on credit because her commerce is not growing enough to leave her with money at the end of the loan period. She explained how at the end of each loan period, she is only left with enough to pay back her loan, resulting in her taking out an additional loan to buy merchandise.

While this is unclear, interviews suggest that where a loan is appropriate to the needs of the enterprise and is appropriately invested CLM graduates can productively use credit. For example, Darlène (pathways037) has taken out loans regularly since graduation, but said that she only takes out what her business can support—her biggest loan was 8,000 HTG (96 USD). While she uses a small portion of the loan to pay school fees—so she does not have to sell any animals or shrink the size of her commerce—she said that the rest goes to her business. Darlène has made significant progress since graduation, and while this is largely due to her partnership with her husband who is now successful as a voodoo practitioner, she has also grown and diversified her own activities by using credit to ensure she can pay for financial stressors without forgoing buying merchandise. Similarly, Judith (pathways372) takes out a loan every six months. She said she has slowly worked her way up to borrowing 10,000 HTG (119 USD) and that her business is now big enough to support this. She also discussed how other women in her solidarity-group take out more than her, but that she does not because she does not want to have any problems paying it back. Overall, Judith has been moderately improving since graduation and her ability to plan for financial stressors and the growth of her business by using credit, despite being a single income-earner, seem to be key to her progress. Contrastingly, Natacha (pathways010) started using credit again (she had also used it after graduation) and took out a 10,000 HTG (119 USD) loan, but did not use the majority for investment. 6,000 she used to buy books and school uniforms for her children and the other 4,000 to invest in her commerce selling cooked food down the road from her house. Now, her commerce has not grown enough for her to pay back the loan and she is worried she will not be able to put together the money in time.

The qualitative study did not reveal any clear trend between progress grouping and CLM graduates who regularly take credit. The interviews suggest that credit can help support businesses and smooth consumption, further enabling progress after graduation, but only when loans are used wisely. As the examples above display, there is a risk that CLM graduates will divert too much of their loan away from investment, undermining the advantage access to credit is supposed to offer after graduation.

Implications for CLM:

- Regardless of whether the loan is coming from Fonkoze or a Village Savings and Loan Association, there is a space for CLM to further support CLM members' decision-making when it comes to using their loan.
- The fact that women are using their CLM savings to buy livestock as opposed to protecting their savings and taking out a productive loan suggests that the importance

of using credit and savings in a way that builds resilience against shocks needs to be further emphasised throughout the program. It also suggests that shifting to a VSLA approach, which promotes both savings and access to capital, could better-suit CLM graduates.

Non-productive expenditure creates a risk of capital erosion.

While this only came out in two interviews, non-productive expenditure leads to erosion of capital and makes people more vulnerable to shocks. This came out in the interviews most often as improvements to CLM graduates' homes since the program by: putting on a new roof, adding cement blocks, a porch or an additional room. While these expenditures are not always negative—in fact they can be signs of progress among women who are advancing in other areas—they risk eroding the capital of women who cannot afford to make them. For example, three years ago, Carmelia (pathways383) got very sick and sold her commerce to pay for treatment, leaving her with livestock and the money her ex-partner sent her. This past year, she sold her livestock to rebuilt her home with cement blocks and is now completely reliant on the 300 HTG (3.58 USD) her ex-partner sends her each week. Similarly, after selling off one of two goats to pay for a health shock and her commerce to cover school tuition, Merline (pathways026), sold off her remaining assets to make improvements to her house. Now, neither of these women have their own income-generating activities and are completely reliant on their support networks. Both women described that having a nicer home makes them feel like they have advanced, but are examples of the decision to use productive assets for non-essential consumption that has eroded livelihood.

Implications for CLM:

These preliminary findings suggest an opportunity for CLM to provide more in-depth training for CLM members on emphasising the risks created by non-productive expenditure.

Considering CLM to be learning experience and continuing to apply CLM teachings stand out as factors for women who have advanced since graduation, but it is still unclear what leads to differing attitudes and how they impact progress

The qualitative study revealed a wide variety of attitudes CLM graduates towards their experience and takeaways from the program. While the implications of these differences are unclear, the interviews do highlight that some women considered CLM to be more of a learning experience, while others discussed solely the things that CLM gave them.

For example, Marie Ande (pathways306) discussed how she learned how to start with a small commerce and build it into something bigger. She said she also learned how to manage her activities and that she still continues to apply what she learned, which she cited as being one of the reasons she is advancing. Contrastingly, Sandra (pathways146) talked solely about what CLM had given her, specifically how she felt much better off after receiving livestock.

One element that was picked up within this discussion was the issue of dependence on CLM. Some women talked about CLM as a learning experience and discussed how they were continuing to apply CLM’s messaging after the programme and had the tools to advance on their own. For example, Marie Maude (pathways054) said it was important for her to accept that she would be on her own after CLM, so she needed to learn to live without the help and the weekly stipend. She said she learned money management during the programme and after CLM was able to apply this to her commerce to continue advancing. However, others demonstrated more dependence on the programme and thought CLM might be returning to help them further. For example, Marlyse (pathways050) discussed how CLM gave her livestock and a stipend which she used buy food for the family each week. Then, when CLM left, she had no short-term source of income.

Implications for CLM:

These findings did not come out clearly in the qualitative study, but they may suggest that women have different takeaways from the CLM program. While CLM already takes steps to mitigate the risk of participants’ dependency on the program, these findings may indicate that discussions around support after the program need to be discussed more thoroughly.

Education level did not stand out as a clear factor for women who have advanced since graduation in the qualitative study or the quantitative study.

No clear trends arise out of the qualitative study in regard to education level and progress after graduation. However, on a case-by-case basis, some interviews suggested that education level does indirectly contribute to confidence and influence decision-making—particularly attitudes towards risk.

It is still unclear how number and age of dependents in the household relates to progress after graduation

While this did not come out clearly in the qualitative study, the number and age of children does not appear to be an important driver of change for the women who progressed, as these women have more steady incomes, savings and are also more likely to plan long-term. These women also generally have stronger support systems than women who declined since graduation, meaning they have more support looking after their children and paying for school fees. However, single mothers who lack a support system and have young children—particularly those who were reliant on their husband’s income and lost that support—face heightened barriers to achieving and maintaining a diverse asset/income portfolio.

Elda (pathways047) Madan Jak, Sodo: Significant decline / downward trajectory

Two years ago, Elda’s partner—who was the primary income-earner in the household—left to go work in Santo Domingo. While he was going to send money back to support the family, the two of them do not speak anymore. Now, Elda is responsible for providing for their 5 children—one still a baby. While her mother lives close by, Elda said that she does not have

anyone to watch the children regularly and she feels like she cannot leave the house often enough to have a commerce. While her situation seems to be a mix of experiencing barriers to leaving the home and having the mindset that she is unable to leave, Elda feels limited in her economic activities.

Islande (pathways162) Byen Plase, Sodo: Significant decline / downward trajectory

Islande has an unstable relationship with her partner, who has left her multiple times. This most recent time, she was left alone to raise 4 children, including a baby. She discussed how having multiple young children who are not yet in school makes it difficult for her to work. While she has a neighbour, who watches her children when Islande goes to sell her weaving at the market a couple of times a week, she has no strong support network to help her regularly.

While the number and age of children in the household did not clearly impact progress since graduation, it is important to note that school fees were mentioned as a key financial stressor in the majority of interviews. CLM graduates particularly reported struggling to pay school tuition for their older children, as the costs often rise with school level. Further than this, women in some communities more remote from larger towns also reported that their local national schools do not go up through secondary school, meaning they had to send their older children to private school, sometimes in Mirebalais or Sodo. For example, Fabiola (pathways158) has 3 children who are all in school. She had to start sending one of them to a private secondary school because the national school does not go up to that level—raising the school fees by 3,000 HTG (36 USD). Now she is in debt with school and does not know how she will pay it off. Many women also expressed that paying for school fees was easier when they did *sòl* or used credit, because it gives them access to lump sums, but as discussed above, this can undermine the loan repayment.

Conclusion: Building livelihoods and resilience in the context of risk

The CLM programme seeks to both strengthen the long term productive capacity of participants and their families and build their capacity to cope with and manage the multiple, almost inevitable shocks. The interviews discussed in this report explore the complex mix of factors that influence the capacity, relationships, decisions and strategy taken by different participants and the way these influence their progress. Central to all of this is finding the right balance between making productive investments that may secure future improvements in assets and income, and managing the risks that these investments may fail and ensuring they do not erode the ability of participants to manage shocks when they occur. Risk management is therefore key to sustaining progress after graduation.

Livestock is emphasised by CLM as a key investment and savings strategy, and for many has been an important factor in their success. However, given the common reports of animal illnesses and death, the risks of investment in livestock should be noted. This has important implications for the use of livestock as savings. Interviews suggest many CLM graduates are more focused on advancing than preparing for shocks—this is illustrated by the fact that selling livestock in order to pay for a shock was one of the most common reasons for selling livestock, but was rarely discussed as being a safety net graduates intentionally put in place. Several participants emphasised the returns possible when saving in livestock, perhaps reflecting a message promoted by CLM case managers. This suggests perhaps a lack of balance in terms of recognising the risks involved in livestock and the need to have diversified savings as well as investment.

Given the lack of cash savings and predominance of savings in livestock, it would seem that there is opportunity to look more closely at how to use livestock as part of a diversified way of saving and managing risk, with a mix of low risk/low return cash savings and higher risk/higher return livestock savings.

Risk is also reflected in differing investment strategies, with few participants investing in less familiar and potentially higher return activities. This relates to a broader observation that women who have progressed since graduation are more likely to possess confidence and have a positive life outlook (see table 2). However, the direction of causality is not clear here – whether their positive mindset led to their progress or the other way around. What does seem to come out in the study, though, is that confidence and a positive life outlook support decisions to take risks, try something new or try to rebuild following a shock.

An important aspect of this positive outlook is whether participants ‘have a plan’, particularly with respect to re-building following a shock. Supporting participants to develop a vision for the future and think through the practical steps they can take to work towards this is an important part of the mentoring provided by CLM. In the qualitative interviews, it was striking that some participants who had experienced a shock reported an inability to imagine and build towards a better future, whilst others communicated a sense that they had been through similar

experiences before, and they could provide a tangible explanation of the steps that they would take to rebuild.

What is telling is that nearly all women who have experienced severe shocks that have wiped out their assets report they do not have a plan. While this is not surprising, it does point to the need for CLM to widen the scope of training on goal-setting to include a discussion around goal-setting after shocks.

Clearly a significant number of CLM participants are making remarkable progress in further improving their situation or even managing to sustain the gains made despite the multiple shocks and lack of opportunities they face. But almost a third have declined, and this study highlights areas where refinement of programme messages and support may have an impact. While building resilience to shocks is implicit in much of CLM's programming, there may be value in a more intentional approach, which ensures CLM graduates understand the ease at which they could lose the progress they have made if they are not adequately prepared before a shock occurs and provides them with the tools to prepare. The more recent addition of village savings and loan associations to support the accumulation of cash savings is already a positive step in this direction. Some women face heightened barriers to progress after graduation—particularly those without a strong support network—suggesting there is more room for CLM to support the creation of additional layers of support. Finally, the research highlights that the decisions that participants make following a shock, for example whether or not to sell productive assets, and that there may be value for limited additional guidance from CLM at these moments beyond graduation.

Table 2: Comparison of key issues between groupings

	Significant improvement/upward trajectory; Moderate improvement/upward & horizontal trajectories: 22 women	No change/horizontal trajectory; Moderate decline/upward trajectory; Moderate decline/horizontal trajectory: 20 women	Moderate decline/downward trajectory & significant decline/downward trajectory: 18 women
Self-perception of progress	- 19 have positive & 3 neutral self-perceptions of progress	- 6 positive; 10 neutral & 4 negative self-perceptions of progress	- 3 uncertain/neutral & 15 negative self-perceptions of progress
Plan for future	- 20 have a plan for the future & 2 did not report - continue with activities, make future investment: land improve house, livestock	- 12 have plan, 4 do not have a plan & 4 did not report - continue with activities or start again, save to buy land/livestock	- 12 have no plan, 4 have plan--but 2 not concrete, 1 did not report - borrow money from friend to start commerce, start doing previous activity again, continue with same activities
Partner	- Supportive partner: 13 - Unsupportive partner: 2 - Loss of partner: 3 - No partner: 3 - Financial support: 1	- Supportive partner: 12 - Unsupportive partner: 3 - Loss of partner: 0 - No partner: 4 - Financial support: 1	- Supportive partner: 6 - Unsupportive partner: 4 - Loss of partner: 4 - No partner: 2 - Financial support: 2
Support system	- 12 women report alternate support systems - 6 women with supportive partners also report alternate support system, 7 women just report supportive partners - 4 women without partners report alternate support system but 2 women report neither - 1 woman with unsupportive partner reports support system, other 1 does not - 1 woman with financial support does not report alternate support system	- 7 report alternate support system - 2 with supportive partner - 1 with unsupportive partner - 3 with no partner - 1 with financial support	- 5 women report alternate support system - 3 with unsupportive partner - 1 with no partner - 1 who lost a partner
Previous experience	- 11 had commerce, 6 farmed	- 6 had commerce & 2 farmed before CLM	- 4 farm labor; 4 commerce; 2 cultivation; 7 did not report
Credit & savings	- Credit and/or savings: 14 - Formal credit: 8 - Formal savings: 4 - Informal credit: 2 - Informal savings: 9 2 women in savings groups Women mostly save using livestock--primarily pigs & goats. Also larger assets like a cow or motorcycle	- Credit and/or savings: 9 - Formal credit: 4 - Formal savings: 0 - Informal credit: 0 - Informal savings: 6	- Credit and/or savings: 5 - Formal credit: 3 - Formal savings: 2 - Informal credit: 1 - Informal savings: 1
Large investments	- 6 women made large investments: bought farmland, land around house, motorcycle	- No large investments reported	- pathways026--sold cow to invest in house, undermining future income-generation - pathways146 sold livestock to invest in land, but is not planting there
Ability to pay for school	- 7 reported difficulty paying for school fees	- 6 report difficulty paying, 3 cannot pay, 4 report no difficulty paying, 7 did not report	- 5 reported trouble; 1 reported no trouble; 7 cannot pay; 5 did not report
Change/diversification of activities	- 16 women change activities and/or diversified after graduation. Either when they saw an opportunity or when their other activity was not advancing	- 5 women changed post shock, 4 changed due to decline in previous activity, 1 changed to more diverse commerce	- 2 reverted to day labor; 2 changed activities after shock; 1 switched commerce because of high transport costs
Land ownership	- 5 women rent land. 2 have purchased since graduation	- 6 rent land	- 8 rent land; 2 evicted from rented land; 6 inherited land
Confidence/mindset	- All have high confidence levels - All but one have a positive life outlook - All but 2 have aspiration for the future. 1 did not report. 1 not sure	- 15 positive attitude, 3 neutral, 2 negative mindset - 14 confident, 2 in the middle, 1 not confident, 3 not reported - 14 positive and hopeful for future, 2 struggling but hopeful, 2 negative, 1 not reported	- 10 negative mindset, 2 neutral, 5 positive despite situation, 1 not reported - 9 low confidence, 4 confident, 5 not reported - 6 negative life outlook, 2 positive/hopeful, 5 neutral, 2 coping with shock, but think will get better; 3 not reported