

**Sustainable livelihood study of the
Chemen Lavi Miyo program in Gros Morne, Haiti**

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Introduction

Chemmen Lavi Miyo

The subject of this study is the *Chemmen Lavi Miyo* (CLM) program, a social promotion model developed in 2007 in response to concerns that microfinance alone was not helping Haitians who lived in the direst poverty. Translated as “*pathway to a better life*,” CLM was modeled after the graduation approach created by BRAC in Bangladesh. CLM was designed to serve women who live on the margins of Haitian society. They have little to no possessions, they and their children suffer from hunger, and they lack the means to earn an income to support themselves and their family. Since its inception, CLM has served over 10,000 women and families throughout various rural and two urban areas of Haiti (Werlin, 2023).

CLM provides women and their children with 18 months of case management. The program facilitates their access to healthcare and teaches them to use it, teaches them to write their name, and helps them ensure all their children have proper ID documents, CLM helps participants learn to manage their finances, including establishing a saving account, and it provides assets to establish their choice of income-generating activities. They receive a small cash stipend for six months and support to either repair or build a modest house with a tin roof and a latrine. Steven Werlin outlines the process in depth in *To Fool the Rain* (2016), and as the title implies, a thatched roof can fool the sun but only a tin roof can fool the rain.

A review of CLM program documents provides an overview of the inputs and outputs of the model (Figure 1). Case managers support participants to develop a business plan, purchase supplies to build a home and a latrine, manage finances, and

attend to the health needs of the family. Case managers also provide training and meet regularly with participants to review their plan. Members attend initial trainings and refresher training every three months, they meet weekly with their case manager, they develop a business plan, and they carry out a plan to build or improve their home. Carrying out a business plan and a plan to build or upgrade one’s home is an important characteristic of the program that instills a sense of personal responsibility and an understanding of the importance of following through with a plan. Participants receive a stipend from Fonkoze to implement their business and housing plans. Finally, members of the same community join together in a sól, which is a traditional Haitian savings mechanism, and in a Village Savings and Loan Association (VSLA), which gives them a framework within which they can build savings and access loans.

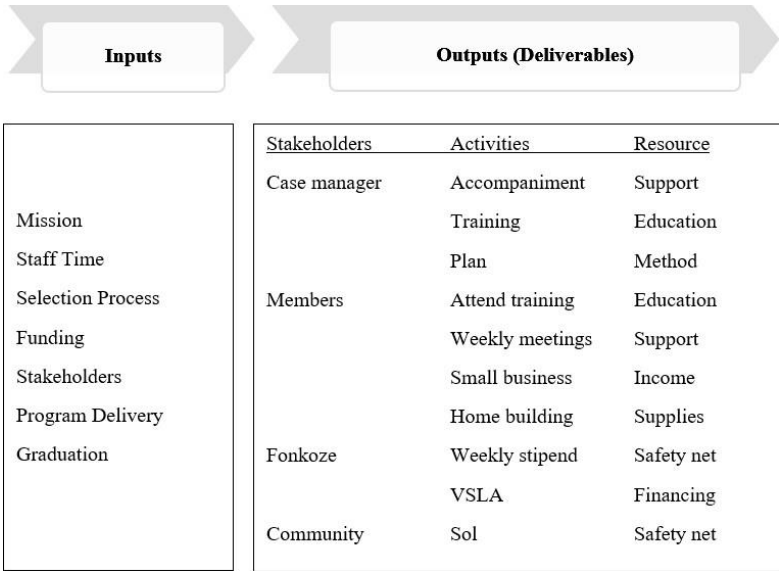


Figure 1. *Inputs and outputs of the Chemen Lavi Miyo program*

Previous program evaluations

Some prior studies of the *Chemen Lavi Miyo* (CLM) program utilized a poverty index scorecard, a food security index, and a self-perception rating to evaluate participant

outcomes (Huda & Simanowitz, 2008). The Kat Evelyasyon poverty index indicated that participants experienced an increase in ownership of large animals, improved land usage, improvements in permanency of living structure, and an increase in school attendance. An increase in food security was noted using the Food Security Index. Livelihood outcomes were varied, with the majority maintaining their growth asset over nine months. Using a self-perception ladder scale of Rung 1 (lowest self esteem) to Rung 10 (high self esteem), close to 90% of the women initially placed themselves on Rung 1 at baseline, with increasing variation between Rung 2 and Rung 10 at follow up, with the majority still rating themselves at Rung 2 or 3.

Pain et al. (2015) also used the Kat Evelyasyon poverty index with 82 CLM participants across three separate cohorts. Pre and post data was conducted over a 24-month period (2007 to 2009) and again four years post-graduation in 2012. 96.2% of participants experienced improved housing from baseline to graduation. Four years post-graduation, approximately one third had reduced quality housing while 57.7% of participants continued to improve their housing score. 67.9% experienced a decline in access to goods four years post-graduation with 15.4% maintaining access to goods and 16.7% improving their goods score. Pain, et. al. (2015) concluded that the women could be divided into three clear groups: those who continued to improve their livelihoods, those who maintained or experienced a small decline, and those who experienced a significant decline. The researchers note that those who continued to improve were often older with fewer children under age five.

Qualitative interviews with CLM participants (Huda & Simanowitz, 2008) yielded data about unintended consequences such as landowners increasing rent as

participants livelihood increased, jealousy within communities, and participants overextending themselves and getting into debt when seeking to expand to a larger home. A trend noted was that the methods used by case managers were “responsive” and “tailored to” each individual, and for the most part designed by the case manager. The components of the approach were identified as: dependency at first then encourage self-autonomy; asset protection; protecting CLM members from male exploitation; and ad hoc assistance.

The literature provides evidence that microfinance programs and supportive complementary social development models such as CLM decrease poverty, improve health outcomes, and increase economic activities of women in developing countries. There appear to be inconsistencies, however, in the processes employed by the programs. Although there are several references to empowerment constructs such as group support and education, there is a gap in the literature related to the key concept of sustainable livelihood. It is unclear what factors impact the long-term sustainability of participant gains, and there is a lack of research about the individualized case management approaches utilized in these social development models.

Data Analysis

Data Collection

This study seeks to understand the factors that contribute to empowerment and sustainable livelihood of female graduates of the CLM program in Gros Morne, Haiti. In terms of the quantitative analysis, two general research questions were explored: (1) was the livelihood of the graduates improved by participation in the CLM program and (2) were there factors at various points during the CLM program that predicted a sense of

financial well-being among the participants? Qualitative research questions explored what service deliverables contributed to the sustained livelihood of participants.

Quantitative data was obtained from a survey administered to a cohort of 200 women who graduated in 2019 from the CLM program. The subjects voluntarily enrolled in the CLM program. No inducements to answer the survey questions were offered to participants. Data was collected as part of routine program evaluation by CLM case managers via verbal interview upon admission to the program (2017), 12 months into the program (2018), at graduation 18 months in the program (2019). A fourth set of data was collected post-graduation at 48 months (2021). The secure digital data was de-identified and shared electronically with the investigators. CLM assigned an anonymous program identification number to each participant.

Quantitative Measures

There were a number of variables used to assess whether there had been sustained livelihood in the lives of the participants. The continuous measures utilized in the analyses were the amount in the participants' savings account and the self-report ratings of where they fell on a poverty staircase ("Imagine your community as a staircase. The first step is for the poorest members of the community, and the fifth is for the wealthiest: Where were you when you first joined the program?"). In addition to these, a number of dichotomized (yes/no response) variables were also used: literacy, made at least 3 savings transactions in the past 3 months, and has a business plan in place. Additionally, age at graduation from the program was included to assess for difference in outcomes based on this demographic characteristic.

Quantitative Data Analysis

Data analysis was completed using JAMOVI 2.4.8 statistical software package. In addition to descriptive statistics, a series of analyses were used to explore the impact of CLM on participants. Chi-square and Mann-Whitney U tests were used to examine changes in participants from baseline to 48-month follow-up. Additionally, a hierarchical linear regression was used to explore the predictive ability of a number of variables on participants poverty staircase scores from graduation to 48-month follow-up.

Qualitative Data Analysis

Thematic qualitative analysis was conducted using NVIVO qualitative analysis software and manual textual analysis. Three data sources, Chemen Lavi Miyo program documents, interview transcripts with program staff, and stories from the Apprenticeship in Education blog, were analyzed. These documents were reviewed to explore the research questions through thematic analysis.

Results

Descriptive & Baseline Follow-up Comparisons

Table 1 provides the descriptive statistics the median and interquartile ranges for the continuous variables and the frequencies for the “yes” responses for the three dichotomized variables. As can be seen, participants' scores improved across CLM. Compared to baseline, all variables were significantly different at the 48-month follow-up. Forty-eight (41.75%) participants were able to write their names and understand basic numeracy at baseline compared to sixty-eight X^2 continuity correction (1) = 6.28, $p = 0.012$, none had a business place in place compared to 104 (90.4%) at follow-up, X^2 continuity correction (1) = 186, $p < 0.001$, and no participants reported 3 or more savings transactions over 3-

months at baseline compared to 63 (54.8%) at follow-up, $X^2_{\text{continuity correction}}(1) = 84, p < 0.001$. However, given that the vast majority of participants responded “no” at baseline, comparisons were also made between graduation (18-months) and 48-month follow-up. There was no difference in literacy between graduation and follow-up, $X^2_{\text{continuity correction}}(1) = 3.24, p = 0.072$. However, there was some evidence of a change in presence of a business plan and 3 or more savings transactions between graduation and follow-up, $X^2_{\text{continuity correction}}(1) = 5.22, p = 0.022, X^2_{\text{continuity correction}}(1) = 22.4, p < 0.001$. In both instances, there was a drop off in the number of participants planning (113, 104 respectively) and doing 3 or more savings transactions, (97, 63, respectively) between graduation and follow-up.

Mann-Whitney U tests also revealed statistically significant differences in participants poverty staircase scores at baseline compared to 48-month follow-up ($U = 0, p < 0.001$) and for savings account totals at baseline compared to 48-month follow-up ($U = 1168, p < 0.001$). However, given that many participants started the program at 0 for both savings and poverty staircase scores, additional Mann-Whitney U tests were conducted to compare participants scores at graduation (18-months) to 48-month follow-up. Though there was some drop-off in average scores on the poverty staircase from graduation ($M = 2.64, SD = 0.89$) to 48-month follow up ($M = 2.42, SD = 0.80$), this difference was not statistically significant, ($U = 5792, p = 0.084$). However, the difference between savings account totals at graduation ($M = 5984, SD = 3007$) and follow-up ($M = 3727, SD = 5854$) was statistically significant ($U = 3130, p < 0.001$).

Hierarchical Linear Regression

Though the results above point toward the efficacy of CLM in increasing the

livelihood of the participants, the question of what factors within the program might predict our outcomes of interest has yet to be addressed. In order to do this, hierarchical linear regression was used to assess the impact of variables at graduation and at 48-month follow-up on self-reported poverty staircase results at follow-up (results can be seen in Table 2). In Step 1 of the regression age, literacy, savings total, whether the participant had made at least 3 savings transactions in the past 3 months, whether they had a business plan, and their poverty staircase scores at graduation were entered into the model, predicting poverty staircase scores at 48-month follow-up. In Step 2, literacy, savings total, whether they made at least 3 savings transactions in the past 3 months, and whether they have a business plan at 48-month follow-up was entered into the model, predicting participants poverty staircase scores at follow-up.

Participants poverty staircase scores at 48-month follow-up were significantly predicted by the model at Step 1, $F(6, 107) = 2.20, p = 0.049, R^2 = 0.110$, with the model as a whole explaining 11.0% of the variation in poverty staircase scores. Though the overall model was statistically significant, no predictors were independently significant, indicating that no predictor uniquely contributed to the prediction of poverty staircase scores. Step 2, with the addition of predictors from the 48-month follow-up period, also significantly predicted participants poverty staircase scores, $F(10, 103) = 2.53, p = 0.009, R^2 = 0.197, \Delta R^2 = 0.087, p = 0.030$, and explained 19.7% of the variance in poverty staircase scores. This represented an additional 8.7% of the variance in the prediction of poverty staircase scores, which was a statistically significant change in R^2 . The only predictor that was statistically significant was the presence of a business plan at the 48-month follow-up, $\beta = 0.71, 95\% \text{ C.I.} = [0.09, 1.34], p = 0.026$, with participants who had a

plan being more likely to rate higher on the poverty staircase.

Qualitative

Three related themes emerged from a review of Chemen Lavi Miyo program documents and interviews with program staff: the components of an effective plan, the use of housing as a hands-on skill building component of the program, and behavioral characteristics that contributed to participant success. Participant quotes from the Apprenticeship in Education blog exemplify these themes.

Case managers are coached to support program participants in developing an effective plan. An effective plan comprises the following elements: a goal, a timeframe, and a defined strategy that includes getting the resources needed. Participants also need to have a land space, mobilize the structural lumber, and acquire finishing touches for building a house; one of the major goals of the participants. One participant described the planning process as, “If you keep yourself under control and you know what you’re doing, you can make a profit.” Comparing the skills she learned in the program to other essential tools in life, she indicated “you cannot farm without a machete and schoolchildren can’t learn if they don’t have books.”

Case managers use the housing plan during the 18-month program to teach the women the long-term skill of project execution and commitment to a complicated plan. The first step, the most challenging step, is to teach the women to manage the expectations involved in building a house and the available resources. Initially, some women wanted to build bigger houses but when they assessed their resources and available support with the case manager, they decided to build smaller homes that could be completed in 18 months. Some members may want to build a 4 bedroom home, but

CLM is only able to support them with 2 bedrooms. CLM used to attempt to talk them out of it, but now simply reminds members of the consequences and lets them make their own decision to ensure it is a learning process. Participant quotes about their housing goal include “Our latrine is finished. We walled it in and installed a door. We’re gathering the wooden support posts we’ll need for the house. We’ll find them, alright. The planks to make a door will be harder.” and “CLM pushed me. I never thought I would be able to build a house until they gave me the roofing tin.”

It is given that a program as extensive as 18 months would bring certain behavioral changes in participants. These changes in behavior would be the hallmark of a successful program completion. One behavior exhibited by participants who have a business plan at 12 months or 18 months is a long-term ability to exhibit grit or “stick-to-it-ness.” Although case managers provided support and training to program participants, it was discovered that women who found a balance between perseverance and despair despite various challenges were more likely to last longer in the program. One participant said, “I need to do my part, too.”

Findings

This study sought to explore empowerment and sustainable livelihood among women graduating from the Chemen Lavi Miyo program in Gros Morne, Haiti. This was done through a mixed-method design. Quantitative results provided support for the CLM program’s efficacy in improving the lives of the women enrolled. At baseline, women had no money in their savings accounts and perceived themselves as being on the bottom-most rung of a poverty ladder (an indication of their sense of relational poverty). There were significant gains made in terms of savings and relative poverty for the

women in the program when comparing baseline and 48- month follow-up. Using savings as a metric, women were in the best financial situation during the program. Though there were drop offs (likely from investments into business plans and livelihood) following graduation, women were still in a significantly better position than they had been coming into the CLM program.

In addition to the comparisons in outcomes following graduation from the program, we also examined a number of factors that may contribute to the sense of empowerment, as gauged by their response on the relative poverty measure. We found that having a business plan in place seemed to improve the sense of relative poverty, compared to their community of the women. Specifically, the existence of a business plan at the time of assessment was indicative of self- reported increased standing among members of their community in terms of the poverty ladder. Women with a business plan rated themselves higher on the poverty ladder than did women who did not have a business plan. This was true, even when taking into account their current savings account total, literacy, past poverty ladder scores, and whether they were actively making savings account deposits.

The key qualitative finding surrounded the components of each participant's plan and the method for teaching member's the skills associated with planning. The components of a plan were to have a clear objective, to have a specific timeframe, and to have a strategy that includes resources. The skill of carrying out a plan is effective because it is taught using the very complicated task of building one's home. Participants in the program learn to be independent in challenging tasks, such as securing building supplies on their own, which creates autonomy and perseverance in carrying out

complicated tasks, such as those associated with a business plan.

Limitations

The current findings need to be considered in light of a number of limitations. First, participant data was obtained from the CLM program and relied on self-report from the participants. Given that the women were or had been financially benefiting from the program, the potential of acquiescence bias cannot be ignored. Participants may have told the caseworkers what they thought they wanted to hear, thereby skewing the results positively. Additionally, given the geographic limitations, we could not interact directly with the women who graduated from the program and had to rely on their self-report data and the qualitative data collected by employees of the CLM program. Finally, given that this was secondary data analysis, we were limited by what questions were available. The quantitative analysis makes use of single item measures, many of which are dichotomous responses – limiting the validity of the measurements.

Implications

There are several implications for the Chemen Lavi Miyo program, as well as for the international microfinance community. The findings of this study indicate that the 200 women in the 2019-2021 Gros Morne, Haiti cohort of CLM experienced long term sustained livelihood at 2 years post-graduation as compared to baseline. The women also reported improved self- esteem as evidenced by their improved perception of relative poverty demonstrated by the poverty ladder. Beyond these findings, it was difficult to measure programmatic success due to the dichotomous nature of most of the data points. A recommendation for future consideration is that the CLM program, or other similar microfinance programs, consider identifying key variables that they associate with

“success” and adopt a standardized measurement tool that includes scaled measures specific to desired outcomes such as sustained livelihood, participant resilience, or member self-efficacy.

Another key implication was that the ongoing presence of a plan was indicative of sustained results, and there were notable qualitative observations about the components of an effective plan. CLM, and other similar microfinance models, would benefit from the creation of a manual that includes a step-by-step process for how to train case managers in the mentorship of a participant’s planning process. Although a standardized manual would provide consistency in program implementation, it is also acknowledged that that case management approaches must remain individualized and flexible to account for crisis, trauma, and the individual circumstances of each woman. CLM has several tools that could be incorporated into a manual that could be useful to other similar microfinance programs, without detracting from the individualized nature of the program. These include a standardized template for the housing and business plan that includes a timeline and resources needed to accomplish the plan, and the graduation checklist. Case manager characteristics are also noted to be an important component of participant success. It is unclear if there are specific traits, actions, or behaviors linked to member outcomes. An implication for future development is to obtain participant feedback about their perception of case manager effectiveness or a participant rating of case manager helpfulness.

Finally, it is noted that the CLM program has adopted a new planning tool since the graduation of the cohort in this study. An additional area for ongoing research is to compare the sustained livelihood of the women in this study to the results of more recent

cohorts who have graduated since the adoption of the new planning tool.

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APPENDIX: TABLES

Table 1:

Descriptive statistics across study waves (N = 115)

	Age Median (IQR)	Savings Median (IQR)	Poverty Staircase Median (IQR)
Baseline	33.0 (16.0)	0.0 (0.0)	0.0 (0.0)
12-months	35.0 (15.0)	5255 (2507)	3.0 (1.0)
18-months	37.5 (16.0)	5557 (3590)	3.0 (1.0)
48-months	38.0 (15.5)	1500 (4821)	3.0 (1.0)

	Literate N (%)	Has Business Plan N (%)	Made at least 3 savings transactions N (%)
Baseline	48 (41.7%)	0 (0%)	0 (0%)
12-months	81 (70.4%)	112 (97.4%)	11 (9.6%)
18-months	82 (71.3%)	113 (98.3%)	97 (84.3%)
48-months	68 (59.1%)	104 (90.4%)	63 (54.8%)

Notes: IQR = Interquartile Range

18-months wave is the graduation from the program.

Table 2*Results of linear regressions predicting poverty staircase scores at 48-month follow-up*

	β	95% C.I. Lower, Upper	<i>p</i>
Step 1			
Age at Graduation	-0.15	-0.35, 0.05	0.133
Literacy at Graduation	0.39	-0.07, 0.84	0.095
Savings at Graduation	0.11	-0.07, 0.30	0.220
Has made at least 3 savings transactions at Graduation	0.18	-0.36, 0.73	0.185
Has a business plan at Graduation	-0.53	-1.91, 0.85	0.446
Poverty Staircase at Graduation	0.02	-0.18, 0.22	0.830
Step 2			
Age at Graduation	-0.03	-0.25, 0.20	0.820
Literacy at Graduation	0.11	-0.41, 0.62	0.687
Savings at Graduation	0.09	-0.09, 0.27	0.315
Has made at least 3 savings transactions at Graduation	0.03	-0.51, 0.58	0.900
Has a business plan at Graduation	-0.45	-1.87, 0.98	0.536
Poverty Staircase at Graduation	-0.02	-0.22, 0.17	0.811
Literacy at 48-month follow-up	0.42	-0.15, 0.99	0.144
Savings at 48-month follow-up	0.11	-0.11, 0.33	0.309
Has made at least 3 savings transactions at 48-month follow-up	0.09	-0.34, 0.51	0.689
Has a business plan at 48-month follow-up	0.71	0.09, 1.34	0.026

Notes: Statistically significant values ($p \leq 0.05$) are bolded.

- Step 1: $F(6, 107) = 2.20$, $p = 0.049$, $R^2 = 0.110$

- Step 2: $F(10, 103) = 2.53$, $p = 0.009$, $R^2 = 0.197$, $\Delta R^2 = 0.087$, $p = 0.030$